

PENDAPATAN PREMI

KLAIM DAN MANFAAT

HASIL INVESTASI

## PT ASURANSI JIWA SINARMAS MSIG Tbk.

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773.967,12

(540.918,71)

1.465.207,92

(319.691,24)

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E-mail: cs@sinarmasmsiglife.co.id Website: www.sinarmasmsiglife.co.id Sinarmas MSIG Life (2) @sinarmasMSIG (3) sinarmasmsiglife PT Asuransi Jiwa Sinarmas MSIG Tbk. telah terdaftar dan diawasi oleh Otoritas Jasa Keuangan (OJK)



# LAPORAN KEUANGAN / FINANCIAL STATEMENTS

						021 dan 2020 <i>  Perio</i>		
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 II Tahun 2021 2 <sup>nd</sup> Quarter 2021	Triwulan II Tahun 2020 2 <sup>nd</sup> Quarter 2020	DESCRIPTIONS		URAIAN	Triwulan II Tahun 2021 2 <sup>nd</sup> Quarter 2021	Triwulan II Tahun 2020 2 <sup>nd</sup> Quarter 2020	DESCRIPTIONS
ASET			ASSETS	1	PENDAPATAN			INCOME
I. INVESTASI			INVESTMENTS		Pendapatan Premi	1.933.644,83	1.339.127,94	Premium Income
1 Deposito Berjangka	1.539.204,64	1.827.499,63	Time Deposits		Premi Reasuransi	(10.505,28)	(8.872,09)	Reinsurance Premiums Increase in Unearned Premiums
2 Saham	1.708.323,52	378.462,22	Equity Securities		Kenaikan Premi Belum Merupakan Pendapatan  Jumlah Pendapatan Premi Neto	(25.121,64) 1.898.017,91	(11.976,76) <b>1.318.279,09</b>	Net Premium Income
3 Obligasi Korporasi	479.350,52	531.498,72	Corporate Bonds		Hasil Investasi	(60.907,71)	(171.392,08)	Investment Income
4 MTN	50.980,91	20.504,61	MTN	7	Imbalan Jasa DPLK / Jasa Manajemen Lainnya	10.194,24	6.965,47	Pension Fee / Other Management Fee
5 Surat Berharga yang Diterbitkan oleh Negara RI	552.332,71	543.050,70 570,03	Government Bonds	8	Pendapatan Lain	204.795,97	172.144,77	Other Income
6 Surat Berharga yang Diterbitkan oleh Negara Selain Negara RI 7 Reksa Dana	578,64 8.857.614,35	8.860.430,78	Foreign Government Bonds  Mutual Funds	9	Jumlah Pendapatan	2.052.100,41	1.325.997,25	Total Income
8 Penyertaan Langsung	260,82	260,82	Direct Placements	10	BEBAN			EXPENSES
9 Pinjaman yang Dijamin dengan Hak Tanggungan	7.231,85	7.035,59	Mortgage Loan		Klaim dan Manfaat			Claims and Benefits
10 Pinjaman Polis	2.140,02	2.352,44	Policy Loan		a. Klaim dan Manfaat Dibayar	485.039,69	1.347.672,77	Claims and Benefits
11 Jumlah Investasi (1 s/d 10)	13.198.017,98	12.171.665,54	Total Investments		b. Klaim Penebusan Unit	583.272,89	522.920,78	Redemption Claims
					c. Klaim Reasuransi	(18.253,63)	(676,73)	Reinsurance Claims
II. BUKAN INVESTASI			NON INVESTMENTS		d. (Penurunan) kenaikan Cadangan Premi	(8.717,57)	(774.542,57) 17.800,97	(Decrease) Increase in Liabilty for future Policy Benefits  Increase in Estimated Claims Liability
12 Kas dan Bank	922.823,59	800.617,09	Cash on hand and in banks		e. Kenaikan Cadangan Klaim  f. Penurunan Cadangan atas Risiko Bencana (Catastrophic)	(8.453,99) 0,63	(26,12)	Decrease in Catastrophic Reserve
13 Tagihan Premi Penutupan Langsung	30.362,58 908,95	37.494,14 3.864,24	Premiun receivables Reinsurance Assets	12	Jumlah Beban Klaim dan Manfaat	1.032.888,02	1.113.149,10	Total Claims and Benefits
14 Aset Reasuransi 15 Taqihan Klaim Koasuransi	17.451,72	11.522,04	Coinsurance Receivables					
16 Tagihan Klaim Reasuransi	8.049,85	713,09	Reinsurance Receivables	13	Biaya Akuisisi			Acquisition Expenses
17 Tagihan Investasi	150.000,00	350.000,00	Investment Receivables		a. Beban Komisi - Tahun Pertama	26.626,31	29.327,36	Commission Expenses - New Bussiness
18 Tagihan Hasil Investasi	140.803,54	16.195,08	Investment Income Receivables		b. Beban Komisi - Tahun Lanjutan	7.612,31	5.099,32	Commission Expenses - Renewal
19 Bangunan dengan Hak Strata atau Tanah dengan Bangunan untuk Dipakai Sendiri	123.675,00	138.794,62	Owned Land and Building		c. Beban Komisi - Overriding	32.627,52 86.857,87	35.367,10 67.264,10	Commission Expenses - Overriding Other Commission Expenses
20 Biaya Akuisisi yang Ditangguhkan	190.645,58	122.954,75	Deferred Acquitition Cost	14	d. Beban Lainnya  Jumlah Biaya Akuisisi	153.724,01	137.057,88	Total Acquisition Expenses
21 Aset Tetap Lain	37.371,41	31.415,78	Other Fixed Assets		Jumlah Beban Asuransi	1.186.612,03	1.250.206,98	Total Insurance Expenses
22 Aset Lain	554.120,58	568.551,76	Other Assets					
23 Jumlah Bukan Investasi (12 s/d 22)	2.176.212,80	2.082.122,59	Total Non Investments	16	Beban Usaha			Operating Expenses
24 Jumlah Aset (11 + 23)	15.374.230,78	14.253.788,13	Total Assets		a. Beban Pemasaran	29.355,36	21.109,53	Marketing Expenses
			LIADU ITIES AND EQUITY		b. Beban Umum & Administrasi			General and Administrative Expenses
LIABILITAS DAN EKUITAS  I. UTANG			LIABILITIES AND EQUITY  LIABILITIES		- Beban Pegawai dan Pengurus	75.349,96 3.294,84	87.006,94 2.187,98	Salaries and Allowances Expenses  Education and Training Expenses
1 Utang Klaim	55.498,00	75.510,85	Claims Payable		Beban Pendidikan dan Pelatihan     Beban Umum dan Administrasi Lainnya	75.931,41	55.205,84	Other General and Administrative Expenses
2 Utang Koasuransi	21.418,32	14.692,39	Due to Coinsurer		c. Beban Manajemen	110.861,32	104.427,28	Management Expenses
3 Utang Reasuransi	13.069,49	8.524,54	Due to Reinsurers		d. Beban Mortalitas	71.064,89	58.291,12	Mortality Expenses
4 Utang Komisi	48.861,44	55.371,77	Commissions Payable		e. Beban Usaha Lainnya	13.943,35	8.109,02	Other Expenses
5 Utang Pajak	45.630,21	18.769,49	Taxes Payable	17	Jumlah Beban Usaha	379.801,13	336.337,71	Total Operating Expenses
6 Biaya yang Masih Harus Dibayar	69.587,14	37.369,44	Accrued Expenses	18	Jumlah Beban	1.566.413,16	1.586.544,69	Total Expenses
7 Utang Lain	540.674,88	297.245,29	Other Liabilities	10	Penurunan Nilai Aset	368.493,16	(448.190,14)	Decrease Value Asset
8 Jumlah Utang (1 s/d 7)	794.739,48	507.483,77	Total Payables		Laba Sebelum Pajak	117.194,09	187.642,70	Income Before Final Tax
					Pajak Final	12.192,25	19.582,10	Final Tax
II. CADANGAN TEKNIS	0.054.500.40	0.000.070.40	TECHNICAL RESERVES	22	Laba Setelah Pajak	105.001,84	168.060,60	Income After Final Tax
9 Cadangan Premi  10 Cadangan Atas Premi Yang Belum Merupakan Pendapatan	6.854.568,18 101.513,79	6.002.378,49	Liabilities for Future Policy Benefits  Unearned Premiums	23	Pendapatan Komprehensif Lain	(140.296,65)	(196.725,99)	Other Comprehensive Income
11 Cadangan Klaim	90.602,99	78.059,48 86.708,60	Estimated Claims Liability	24	Total Laba Komprehensif Periode Berjalan	(35.294,81)	(28.665,39)	Total Comprehensive Income For The Period
12 Cadangan atas Risiko Bencana (Catastrophic)	368,43	367,18	Catastrophic Reserve	_				
13 Jumlah Cadangan Teknis (9 s/d 12)	7.047.053,39	6.167.513,75	Total Technical Reserves		EWAN KOMISARIS			BOARD OF COMMISSIONERS
14 Jumlah Liabilitas (8 + 13)	7.841.792,87	6.674.997,52	Total Liabilities		residen Komisaris omisaris	Mr. Indra Wid		President Commissioner  Commissioners
					omisaris omisaris	Mr. Toshinari T Mr. Hideaki No		Commissioners
III. EKUITAS			EQUITY		omisaris Independen	Mr. Ardhayadi Mitr		Independent Commissioners
15 Modal Disetor	210.000,00	210.000,00	Share Capital		omisaris Independen	Mr. Sidharta Al		Independent Commissioners
16 Agio Saham	6.842.500,00	6.842.500,00	Additional Paid-in Capital	_	omisaris Independen	Mr. Nazly Parlindung	gan Siregar	Independent Commissioners
17 Saldo Laba	111.153,34	309.507,17	Retained Earnings		EWAN DIREKSI			BOARD OF DIRECTORS
18 Komponen Ekuitas Lainnya	368.784,57	216.783,44	Other Components of Equity		residen Direktur akil Presiden Direktur	Mr. Wianto		President Director  Vice President Director
19 Jumlah Ekuitas (15 s/d 18)	7.532.437,91	7.578.790,61	Total Equity		rektur	Mr. Shinichiro S Mr. Herman Su		Director
20 Jumlah Liabilitas dan Ekuitas (14 + 19)	15.374.230,78	14.253.788,13	Total Liabilities and Equity		irektur	Mr. Gideo		Director
				Di	irektur	Mr. Satoshi Shi	ratani	Director
Laporan keuangan tersebut termasuk aset, liabilitas, dan akun laba rugi dari produ Financial Statement included assets, liabilities and accounts of comprehensive in		-			irektur	Mr. Tomoyuki M		Director
		Triwulan II Tahun 2020			rektur	Mr. Andrew E	3ain	Director
ASET	2 <sup>nd</sup> Quarter 2021	2 <sup>nd</sup> Quarter 2020	ASSETS		EASURADUR UTAMA DALAM NEGERI			REINSURANCE COMPANY
ASET			ASSETS		T Reasuransi Indonesia Utama T Maskapai Reasuransi Indonesia	93,00% 1,00%		PT Reasuransi Indonesia Utama PT Maskapai Reasuransi Indonesia
a. Investasi	4.247.577,85	2.599.649,74	Investment		r Maskapar Reasuransi Indonesia T Tugu Reasuransi Indonesia	2,00%		PT Tugu Reasuransi Indonesia
b. Bukan Investasi	413.283,95	480.671,14	Non Investment		T Reasuransi Nusantara Makmur	1,00%		PT Reasuransi Nusantara Makmur
Jumlah Aset	4.660.861,80	3.080.320,88	Total Assets	PT	T Reasuransi Nasional Indonesia	3,00%		PT Reasuransi Nasional Indonesia
LIABILITAS			LIABILITIES		EMILIK PERUSAHAAN			BUSINESS OWNER
a. Utang	597.905,59	354.945,69	Payables		itsui Sumitomo Insurance Co., Ltd.	80,00%		Mitsui Sumitomo Insurance Co., Ltd. PT Sinar Mas Multiartha Tbk
b. Cadangan Teknis	4.062.956,21 4.660.861,80	2.725.375,19	Technical Reserves		T Sinar Mas Multiartha Tbk asyarakat Umum < 5%	12,50% 7,50%		PT Sinar Mas Multiartha Tbk  Public < 5%
Jumlah Liabilitas	4.000.861,80	3.080.320,88	Total Liabilites	ivio	,	1,5070		1 4010 1070

PREMIUM INCOME

INVESTMENT INCOME

DESCRIPTIONS   Triwulan II Tahun 2021 2" Quarter 2020   DESCRIPTIONS									
SOLVENCY MARGIN           A. Tingkat Solvabilitas         Solvency Margin           a. Aset Yang Diperkenankan         8.111.173,54         9.125.602,44         Admitted Assets           b. Liabilitas (kecuali Pinjaman Subordinasi)         3.451.083,80         3.989.983,31         Liabilities (exclude Subordinated Loan)           c. Jumlah Tingkat Solvabilitas         4.660.089,74         5.135.619,13         Total Solvency Margin           B. Modal Minimum Berbasis Risiko (MMBR) <sup>1)</sup> **Risk Based Capital           a. Risiko Kredit         51.703,85         81.139,12         Credit Risk           b. Risiko Likuiditas         25.478,71         35.170,38         Liquidity Risk           c. Risiko Pasar         116.696,76         169.105,57         Market Risk           d. Risiko Asuransi         66.361,46         87.271,04         Insurance Risk           e. Risiko Operasional         102.453,43         67.071,02         Operational Risk           f. Jumlah MMBR         362.694,21         439.757,13         Total Risk Based Capital           C. Kelebihan (Kekurangan) Tingkat Solvabilitas         4.297.395,53         4.695.862,01         Gain (Loss) Solvency Margin	URAIAN			DESCRIPTIONS					
SOLVENCY MARGIN           A. Tingkat Solvabilitas         Solvency Margin           a. Aset Yang Diperkenankan         8.111.173,54         9.125.602,44         Admitted Assets           b. Liabilitas (kecuali Pinjaman Subordinasi)         3.451.083,80         3.989.983,31         Liabilities (exclude Subordinated Loan)           c. Jumlah Tingkat Solvabilitas         4.660.089,74         5.135.619,13         Total Solvency Margin           B. Modal Minimum Berbasis Risiko (MMBR) <sup>1)</sup> **Risk Based Capital           a. Risiko Kredit         51.703,85         81.139,12         Credit Risk           b. Risiko Likuiditas         25.478,71         35.170,38         Liquidity Risk           c. Risiko Pasar         116.696,76         169.105,57         Market Risk           d. Risiko Asuransi         66.361,46         87.271,04         Insurance Risk           e. Risiko Operasional         102.453,43         67.071,02         Operational Risk           f. Jumlah MMBR         362.694,21         439.757,13         Total Risk Based Capital           C. Kelebihan (Kekurangan) Tingkat Solvabilitas         4.297.395,53         4.695.862,01         Gain (Loss) Solvency Margin									
a. Aset Yang Diperkenankan  8. 111.173,54  9.125,602,44  Admitted Assets b. Liabilitas (kecuali Pinjaman Subordinasi)  c. Jumlah Tingkat Solvabilitas  4.660,089,74  5.135,619,13  Total Solvency Margin  B. Modal Minimum Berbasis Risiko (MMBR) 1)  a. Risiko Kredit  51.703,85  81.139,12  C. Redit C. Risiko Likuiditas  c. Risiko Pasar  116.696,76  169.105,57  Market Risk  d. Risiko Asuransi  a. Risiko Operasional  f. Jumlah MMBR  102.453,43  102.453,43  103.170,38  Risiko Based Capital  102.453,43  103.170,38  C. Kelebihan (Kekurangan) Tingkat Solvabilitas  4.297.395,53  4.695.862,01  Gain (Loss) Solvency Margin									
b. Liabilitas (kecuali Pinjaman Subordinasi) c. Jumlah Tingkat Solvabilitas 4.660.089,74 5.135.619,13 Total Solvency Margin  B. Modal Minimum Berbasis Risiko (MMBR) 1) a. Risiko Kredit 5.1.703,85 81.139,12 Credit Risk b. Risiko Likuiditas 25.478,71 35.170,38 C. Risiko Pasar 116.696,76 169.105,57 Market Risk d. Risiko Asuransi 6. Risiko Operasional 6. Risiko Operasional 7. Risk Based Capital 8. Risiko Risko Redit 9. Risk Based Capital 9. Risk Based Capital 9. Risk Based Capital 16.696,76 169.105,57 Market Risk 16. Risiko Operasional 16. Risiko Operasional 17. Jumlah MMBR 18. Risko Asuransi 18. Asuransi 18. Asuransi 18. Asuransi 18. Risko Operasional 18.	A. Tingkat Solvabilitas			Solvency Margin					
c. Jumlah Tingkat Solvabilitas         4.660.089,74         5.135.619,13         Total Solvency Margin           B. Modal Minimum Berbasis Risiko (MMBR) <sup>1)</sup> "Risk Based Capital           a. Risiko Kredit         51.703,85         81.139,12         Credit Risk           b. Risiko Likuiditas         25.478,71         35.170,38         Liquidity Risk           c. Risiko Pasar         116.696,76         169.105,57         Market Risk           d. Risiko Asuransi         66.361,46         87.271,04         Insurance Risk           e. Risiko Operasional         102.453,43         67.071,02         Operational Risk           f. Jumlah MMBR         362.694,21         439.757,13         Total Risk Based Capital           C. Kelebihan (Kekurangan) Tingkat Solvabilitas         4.297.395,53         4.695.862,01         Gain (Loss) Solvency Margin	a. Aset Yang Diperkenankan	8.111.173,54	9.125.602,44	Admitted Assets					
B. Modal Minimum Berbasis Risiko (MMBR) <sup>1)</sup> <sup>n</sup> Risk Based Capital           a. Risiko Kredit         51.703,85         81.139,12         Credit Risk           b. Risiko Likuiditas         25.478,71         35.170,38         Liquidity Risk           c. Risiko Pasar         116.696,76         169.105,57         Market Risk           d. Risiko Asuransi         66.361,46         87.271,04         Insurance Risk           e. Risiko Operasional         102.453,43         67.071,02         Operational Risk           f. Jumlah MMBR         362.694,21         439.757,13         Total Risk Based Capital           C. Kelebihan (Kekurangan) Tingkat Solvabilitas         4.297.395,53         4.695.862,01         Gain (Loss) Solvency Margin	b. Liabilitas (kecuali Pinjaman Subordinasi)	3.451.083,80	3.989.983,31	Liabilities (exclude Subordinated Loan)					
a. Risiko Kredit       51.703,85       81.139,12       Credit Risk         b. Risiko Likuiditas       25.478,71       35.170,38       Liquidity Risk         c. Risiko Pasar       116.696,76       169.105,57       Market Risk         d. Risiko Asuransi       66.361,46       87.271,04       Insurance Risk         e. Risiko Operasional       102.453,43       67.071,02       Operational Risk         f. Jumlah MMBR       362.694,21       439.757,13       Total Risk Based Capital         C. Kelebihan (Kekurangan) Tingkat Solvabilitas       4.297.395,53       4.695.862,01       Gain (Loss) Solvency Margin	c. Jumlah Tingkat Solvabilitas	4.660.089,74	5.135.619,13	Total Solvency Margin					
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C. Kelebihan (Kekurangan) Tingkat Solvabilitas 4.297.395,53 4.695.862,01 Gain (Loss) Solvency Margin	e. Risiko Operasional	102.453,43	67.071,02	Operational Risk					
	f. Jumlah MMBR	362.694,21	439.757,13	Total Risk Based Capital					
D. Rasio Pencapaian (%) <sup>2)</sup> 1284,85% 1167,83% <sup>2</sup> /Solvency Ratio (%)	C. Kelebihan (Kekurangan) Tingkat Solvabilitas	4.297.395,53	4.695.862,01	Gain (Loss) Solvency Margin					
	D. Rasio Pencapaian (%) 2)	1284,85%	1167,83%	<sup>2)</sup> Solvency Ratio (%)					

INDIKATOR KESEHATAN KEUANGAN (dalam jutaan rupiah)
FINANCIAL INDICATORS (in millions rupiah)

RASIO SELAIN TINGKAT SOLVABILITAS NON SOLVENCY RATIO							
a. Rasio Kecukupan Investasi (%)	251,04%	213,53%	Investment Adequacy Ratio (%)				
b. Rasio Likuiditas (%)	363,61%	546,03%	Liquidity Ratio (%)				
c. Rasio Perimbangan Hasil Investasi dengan	59,79%	67,89%	Investment Balancing Ratio with				
Pendapatan Premi Neto (%)			Net Income Premium (%)				
d. Rasio Beban (Klaim, Usaha, dan Komisi) terhadap			Expense Ratio (Claims, Operating Expenses, dan Acquisition)				
Pendapatan Premi Neto (%)	190,08%	303,18%	to Net Premium Income (%)				

### Keterangan:

- 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.
   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.

- 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
- 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/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.

- a. 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 (Unaudited).
  - c. Technical Reserves calculated by Ferventika Sundah, FSAI as an Actuaries.

Jakarta, 31 Juli 2021 *| July 31, 2021* 

PT Asuransi Jiwa Sinarmas MSIG Tbk. Direksi / Director