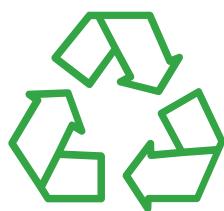


Laporan Keberlanjutan 2020 Sustainability Report

Strategi Inovasi Menghadapi Perubahan Bisnis

Innovation Strategy to Face Business Changes





DAFTAR ISI



STRATEGI KEBERLANJUTAN SUSTAINABILITY STRATEGY

- 04** Strategi Keberlanjutan
Sustainability Strategy



KINERJA KEBERLANJUTAN SUSTAINABILITY PERFORMANCE

- 74** Kinerja Keberlanjutan
Sustainability Performance



IKHTISAR KEBERLANJUTAN SUSTAINABILITY HIGHLIGHTS

- 12** Ikhtisar Kinerja Aspek
Keberlanjutan
Overview of Sustainability
Aspects Performance



INDEKS GRI STANDARD DAN POJK 51/2017 SUSTAINABILITY PERFORMANCE

- 95** Lembar Umpam Balik
Feedback Sheet
- 97** Referensi Peraturan Otoritas
Jasa Keuangan (POJK) No. 51/
POJK.03/2017
Regulation of Services Authority
References Finance (POJK) No.
51/POJK.03/2017
- 98** Indeks GRI Standards Opsi
“Core”
GRI Standards Index
“Core” Option



LAPORAN MANAJEMEN MANAGEMENT REPORT

- 18** Sambutan Direktur Utama
Foreword from President
Director



PROFIL PERUSAHAAN COMPANY PROFILE

- 26** Profil Perusahaan
Company Profile



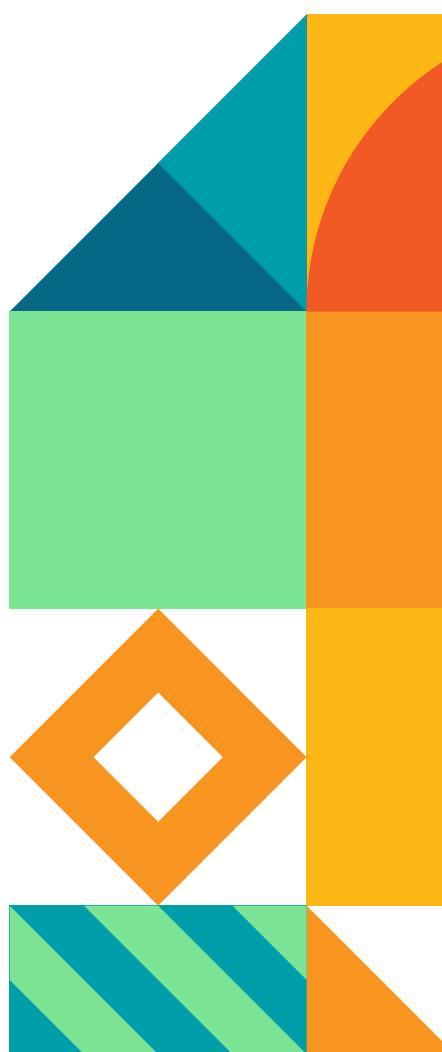
PRAKTIK PELAPORAN KEBERLANJUTAN SUSTAINABILITY REPORTING PRACTICE

- 40** Praktik Pelaporan
Keberlanjutan
Sustainability Reporting Practice



TATA KELOLA KEBERLANJUTAN SUSTAINABILITY GOVERNANCE

- 46** Tata Kelola Keberlanjutan
Sustainability Governance







STRATEGI KEBERLANJUTAN

SUSTAINABILITY STRATEGY

“

BNI Life turut berperan aktif dalam pengembangan keuangan berkelanjutan dan bersinergi dengan PT Bank Negara Indonesia (Persero) Tbk untuk mendukung terlaksananya penerapan keuangan berkelanjutan.

BNI Life takes an active role in sustainable financial development and is in synergy with PT Bank Negara Indonesia (Persero) Tbk to support the implementation of sustainable finance.



STRATEGI KEBERLANJUTAN

Sustainability Strategy

Indonesia menjadi bagian dari negara-negara yang telah menyatakan komitmennya untuk bersama-sama warga dunia lainnya, mendukung dan berkontribusi dalam pencapaian tujuan pembangunan berkelanjutan skala global dalam *Sustainable Development Goals* (SDGs). Komitmen tersebut telah diwujudkan dengan terbitnya Peraturan Presiden No. 59 tahun 2017 tentang Pelaksanaan Pencapaian Tujuan Pembangunan Berkelanjutan (Perpres 59). Rumusan tujuan pembangunan dimaksud, disebut juga *Global Goals*, meliputi tiga aspek dasar dalam prinsip keberlanjutan, yakni 3-P, *Planet*, *People* dan *Profit*, yang kemudian dijabarkan ke dalam 17 rumusan tujuan, sebagai berikut:

Indonesia is one of the countries that have stated their commitment to, together with other citizens of the world, support and contribute to the achievement of the global scale sustainable development goals in the Sustainable Development Goals (SDGs). This commitment has been realized by the issuance of Presidential Regulation No. 59 of 2017 concerning the Implementation of Achievement of the Sustainable Development Goals (Perpres 59). The formulation of the intended development goals, also known as the Global Goals, includes three basic aspects in the principle of sustainability, namely 3-P, Planet, People and Profit, which are then translated into 17 formulas of objectives, as follows:

O TUJUAN PEMBANGUNAN BERKELANJUTAN



Mengakhiri Kemiskinan Dalam Segala Bentuk di Manapun

End Poverty in All Forms Everywhere



Menghilangkan Kelaparan, Mencapai Ketahanan Pangan dan Gizi yang Baik, serta Meningkatkan Pertanian Berkelanjutan

End Hunger, Achieve Food Security and Improve Nutrition, and Promote Sustainable Agriculture



Menjamin Kehidupan yang Sehat dan Meningkatkan Kesejahteraan Seluruh Penduduk Semua Usia

Ensure Healthy Lives And Promote Well-Being for All at All Ages



Menjamin Kualitas Pendidikan yang Inklusif dan Merata serta Meningkatkan Kesempatan Belajar Sepanjang Hayat untuk Semua

Ensure Inclusive and Equitable Quality Education and Promote Lifelong Learning Opportunities for All



Mencapai Kesetaraan Gender dan Memberdayakan Kaum Perempuan

Achieve Gender Equality and Empower All Women and Girls



Menjamin Ketersediaan serta Pengelolaan Air Bersih dan Sanitasi yang BerkelaJutan untuk Semua

Ensure Availability and Sustainable Management of Water and Sanitation for All



Menjamin Akses Energi yang Terjangkau, Andal, BerkelaJutan dan Modern untuk Semua

Ensure Access to Affordable, Reliable, Sustainable and Modern Energy for All



Meningkatkan Pertumbuhan Ekonomi yang Inklusif dan BerkelaJutan, Kesempatan Kerja yang Produktif dan Menyeluruh, serta Pekerjaan yang Layak untuk Semua

Promote Sustained, Inclusive and Sustainable Economic Growth, Full and Productive Employment, and Decent Work for All



Membangun Infrastruktur yang Tangguh, Meningkatkan Industri Inklusif dan BerkelaJutan, serta Mendorong Inovasi

Build Resilient Infrastructure, Promote Inclusive and Sustainable Industrialization, and Foster Innovation



Mengurangi Kesenjangan Intra dan Antar Negara

Reduce Inequality Within and Among Countries



Menjadikan Kota dan Permukiman Inklusif, Aman, Tangguh dan BerkelaJutan

Make Cities and Human Settlements Inclusive, Safe, Resilient and Sustainable



Menjadikan Kota dan Permukiman Inklusif, Aman, Tangguh dan BerkelaJutan

Ensure Sustainable Consumption and Production Patterns



Mengambil Tindakan Cepat untuk Mengatasi Perubahan Iklim dan Dampaknya

Take Urgent Action to Combat Climate Change and Its Impacts



Mengambil Tindakan Cepat untuk Mengatasi Perubahan Iklim dan Dampaknya

Conserve and Sustainably Use the Oceans, Sea and Marine Resources for Sustainable Development



Melindungi, Merestorasi dan Meningkatkan Pemanfaatan BerkelaJutan Ekosistem Daratan, Mengelola Hutan Secara Lestari, Menghentikan Penggurunan, Memulihkan Degradasi lahan, serta Menghentikan Kehilangan Keanekaragaman Hayati

Protect, Restore and Promote Sustainable Use of Terrestrial Ecosystems, Sustainably Managing Forests, Combat Desertification, and Halt and Reserve Land Degradation, and Halt Biodiversity Loss



Menguatkan Masyarakat yang Inklusif dan Damai untuk Pembangunan BerkelaJutan, Menyediakan Akses Keadilan untuk Semua, dan Membangun Kelembagaan yang Efektif, Akuntabel, dan Inklusif di Semua Tingkatan

Promote Peaceful and Inclusive Societies for Sustainable Development, Provide Access to Justice for All, and Build Effective, Accountable and Inclusive Institutions at All Levels



Menguatkan Sarana Pelaksanaan dan Merevitalisasi Kemitraan Global untuk Pembangunan BerkelaJutan

Strengthen the Means of Implementation and Revitalize the Global Partnership for Sustainable Development



Menindaklanjuti Perpres 59, sebagai bagian dari pemerintah dan anak perusahaan BUMN, BNI Life turut berperan aktif dalam pengembangan keuangan berkelanjutan. BNI Life juga melakukan sinergi dengan PT Bank Negara Indonesia (Persero) Tbk untuk mendukung terlaksananya penerapan keuangan berkelanjutan.

Untuk memperkuat program-program keuangan berkelanjutan, secara sistematis BNI Life telah menyusun RAKB sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) No.51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik. Melalui RAKB ini diharapkan menjadi landasan dan acuan bagi BNI Life dalam menciptakan ekosistem asuransi yang memberi perhatian terhadap pengembangan keuangan berkelanjutan.

Following up on Presidential Decree 59, as part of the government and BUMN subsidiary, BNI Life plays an active role in the development of sustainable finance. BNI Life also synergizes with PT Bank Negara Indonesia (Persero) Tbk to support the implementation of sustainable finance.

To strengthen sustainable financial programs, BNI Life has systematically compiled a RAKB in accordance with the Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Service Institutions, Issuers and Public Companies. Through this RAKB, it is hoped that it will become a foundation and reference for BNI Life in creating an insurance ecosystem that pays attention to sustainable financial development.



VISI DAN MISI DALAM IMPLEMENTASI KEUANGAN BERKELANJUTAN

Dalam penerapan keuangan berkelanjutan, BNI Life telah menyelaraskan program-program keuangan keberlanjutan pada RAKB dengan Visi dan Misi Perseroan. Disamping itu, penyusunan RAKB Perseroan mengacu pada prinsip-prinsip yang diatur dalam Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 dan prinsip-prinsip keberlanjutan yang diakui secara global. Adapun Visi dan Misi BNI Life yang mendasari program-program keuangan keberlanjutan adalah:

Visi BNI Life

"Menjadi Perusahaan Asuransi Terkemuka Kebanggaan Bangsa"

Misi BNI Life

"Memberikan solusi perencanaan masa depan dan perlindungan terpercaya dengan layanan prima kepada *stakeholder* dengan segala kemudahannya melalui inovasi berkelanjutan"

Target RAKB

BNI Life telah menyusun RAKB dengan serangkaian inisiatif strategis yang dituangkan dalam Rencana Keuangan dan Anggaran Perusahaan 2020. Adapun RAKB tahun 2021 telah selesai disusun pada November 2020. Tujuan RAKB ini adalah untuk menciptakan pertumbuhan berkelanjutan dengan memperhatikan keseimbangan aspek sumber daya manusia, aspek sosial/ kemasyarakatan dan aspek lingkungan secara umum, program-program prioritas yang telah dirumuskan dalam RAKB untuk mendukung Pencapaian kinerja keberlanjutan perusahaan, antara lain meliputi:

1. Program Training "Keuangan Berkelanjutan"/ "*Sustainable Finance*" Training Program
2. Program Tanggung Jawab Sosial, Lingkungan dan Literasi/ *Social, Environmental and Literacy Responsibility Programs*
3. Program Pemasaran Asuransi Jiwa Kredit Produktif kepada UMKM/ *Credit Life Productive Insurance Marketing Program to Micro, Small and Medium Enterprises (MSMEs)*
4. Program Penghematan Berdampak terhadap lingkungan/ *Savings Program Impact on the environment*
5. Review struktur organisasi terkait aktivitas "Keuangan Berkelanjutan"/ *Review of organizational structure related to "Sustainable Finance" activities.*

VISION AND MISSION IN IMPLEMENTATION SUSTAINABLE FINANCE

In implementing sustainable finance, BNI Life has aligned sustainability financial programs in the RAKB with the Company's Vision and Mission. In addition, the preparation of the Company's RAKB refers to the principles stipulated in the Financial Services Authority Regulation No. 51/ POJK.03/2017 and globally recognized sustainability principles. The Vision and Mission of BNI Life which underlie the sustainability financial programs are:

Vision of BNI Life

"To Become the Leading Life Insurance Company in the Country"

BNI Life's mission

"To provide reliable future planning and protection solutions with excellent service to stakeholders with all its conveniences through continuous innovation"

RAKB target

BNI Life has compiled a RAKB with a series of strategic initiatives as outlined in the 2020 Corporate Financial Plan and Budget. The 2021 RAKB was completed in November 2020. The purpose of this RAKB is to create sustainable growth by taking into account the balance of aspects of human resources, social/community aspects, and environmental aspects. In general, the priority programs that have been formulated in the RAKB to support the achievement of the company's sustainability performance include:

1. "Sustainable Finance" Training Program
2. Social, Environmental and Literacy Responsibility Programs
3. Credit Life Productive Insurance Marketing Program to Micro, Small and Medium Enterprises (MSMEs)
4. Savings Program Impact on the environment
5. Review of organizational structures related to "Sustainable Finance" activities.



PENGELOLAAN RISIKO DAN HASIL YANG INGIN DICAPAI

Dalam hal Rencana Keuangan dan Anggaran Perusahaan belum dapat terimplementasi sesuai dengan program kerja dan jadwal pelaksanaan yang telah direncanakan, BNI Life akan melakukan evaluasi dan *monitoring*. Dalam rangka untuk memastikan bahwa mitigasi risiko/kontrol yang diterapkan telah efektif dan sesuai dengan perencanaan, BNI Life secara rutin melakukan kegiatan monitoring risiko dua kali dalam setahun. Kegiatan ini bertujuan antara lain untuk memastikan bahwa seluruh lingkup BNI Life telah mengimplementasikan pengelolaan risiko, baik risiko terhadap proses bisnis/operasional, yang dapat menggagalkan pencapaian sasaran Perusahaan.

Pandemi COVID-19 yang terjadi di tahun 2020 memberikan dampak terhadap kegiatan RAKB diantaranya:

1. Beberapa kegiatan CSR tidak dapat dilakukan karena keterbatasan kegiatan selama PSBB. Oleh karenanya perusahaan fokus melakukan kegiatan CSR yang dapat mendukung pemerintah dalam hal penanganan COVID-19, dalam bentuk pemberian bantuan alat kesehatan bagi Rumah sakit dan pusat kesehatan masayarakat, pemberian bantuan sembako (sedekah pangan) bagi masyarakat yang terdampak COVID-19, dan pemberian ponsel pintar & paket internet ke Sekolah.
2. Dalam kegiatan penghematan pemakaian energi listrik & air kurang maksimal dikarenakan adanya penyesuaian aktifitas pekerjaan terhadap program protokol kesehatan, dan pemberian bantuan sosial berupa air bersih untuk penyemprotan disinfektan di area lingkungan sekitar kantor.

Sampai dengan saat ini perusahaan masih dapat mengatasi kendala-kendala yang ada, dengan menjalankan program yang dapat dilakukan di masa pandemi. Setelah pandemi COVID-19 berakhir, tidak menutup kemungkinan perusahaan akan kembali melanjutkan untuk memaksimalkan program RAKB.

RISK MANAGEMENT AND THE DESIRED RESULTS

In the event that the Company's Financial Plan and Budget cannot be implemented in accordance with the work program and implementation schedule that has been planned, BNI Life will conduct evaluation and monitoring. In order to ensure that the risk mitigation/control implemented is effective and in accordance with the plan, BNI Life routinely carries out risk monitoring activities twice a year. This activity aims, among other things, to ensure that the entire scope of BNI Life has implemented risk management, both risks to business/operational processes, which could derail the achievement of the Company's goals.

The COVID-19 pandemic that occurred in 2020 had an impact on RAKB activities, including:

1. Some CSR activities cannot be carried out due to limited activities during the PSBB. Therefore the company focuses on carrying out CSR activities that can support the government in handling COVID-19, in the form of providing medical equipment assistance to hospitals and community health centers, providing basic food assistance (food alms) for people affected by COVID-19, and providing smartphones & internet packages to Schools.
2. Activities to save electricity and water energy usage is not optimal due to the adjustment of work activities to the health protocol program, and there is a provision of social assistance in the form of clean water for spraying disinfectants in the area around the office.

Until now, the company is still able to overcome the existing obstacles, by running programs that can be carried out during a pandemic. After the COVID-19 pandemic ends, it is possible that the company will continue to maximize the RAKB program.



Strategi Keberlanjutan Sesuai Tujuan Atau Strategi RAKB

Pelaksanaan seluruh inisiatif strategis perusahaan mengacu pada RKAP BNI Life 2020. Untuk mencapai target-target dalam RKAP ini, BNI Life telah menetapkan rencana dan Langkah-langkah strategis yakni:

1. Mempertahankan premi reguler serta meningkatkan premi *unit link* dan persistensi.
2. Menjaga profitabilitas dan efisiensi biaya.
3. Beradaptasi dengan *new normal* dan meningkatkan digitalisasi bisnis.
4. Membangun ekosistem untuk mempertahankan pelanggan.
5. Mempersiapkan *spin-off* Syariah.
6. Menjaga kualitas dan hasil dari ALM selama proses investasi.
7. Memperbaiki proses bisnis di area operasional.
8. Mengoptimalkan kapabilitas *New Core System*.
9. Meningkatkan produktivitas dan kapabilitas sumber daya manusia.

Sustainability Strategy According to RAKB Purpose or Strategy

The implementation of all the company's strategic initiatives refers to the RKAP of BNI Life 2020. To achieve the targets in this RKAP, BNI Life has set plans and strategic steps, namely:

1. Maintain regular premiums as well as increase premium unit links and persistence.
2. Maintain profitability and cost efficiency.
3. Adapt to new normal and improve the digitization of business.
4. Build an ecosystem to sustain customers.
5. Prepare for a Sharia spinoff.
6. Maintain the quality and results of ALM during the investment process.
7. Improve business processes in the operational area.
8. Optimize the capabilities of the New Core System.
9. Increase productivity and human resource capabilities.





IKHTISAR KEBERLANJUTAN

SUSTAINABILITY HIGHLIGHTS

“

Penerapan strategi keberlanjutan oleh BNI Life, dalam rangka mendukung pencapaian kinerja keberlanjutan yang meliputi aspek ekonomi, sosial dan lingkungan.

BNI Life implements sustainability strategies in order to support the achievement of sustainability performance that includes economic, social and environmental aspects.



IKHTISAR KINERJA ASPEK KEBERLANJUTAN

OVERVIEW OF SUSTAINABILITY ASPECTS PERFORMANCE

ASPEK EKONOMI

ECONOMIC ASPECT

KINERJA EKONOMI [201-1]

ECONOMIC PERFORMANCE [201-1]

Uraian Description	Satuan Unit	2020	2019	2018
Kinerja Posisi Keuangan Financial Position Performance				
Aset Asset	juta Rupiah million Rupiah	20.572.076	18.289.412	17.287.800
Liabilitas dan Dana Peserta Liabilities and Participant Funds				
Ekuitas Equities	juta Rupiah million Rupiah	5.871.850	5.612.163	255.465
Kinerja Laba Rugi Profit and Loss Performance				
Pendapatan Income	juta Rupiah million Rupiah	5.491.482	6.262.430	6.121.176
Laba Sebelum Pajak Profit before tax	juta Rupiah million Rupiah	161.717	307.357	172.187
Laba Tahun Berjalan Current year profit	juta Rupiah million Rupiah	153.586	302.101	185.038
Penghasilan Komprehensif Tahun Berjalan Comprehensive Income for the Year	juta Rupiah million Rupiah	350.317	457.335	(29.097)
Distribusi Nilai Ekonomi Economic Value Distribution				
Pembayaran Premi reasuransi Reinsurance premium payment	juta Rupiah million Rupiah	219.385	180.633	63.416
Pembayaran Beban akusisi (Komisi) Payment of Acquisition Expenses (Commission)	juta Rupiah million Rupiah	635.915	781.509	858.515
Pembayaran Klaim dan manfaat polis Payment of claims and policy benefits	juta Rupiah million Rupiah	2.236.461	3.363.298	4.430.398
Pembayaran Beban umum dan administrasi Payment of general and administrative expenses	juta Rupiah million Rupiah	500.623	455.723	547.310
Pembayaran Pajak final Final Tax Payment	juta Rupiah million Rupiah	75.836	99.551	61.109
Pembayaran Lain-lain Other Payments	juta Rupiah million Rupiah	40.874	100.698	164.681
Pembayaran beban investasi Payment of investment expenses	juta Rupiah million Rupiah	43.927	34.796	14.497
Pembayaran Dividen Dividend Payment	juta Rupiah million Rupiah	90.630	55.511	112.471
Pembayaran Liabilitas Sewa Payment of Lease Liabilities	juta Rupiah million Rupiah	26.020	-	-
Pengeluaran untuk Masyarakat (CSR) Public Expenditure (CSR)	juta Rupiah million Rupiah	1.188	530	565

*) Perusahaan bukan bergerak di bidang yang berkaitan langsung dengan lingkungan.

*) The Company is not engaged in a field that is directly related to the environment.



ASPEK LINGKUNGAN HIDUP

ENVIRONMENTAL ASPECT

Konsumsi Energi

Energy Consumption

Sumber Energi Energy Source	Satuan Unit	2020	2019	2018
Penggunaan Listrik Electricity Usage				
Centennial Tower	kWh	1.080.181	1.095.326	1.116.486
Gd. BNI Life KS. Tubun	kWh	770.040	776.928	757.743
Total	kWh	1.374.098	1.872.254	1.874.229
	Gj	4.947	6.740	6.747
Penghematan Listrik Electricity Savings	kWh	498.156	1.975	-
	Gj	1.793	7	-

Pengeluaran Emisi CO₂

CO₂ Emission Release

Sumber Energi Energy Source	Satuan* Unit	2020	2019	2018
Listrik Electricity	Ton eq CO ₂	347	474	475

*) <https://www.carbonfootprint.com/calculator.aspx>

Konsumsi Air dan Material

Water and Material Consumption

No.	Sumber Source	Satuan Unit	2020	2019	2018
Penggunaan Air Water Usage					
Centennial Tower	M ³	492	654	604	
Gd. BNI Life KS. Tubun	M ³	6.099	5.357	6.794	
Total	M ³	6.591	6.011	7.398	
	Liter	6.591.000	6.011.000	7.398.000	
Penghematan Air Water Savings	M ³	580	(1.387)	-	
	Liter	580.000	(1.387.000)	-	
Penggunaan Material Material Usage					
Penggunaan Kertas Paper Usage	Lembar Pages	3.009.399	4.974.152	5.169.445	
	Rim Reams	6.019	9.948	10.339	
Penghematan Kertas Paper Savings	Rim Reams	(3.929)	(391)	-	



ASPEK SOSIAL

KINERJA SOSIAL

KINERJA SOSIAL		SOCIAL PERFORMANCE		
Uraian Description	Satuan Unit	2020	2019	2018
Ketenagakerjaan Employment				
Jumlah Pegawai Number of Employees	Orang Person	825	834	825
Pengembangan Kompetensi Pegawai Employee Competency Development				
- Jumlah Pelatihan Total Training	Kegiatan Activities	98	116	182
- Jumlah Peserta Number of Participants	Orang Person	2.599	5.035	3.267
- Biaya Pelatihan Training Costs	Juta Rupiah million Rupiah	1.801	2.597	5.984
Kecelakaan Kerja Work Accident	Kasus Case	Nihil	Nihil	Nihil
Kinerja Sosial Social Performance				
Bantuan Bencana Alam Natural Disaster Relief	Juta Rupiah million Rupiah	204	-	-
Pembangunan / Perbaikan Tempat Ibadah Building / Repairing Places of Worship	Juta Rupiah million Rupiah	59	-	-
Bantuan Dana Sosial Social Fund Assistance	Juta Rupiah million Rupiah	42	-	-
Bantuan Kesehatan Health Assistance	Juta Rupiah million Rupiah	463	-	-







LAPORAN MANAJEMEN

MANAGEMENT REPORT

“

Keberhasilan menghadapi perubahan lingkungan bisnis serta dinamika usaha yang semakin kompetitif, ditentukan oleh pelaksanaan inisiatif strategi keberlanjutan dan nilai-nilai Perusahaan dengan baik.

The good implementation of sustainability strategy initiatives and Company values determines its success in facing changes in the business environment and increasingly competitive business dynamics.



SAMBUTAN DIREKTUR UTAMA [GRI 102-14]

FOREWORD FROM PRESIDENT DIRECTOR [GRI 102-14]



Shadiq Akasya

Direktur Utama
President Director

Para pemegang saham dan pemangku kepentingan yang terhormat,

Pada tahun 2020, menjadi tahun pertama pandemi COVID-19 bagi kehidupan masyarakat di seluruh dunia termasuk Indonesia. Pandemi COVID-19 telah berdampak terhadap seluruh sendi kehidupan masyarakat, baik aspek kesehatan, aspek sosial, aspek perekonomian maupun aspek lingkungan. Sepanjang tahun 2020, krisis Kesehatan yang terjadi telah merembet kepada krisis ekonomi yang berakibat terhadap turunnya pertumbuhan ekonomi dan perubahan lingkungan bisnis.

Kondisi tersebut, mempengaruhi pencapaian kinerja Perseroan disebabkan oleh adanya potensi kelesuan transaksi perdagangan domestik dan iklim investasi yang tidak menentu. Terlepas dari tantangan pandemic COVID-19 terjadi di tahun 2020, Perseroan masih dapat mempertahankan kinerja perusahaan. Untuk itu, atas nama Direksi, perkenankan kami menyampaikan Laporan Keberlanjutan yang pertama PT BNI Life untuk tahun buku 2020.

KEBIJAKAN DAN STRATEGI KEBERLANJUTAN

Perseroan senantiasa memperhatikan setiap peluang dan tantangan berdasarkan perkembangan dan dinamika terkini. Terlebih lagi, pandemi COVID-19 menjadi tantangan tersendiri bagi perusahaan untuk tetap mampu mempertahankan kinerja dan menjaga keberlanjutan usaha.

Dear esteemed shareholders and stakeholders,

2020 is the first year of the COVID-19 pandemic which affects people's lives around the world, including Indonesia. The COVID-19 pandemic has affected all aspects of community life, both health aspects, social aspects, economic aspects and environmental aspects. Throughout 2020, the Health crisis that occurred has spread to an economic crisis which resulted in reduced economic growth and changes in the business environment.

These conditions affect the Company's performance achievement due to the potential for sluggish domestic trade transactions and an uncertain investment climate. Regardless of the challenges of the COVID-19 pandemic occurring in 2020, the Company can still maintain its performance. For this reason, on behalf of the Board of Directors, please allow us to submit PT BNI Life's first Sustainability Report for the 2020 fiscal year.

SUSTAINABILITY POLICY AND STRATEGY

The Company always pays attention to every opportunity and challenge based on the latest developments and dynamics. Moreover, the COVID-19 pandemic is a challenge in itself for companies to be able to maintain performance and maintain business sustainability.



Dengan kondisi tersebut, Perseroan telah menyiapkan strategi keberlanjutan untuk memastikan kinerja dapat tercapai sesuai yang diharapkan. Dalam pengembangan program keuangan berkelanjutan, BNI Life bersinergi dengan PT Bank Negara Indonesia (Persero) Tbk. untuk mendukung terlaksananya penerapan keuangan berkelanjutan, sekaligus berkontribusi terhadap dalam pencapaian tujuan pembangunan berkelanjutan skala global SDGs.

Selain itu, secara sistematis BNI Life telah menyusun RAKB sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) No.51/POJK.03/2017. Pada tahun 2020, inisiatif-inisiatif strategis telah dituangkan dalam Rencana Keuangan dan Anggaran Perusahaan 2020. Adapun RAKB tahun 2021 sebagai RAKB tahun kedua telah selesai disusun pada November 2020. Dalam RAKB, BNI Life telah merumuskan program-program prioritas untuk menciptakan pertumbuhan berkelanjutan dengan memperhatikan keseimbangan aspek sumberdaya manusia, aspek sosial/kemasyarakatan dan aspek lingkungan

Secara umum, program-program prioritas yang telah dirumuskan dalam RAKB untuk mendukung pencapaian kinerja keberlanjutan perusahaan, antara lain meliputi: 1) Program Training "Keuangan Berkelanjutan; 2) Program Tanggung Jawab Sosial, Lingkungan dan Literasi; 3) Program Pemasaran Asuransi Jiwa Kredit Produktif kepada UMKM; 4) Program Penghematan Berdampak terhadap lingkungan; dan 5) Review struktur organisasi terkait aktivitas "Keuangan Berkelanjutan". Adapun inisiatif-inisiatif strategis Perusahaan mengacu pada RKAP BNI Life 2020, antara lain:

1. Mempertahankan premi reguler serta meningkatkan premi *unit link* dan persistensi.
2. Menjaga profitabilitas dan efisiensi biaya.
3. Beradaptasi dengan *new normal* dan meningkatkan digitalisasi bisnis.
4. Membangun ekosistem untuk mempertahankan pelanggan.
5. Mempersiapkan *spin-off* Syariah.
6. Menjaga kualitas dan hasil dari ALM selama proses investasi.
7. Memperbaiki proses bisnis di area operasional.
8. Mengoptimalkan kapabilitas *New Core System*.
9. Meningkatkan produktivitas dan kapabilitas sumber daya manusia.

Di samping hal tersebut, BNI Life memiliki kesadaran untuk merespon dan memperhatikan kepentingan *stakeholders* dengan membangun keterlibatan dan dukungan masyarakat dan lingkungan. Hal ini dilakukan melalui Kebijakan Tanggung Jawab Sosial Perusahaan (CSR). Perusahaan juga terus melakukan penguatan

Under these conditions, the Company has prepared a sustainability strategy to ensure that performance can be achieved as expected. In developing sustainable finance programs, BNI Life synergizes with PT Bank Negara Indonesia (Persero) Tbk. to support the implementation of sustainable finance, while at the same time contributing to the achievement of the SDGs global scale sustainable development goals.

In addition, BNI Life has systematically compiled the RAKB in accordance with the Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017. In 2020, strategic initiatives have been outlined in the 2020 Corporate Financial Plan and Budget. The RAKB for 2021 as the second year RAKB was completed in November 2020. In the RAKB, BNI Life has formulated priority programs to create sustainable growth with due regard to balance of aspects of human resources, social/community aspects and environmental aspects.

In general, priority programs that have been formulated in the RAKB to support the achievement of corporate sustainability performance include: 1) Training Program "Sustainable Finance; 2) Social, Environmental and Literacy Responsibility Programs; 3) Productive Credit Life Insurance Marketing Program to MSMEs; 4) Savings Program Has an Impact on the environment; and 5) Review the organizational structure related to "Sustainable Finance" activities. The Company's strategic initiatives refer to the 2020 BNI Life RKAP, including:

1. Maintain regular premiums as well as increase premium unit links and persistence.
2. Maintain profitability and cost efficiency.
3. Adapt to new normal and improve the digitization of business.
4. Build an ecosystem to sustain customers.
5. Prepare for a Sharia spinoff.
6. Maintain the quality and results of ALM during the investment process.
7. Improve business processes in the operational area.
8. Optimize the capabilities of the New Core System.
9. Increase productivity and human resource capabilities.

In addition to this, BNI Life has the awareness to respond and pay attention to the interests of stakeholders by building community and environmental involvement and support. This is done through the Corporate Social Responsibility (CSR) Policy. The company also continues to carry out internal strengthening to ensure that the



internal untuk memastikan pengelolaan kegiatan bisnis berjalan sesuai peraturan perundungan, etika bisnis dan prinsip-prinsip tata kelola perusahaan yang baik (Good Corporate Governance). Terlebih ditengah kondisi pandemi COVID-19 dan ketidakpastian iklim bisnis, Direksi terus mendorong pengembangan inovasi-inovasi strategis di semua aktifitas dan fungsi bisnis untuk meningkatkan pertumbuhan dan penciptaan nilai baik bagi Perusahaan, Pemegang Saham maupun pemangku kepentingan.

Nilai keberlanjutan dalam pelaksanaan program berkelanjutan

Keberhasilan menghadapi tantangan bisnis serta dinamika usaha yang semakin kompetitif, ditentukan oleh pelaksanaan inisiatif strategi keberlanjutan dengan baik. Selain itu, juga didukung dengan etos kerja SDM pengelola yang mencerminkan budaya kerja perusahaan. Untuk itu, BNI Life terus membangun dan menguatkan Budaya Perusahaan kepada seluruh karyawan sesuai dengan nilai-nilai Perusahaan yaitu: "Focus on Customer, Agility, Solution, Trust and Teamwork".

BNI Life meyakini Nilai-Nilai Perusahaan tersebut sebagai nilai-nilai keberlanjutan Perseroan. Nilai-nilai ini membentuk sumber daya manusia (SDM) yang peka terhadap kebutuhan nasabah, adaptif terhadap perubahan lingkungan dan bertindak proaktif untuk melakukan inovasi-inovasi. Nilai-nilai tersebut juga membangun SDM yang mampu melaksanakan tugas, mempunyai semangat kerja dan integritas yang tinggi, loyal dan profesional, bersinergi dan bekerja sama dalam bekerja serta mampu memberikan solusi dan layanan terbaik kepada stakeholders. Lebih lanjut, nilai-nilai Perusahaan juga mewarnai kebijakan perusahaan dalam berinteraksi dengan pemangku kepentingan sehingga terbentuk *stakeholders engagement*.

Direksi dan seluruh karyawan meyakini bahwa penerapan strategi keberlanjutan dan penguatan nilai-nilai perusahaan sebagai landasan dan semangat dalam menjalankan pengelolaan perusahaan, akan mampu menjawab tantangan dan peluang usaha dengan pencapaian kinerja yang diinginkan.

PENCAPAIAN KINERJA KEBERLANJUTAN

Secara keseluruhan, BNI Life mampu mempertahankan kinerja Perusahaan. Strategi keberlanjutan yang diterapkan oleh Perseroan terbukti dapat mendukung pencapaian kinerja ekonomi, sosial dan lingkungan, sebagaimana penjelasan berikut.

management of business activities runs according to laws and regulations, business ethics and the principles of good corporate governance (Good Corporate Governance). Especially amid the conditions of the COVID-19 pandemic and the uncertainty of the business climate, the Board of Directors continues to encourage the development of strategic innovations in all business activities and functions to increase growth and create value for both the Company, Shareholders and stakeholders.

The value of sustainability in implementing sustainable programs

Success in facing business challenges as well as increasingly competitive business dynamics is determined by the proper implementation of sustainability strategy initiatives. Apart from that, it is also supported by the work ethic of the management HR that reflects the company's work culture. To that end, BNI Life continues to build and strengthen the Corporate Culture for all employees in accordance with the Company's values, namely: "Focus on Customer, Agility, Solution, Trust and Teamwork".

BNI Life believes that these Company Values are the Company's sustainability values. These values shape human resources (HR) who are sensitive to customer needs, adaptive to environmental changes and act proactively to innovate. These values also build human resources who are able to carry out their duties, have high morale and integrity, are loyal and professional, work together and work together and are able to provide the best solutions and services to stakeholders. Furthermore, the Company's values also color the company's policy in interacting with stakeholders so that stakeholder engagement is formed.

The Board of Directors and all employees believe that the implementation of a sustainability strategy and strengthening of the company's values as a foundation and enthusiasm for managing the company will be able to answer business challenges and opportunities by achieving the desired performance.

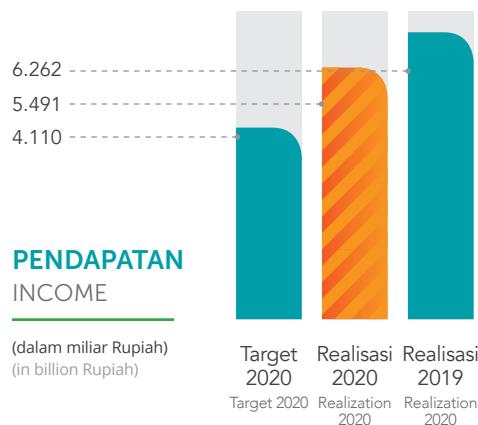
ACHIEVEMENT OF SUSTAINABLE PERFORMANCE

Overall, BNI Life is able to maintain the Company's performance. The sustainability strategy implemented by the Company is proven to be able to support the achievement of economic, social and environmental performance, as explained below.



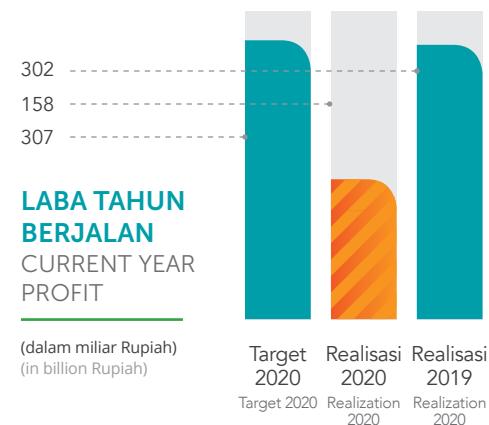
Kinerja Aspek Ekonomi

Secara keseluruhan kinerja aspek ekonomi Perseroan dilihat dari pencapaian positif pendapatan tahun 2020 sebesar Rp5,49 triliun atau 133,61% terhadap target pendapatan tahun 2020 sebesar Rp4,11 triliun. Perseroan telah membukukan laba bersih tahun berjalan sebesar Rp157,59 miliar atau tercapai 51,35% dari target laba tahun berjalan 2020 sebesar Rp306,89 miliar.



Performance of Economic Aspects

Overall, the performance of the economic aspects of the Company can be seen from the positive achievement of revenue in 2020 of Rp5.49 trillion or 133.61% of the 2020 revenue target of Rp4.11 trillion. The Company has booked a net profit for the year of Rp157.59 billion or 51.35% of the 2020 profit target of Rp306.89 billion.



Adapun kinerja operasional untuk tahun 2020, Perusahaan fokus terhadap peningkatan produksi produk regular untuk meningkatkan profitabilitas perusahaan. Di akhir tahun 2020, BNI Life meluncurkan 4 produk baru: 1) BNI Life Infinite Protection; 2) BNI Life Steady Protection; 3) Solusi Proteksi Dana Pensiun; dan 4) BNI Life Ultima Protection. Hal ini untuk memberikan pilihan variasi produk sesuai kebutuhan nasabah. Peningkatan jumlah nasabah baru di tahun 2020 sebanyak 148.731 nasabah atau 18% terhadap tahun 2019 sebanyak 125.682 nasabah, seiring peningkatan pemasaran produk-produk retail (TermPro, Fixed Pro dan Perisai Prima).

Untuk pemasaran asuransi jiwa kredit tahun 2020 selain memberikan proteksi untuk kredit konsumen dan kredit produktif, channel pemasaran ini juga menyediakan produk asuransi jiwa kredit untuk segmentasi digital kredit, hal ini sejalan dengan perkembangan di market dan tentunya prilaku nasabah yang mulai beralih ke platform kredit digital. Total premi di tahun 2020 sebesar Rp302 miliar atau meningkat 2,4% dari tahun 2019 didukung dengan variasi produk yang tersedia sesuai dengan kebutuhan nasabah. Sedangkan untuk channel pemasaran Bundling penawaran produk asuransi difokuskan untuk produk tabungan berjangka serta pengembangan pelayanan literasi keuangan melalui laku pandai dengan memasarkan asuransi mikro melalui agen46 BNI di seluruh Indonesia.

As for operational performance for 2020, the Company focuses on increasing the production of regular products to increase the company's profitability. At the end of 2020, BNI Life launched 4 new products: 1) BNI Life Infinite Protection; 2) BNI Life Steady Protection; 3) Pension Fund Protection Solutions; and 4) BNI Life Ultima Protection. This is to provide a choice of product variations according to customer needs. The increase in the number of new customers in 2020 was 148,731 customers or 18% compared to 2019 of 125,682 customers, in line with the increasing marketing of retail products (TermPro, Fixed Pro and Perisai Prima).

For the marketing of credit life insurance in 2020, apart from providing protection for consumer credit and productive credit, this marketing channel also provides credit life insurance products for digital credit segmentation, this is in line with developments in the market and of course the behavior of customers who are starting to switch to digital credit platforms. Total premiums in 2020 amounted to Rp302 billion, an increase of 2.4% from 2019, supported by various products available according to customer needs. As for the Bundling marketing channel, insurance product offers are focused on time savings products as well as the development of financial literacy services through smart practice by marketing microinsurance through BNI agents46 throughout Indonesia.



Kinerja Aspek Sosial dan Lingkungan

Kinerja keberlanjutan pada aspek sosial terlaksana melalui program tanggung jawab sosial perusahaan (CSR). Pada tahun 2020, Realisasi dana CSR kepada masyarakat mencapai Rp1,19 miliar, meningkat sebesar Rp658,66 juta atau 124,37% dibandingkan realisasi dana CSR tahun 2019 sebesar Rp529,59 juta.

Adapun program CSR tahun 2020 menitikberatkan pada penanggulangan dampak pandemi COVID-19 untuk peningkatan ekonomi dan perbaikan kualitas hidup masyarakat. Adapun program CSR tersebut antara lain mencakup: 1) Pemberian bantuan sembako (sedekah pangan) bagi masyarakat yang terdampak COVID-19; 2) Pemberian ponsel pintar & paket internet ke Sekolah; dan 3) Pemberian bantuan alat kesehatan bagi Rumah sakit dan pusat kesehatan masayarakat.

Sedangkan kinerja aspek lingkungan tercapai dengan kebijakan pengelolaan administrasi perkantoran yang mendukung pelestarian lingkungan hidup seperti: pengaturan penggunaan energi listrik, penghematan penggunaan bahan bakar minyak dan air, serta pengaturan penggunaan kertas.

Penghargaan

Selama tahun 2020, Perusahaan mendapat apresiasi stakeholders atas kinerja keberlanjutan melalui penghargaan dari pihak eksternal antara lain: Iconomics CSR Brand Equity Award 2020 kategori "Gold Brand Equity Award", Top Digital Company Award 2020 kategori "Top Digital Company Award", Indonesia's Most Popular Digital Financial Brands (Millennial's Choice) kategori "Millenials Popular Digital Brand in e-Customer Services", Event daring bertajuk Asuransi di Masa Pandemi dan New Normal kategori "Siaran Langsung Literasi Asuransi Secara daring melalui Instagram dengan peserta Terbanyak", Indonesia Financial Top Leader Award 2020 kategori "Best Leader For Business Sustainability Through Corporate Development Initiative - Stakeholders Engagement", Most Innovative top 20 Insurance company kategori "The Most Innovative Insurance companies in Indonesia", dan sebagainya.

Penghargaan-penghargaan tersebut, menjadi pendorong dan penyemangat Perusahaan untuk terus meningkatkan pencapaian terbaik kinerja keberlanjutan dan kualitas pelayanan kepada pemangku kepentingan.

Performance of Social and Environmental Aspects

Sustainability performance in the social aspect is carried out through corporate social responsibility (CSR) programs. In 2020, the realization of CSR funds to the community reached Rp1.19 billion, an increase of Rp658.66 million or 124.37% compared to the realization of CSR funds in 2019 of Rp529.59 million.

The 2020 CSR program focuses on overcoming the impact of the COVID-19 pandemic to improve the economy and improve the quality of life of the community. The CSR programs include: 1) Providing basic food assistance (food alms) for people affected by COVID-19; 2) Providing smartphones & internet packages to schools; and 3) Providing medical equipment assistance to hospitals and community health centers.

Meanwhile, the performance of the environmental aspect is achieved through office administration management policies that support environmental conservation, such as: regulation of the use of electrical energy, savings in the use of fuel oil and water, and regulation of the use of paper.

Appreciation

During 2020, the Company received appreciation from stakeholders for its sustainability performance through awards from external parties, including: Iconomics CSR Brand Equity Award 2020 in the category of "Gold Brand Equity Award", Top Digital Company Award 2020 in the category of "Top Digital Company Award", Indonesia's Most Popular Digital Financial Brands (Millennial's Choice) category "Millenials Popular Digital Brand in e-Customer Services", an online event entitled Insurance in the Pandemic Period and New Normal category "Live Broadcasting Insurance Literacy online through Instagram with the Most Participants", Indonesia Financial Top Leader Award 2020 category "Best Leader For Business Sustainability Through Corporate Development Initiative-Stakeholders Engagement", Most Innovative top 20 Insurance company category "The Most Innovative Insurance companies in Indonesia", and so on.

These awards are the driving force and encouragement for the Company to continue to improve the achievement of the best sustainability performance and service quality to stakeholders.



PENUTUP

Seluruh jajaran Direksi mengucapkan apresiasi dan terima kasih sebesar-besarnya kepada pemegang saham, pemangku kepentingan, serta mitra bisnis atas dukungan dan kerjasamanya. Apresiasi mendalam khususnya juga ditujukan kepada Dewan Komisaris, komite-komite Dewan Komisaris, serta seluruh karyawan yang turut berkontribusi mendukung tumbuh kembang Perseroan. Dengan kerjasama yang baik dan profesionalisme, BNI Life sangat optimis dapat meraih kemajuan dan pertumbuhan kinerja keberlanjutan.

CLOSING

The entire Board of Directors would like to express their deepest appreciation and gratitude to shareholders, stakeholders and business partners for their support and cooperation. In particular, deep appreciation also goes to the Board of Commissioners, the Committees of the Board of Commissioners, and all employees who have contributed to support the growth and development of the Company. With good cooperation and professionalism, BNI Life is optimistic that it can achieve progress and growth in its sustainability performance.

Atas nama Direksi,
On behalf of the Board of Directors,

PT BNI Life Insurance

Shadiq Akasya
Direktur Utama
President Director





PROFIL PERUSAHAAN

COMPANY PROFILE

“

BNI Life hadir untuk memberikan solusi perencanaan masa depan dan perlindungan terpercaya dengan layanan prima kepada stakeholder dengan segala kemudahannya melalui inovasi berkelanjutan.

The presence of BNI Life aims to provide reliable future planning and protection solutions to stakeholders with excellent service and conveniences through sustainable innovation.



PROFIL PERUSAHAAN

COMPANY PROFILE

PROFIL SINGKAT



Nama Perusahaan
Company Name
PT BNI LIFE INSURANCE
[GRI 102-1]



Tanggal Berdiri
Date of Establishment
28 November 1996



Kegiatan Usaha
Business Activities
Asuransi Jiwa
[GRI 102-2]



Dasar Hukum Usaha
Legal Basis of Business
Akta Notaris Nomor 24 tanggal 28
November 1996 yang dibuat di hadapan
Notaris Laura Elisabeth Palilingan, SH
di Jakarta pengganti dari Koesbiono
Sarmahadi, SH., MH, Notaris di Jakarta
[GRI 102-5]

Notary Deed Number 24 dated November 28,
1996 drawn up before Notary Laura Elisabeth
Palilingan, SH in Jakarta, replacing Koesbiono
Sarmahadi, SH., MH, Notary at Jakarta
[GRI 102-5]



- Kepemilikan**
Ownership
- PT Bank Negara Indonesia (Persero) Tbk (60,000000%)
 - Sumitomo Life Insurance (39,999993%)
 - Yayasan Danar Dana Swadharma (0,000003%)
 - Yayasan Kesejahteraan Pegawai Bank Negara Indonesia (0,000003%)
[GRI 102-5]
 - PT Bank Negara Indonesia (Persero) Tbk (60,000000%)
 - Sumitomo Life Insurance (39.999993%)
 - Danar Dana Swadharma Foundation (0.000003%)
 - Bank Negara Indonesia

BRIEF PROFILE



Modal Dasar
Authorized Capital
Rp400.000.000.000



Modal Ditempatkan dan Disetor Penuh
Issued and Fully Deposited Capital
Rp300.699.133.000



Jumlah Karyawan
Number of Employees
825 karyawan
[GRI 102-8]



Alamat Perusahaan
Company's Address
Centennial Tower Lt. 9, Jalan Gatot Subroto Kav. 24-25, Jakarta Selatan

Telepon : 021-29539999
Faksimili : 021-29539998
Call Center : 1-500-045
Website : www.bni-life.co.id
Email : corporate.secretary@bni-life.co.id
[GRI 102-3]

Centennial Tower 9th Floor, Gatot Subroto Street Kav. 24-25, South Jakarta

Phone : 021-29539999
Fax : 021-29539998
Call Center : 1-500-045
Website : www.bni-life.co.id
Email : corporate.secretary@bni-life.co.id
[GRI 102-3]



Jumlah Jaringan Usaha
Number of Business Networks
1 Kantor Pusat
6 Kantor Layanan
12 Kantor Pemasaran
10 Kantor Pemasaran Mandiri

1 Head Office
6 Service Offices
12 Marketing Offices
10 Independent Marketing Offices
[GRI 102-4]



VISI, MISI, DAN NILAI KEBERLANJUTAN [GRI 102-16]

Visi, Misi dan Nilai-Nilai Keberlanjutan Perusahaan sebagaimana Visi, Misi dan Nilai Budaya yang tertuang dalam RAKB dan Rencana Kegiatan Anggaran Perusahaan (RKAP).

VISION, MISSION, AND VALUE OF SUSTAINABILITY [GRI 102-16]

Vision, Mission and Corporate Sustainability Values as well as the Vision, Mission and Cultural Values contained in the RAKB and the Corporate Budget Activity Plan (RKAP).



VISI VISION

Menjadi Perusahaan Asuransi
Terkemuka Kebanggaan Bangsa.

To Become the Leading Life Insurance Company in the Country.



MISI MISSION

Memberikan solusi perencanaan masa depan dan perlindungan terpercaya dengan layanan prima kepada *stakeholder* dengan segala kemudahannya melalui inovasi berkelanjutan.

To provide reliable future planning and protection solutions with excellent service to stakeholders with all its conveniences through continuous innovation.

FOCUS ON CUSTOMER

- ▶ Mengutamakan kepuasan nasabah dengan hubungan yang *mutual* dan berkesinambungan.
Prioritizing customer satisfaction through mutually beneficial and sustainable relationship.

AGILITY

- ▶ Adaptif terhadap perubahan dan bertindak cepat untuk melakukan inovasi.
Being adaptive to changes and delivering quick response to perform innovation.

SOLUTION

- ▶ Memberikan solusi dan layanan terbaik kepada *stakeholder*.
Bringing the best solution and services to the stakeholders.

TRUST

- ▶ Dapat dipercaya dan berkomitmen menjunjung tinggi integritas.
Being trustworthy and having the commitment to uphold integrity.

TEAMWORK

- ▶ Menjadikan sinergi sebagai prioritas utama untuk mencapai tujuan.
Making synergy the main priority in achieving objectives.





Skala Usaha [GRI 102-7]

Skala usaha Perusahaan berkaitan dengan total aset dan total liabilitas, jumlah karyawan yang dibagi menurut jenis kelamin, jabatan, usia, pendidikan, dan status ketenagakerjaan, persentase kepemilikan saham dan wilayah operasional diuraikan pada tabel berikut:

Business Scale [GRI 102-7]

The business scale of the Company in relation to total assets and total liabilities, the number of employees divided by gender, position, age, education and employment status, share ownership percentage and operational area are described in the following table:

Tabel Skala Usaha

Business Scale Table

Uraian Description	Satuan Unit	2020	2019	2018
Kinerja Keuangan Financial Performance				
Aset Asset	juta Rupiah million Rupiah	20.572.076	18.289.412	17.287.800
Liabilitas dan Dana Peserta Liabilities and Participant Funds	juta Rupiah million Rupiah	14.272.094	12.343.253	2.286.283
Ekuitas Equities	juta Rupiah million Rupiah	5.871.850	5.612.163	255.465
Pendapatan Income	juta Rupiah million Rupiah	5.491.482	6.262.430	6.121.176
Kinerja Operasional Operational Performance				
Total Karyawan Employee Total	Orang Person	825	834	825
Karyawan berdasarkan jenis kelamin				
- Laki-laki Male	Orang Person	449	448	435
- Perempuan Female	Orang Person	376	386	390
Karyawan berdasarkan Jabatan				
Employees by Position				
- Dewan Pengawas Syariah Sharia Supervisory Board	Orang Person	3	2	2
- Dewan Komisaris Board of Commissioners	Orang Person	5	5	6
- Direksi Board of Directors	Orang Person	5	5	5
- Associate Director & COO	Orang Person	0	1	1
- Manajer Manager	Orang Person	190	187	187
- Supervisor	Orang Person	285	288	288
- Staf Staff	Orang Person	337	346	346
Karyawan berdasarkan Usia				
Employees by Age				
- < 30	Orang Person	297	327	328
- 31-40	Orang Person	388	375	378
- 41-50	Orang Person	110	99	91



Uraian Description	Satuan Unit	2020	2019	2018
- > 50	Orang Person	30	33	28
Karyawan berdasarkan Pendidikan Employees by Education				
- S3 Doctoral Degree	Orang Person	1	1	1
- S2 Masters' Degree	Orang Person	79	79	77
- S1 Bachelors' Degree	Orang Person	630	624	608
- D3 Associates' Degree	Orang Person	115	129	138
- SMA High School	Orang Person	0	1	1
Karyawan berdasarkan Status Ketenagakerjaan Employees based on Employment Status				
- Pegawai Tetap Permanent Employee	Orang Person	716	640	654
- Pegawai Kontrak Contracted Employee	Orang Person	109	194	171
- Pegawai Outsource Outsourced Employee	Orang Person	329	355	429
Kepemilikan Ownership				
- PT Bank Negara Indonesia (Persero) Tbk	%	60,000000%	60,000000%	60,000000%
- Sumitomo Life Insurance	%	39,999994%	39,999994%	39,999994%
- Yayasan Danar Dana Swadharma	%	0,000003%	0,000003%	0,000003%
- Yayasan Kesejahteraan Pegawai BNI	%	0,000003%	0,000003%	0,000003%
Wilayah Operasional Operational Region				
- Kantor Pusat Head Office	Unit	1	1	1
- Kantor Layanan Service Office	Unit	6	6	6
- Kantor Pemasaran Marketing office	Unit	12	12	12
- Kantor Pemasaran Mandiri Independent Marketing Office	Unit	10	10	10

Produk, Layanan, dan Kegiatan Usaha BNI Life

[GRI 102-2]

Kegiatan Usaha menurut Anggaran Dasar Perseroan yang terakhir yang tertuang dalam Akta No. 42 tanggal 14 Juli 2020 tentang Perubahan Anggaran Dasar yang dibuat di hadapan Mala Mukti, S.H., LL.M., Notaris di Jakarta dan telah disetujui melalui Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.03-0293483 Tahun 2020 adalah sebagai berikut:

BNI Life Products, Services and Business Activities

[GRI 102-2]

Business Activities according to the latest Company's Articles of Association as contained in Deed No. 42 dated July 14, 2020 concerning Amendment of Articles of Association drawn up before Mala Mukti, S.H., LL.M, Notary in Jakarta, and has been approved by Decree of the Minister of Justice and Human Rights of the Republic of Indonesia No. AHU-AH.01.03-0293483 Year 2020 as follows:



1. Maksud dan tujuan Perseroan adalah menjalankan usaha dalam bidang asuransi jiwa termasuk usaha asuransi jiwa dengan prinsip Syariah;
2. Untuk mencapai maksud dan tujuan tersebut di atas, Perseroan dapat melaksanakan kegiatan usaha sebagai berikut:
 - a. Melaksanakan, membuat, melakukan, menerima dan menutup setiap dan semua perjanjian-perjanjian dalam bidang usaha asuransi jiwa
 - b. Memberikan jasa dalam penanggulangan risiko yang dikaitkan dengan hidup atau meninggalnya seseorang yang dipertanggungkan
 - c. Mendirikan atau turut serta mendirikan badan-badan usaha lainnya yang mempunyai maksud dan tujuan Perseroan yang sama satu dan lainnya tanpa mengurangi persetujuan dari yang berwenang
 - d. Menjalankan segala kegiatan dan usaha untuk mencapai maksud dan tujuan tersebut, baik atas tanggapan sendiri maupun bersama-sama dengan pihak lain dengan cara dan bentuk yang sesuai dengan keperluan Perseroan serta dengan mengindahkan peraturan perundang-undangan yang berlaku, untuk itu Perseroan berhak bekerja sama termasuk tetapi tidak terbatas secara patungan dan juga berhak untuk mendirikan atau menjadi pemegang saham dari badan hukum lain baik dari dalam maupun luar negeri yang mempunyai maksud dan tujuan yang sama dengan maksud dan tujuan Perseroan ini.

Produk dan Layanan BNI Life [GRI 102-6]

BNI Life berbagai produk yang pemasarannya dibedakan menjadi 3 (tiga) layanan jalur distribusi, yaitu:

1. The purpose and objective of the Company are to conduct the life insurance business including life insurance business with Sharia principles;
2. To achieve the purposes and objectives stated above, the Company may undertake the following business activities:
 - a. Implement, draft, conduct, receive and cover each and all agreements related to life insurance business;
 - b. Provide service in risk countermeasures related to life or death of the insured person;
 - c. Establish or participate in the establishment of other business entities with the same purpose and objectives of the Company, one or another, without prejudice to the approval from authorities;
 - d. Conduct all activities and business to achieve those purpose and objectives, independently or jointly with other party, in the proper method and procedure in relation to the needs of the Company and in accordance with the prevailing laws and regulations, whereby the Company have the right to cooperate including but not limited in the joint venture or by establishing or participating as a shareholder of a Indonesian or foreign legal entity with the same purpose and objectives with the Company.

BNI Life Products and Services [GRI 102-6]

BNI Life offers various products that are divided into 3 (three) distribution channels, namely:

Jalur Distribusi Distribution Channels	Jenis Type	Produk Product
Individu Individual	Jiwa Life	<ol style="list-style-type: none">1. Blife Term Pro2. BNI Life Pandai3. Solusi Abadi Plus4. Perisai Plus5. BNI Life Active
	Kesehatan Health	Proteksi Prima
	Pendidikan Education	<ol style="list-style-type: none">1. BNI Life Smart Education2. Solusi Pintar
	Investasi Investment	<ol style="list-style-type: none">1. BLife Spectra Multi Link2. Hy-End Pro3. Spectra Double Power4. BLife Plan Multi Protection5. BLife Mprotection6. BLife MProtection Plus



Jalur Distribusi Distribution Channels	Jenis Type	Produk Product
Bisnis Business	Jiwa Life	Optima Group Life
	Kesehatan Health	1. Optima Cash Plan 2. Optima Group Health 3. Optima Group Protection
	Investasi Investment	1. Optima Group Saving 2. Optima Executive Saving
Syariah Sharia	Investasi Investment	1. Hy End Pro Syariah 2. Sakinah Investa Link
	Pendidikan Education	Wadiyah Gold Cendekia
	Kesehatan Health	Health Plan Syariah

Penjelasan Produk:

1. **Jalur Distribusi Individu - Jenis Asuransi Jiwa:**

a. **BLife Term Pro**

Asuransi berjangka yang dirancang untuk memberikan perlindungan untuk menjamin kelanjutan pendapatan apabila tertanggung meninggal dunia/cacat tetap total dengan pilihan manfaat pada saat tertanggung mencapai akhir masa pertanggungan:

- 1) 110% Pengembalian Premi
- 2) Tanpa Pengembalian Premi

b. **BNI Life Pandai**

Perlindungan jiwa dan kesehatan optimal dengan pembayaran minimal.

c. **Solusi Abadi Plus**

Perlindungan jiwa seumur hidup atau sampai usia 90 tahun dengan masa pembayaran premi yang singkat dan keuntungan lebih berupa pengembalian 100% untuk semua premi yang telah dibayarkan.

d. **Perisai Plus**

Memberikan santunan sebesar 300% dari saldo terutang nasabah pemegang Kartu Kredit apabila terjadi resiko meninggal dunia, terdiri dari:

- 1) 100% untuk pelunasan Saldo Hutang Kartu Kredit BNI tertanggung kepada BNI
- 2) 200% dari saldo terutang Kartu Kredit BNI Tertanggung yang akan dibayarkan kepada ahli waris Tertanggung

Manfaat tambahan diberikan apabila terjadi resiko ketidakmampuan Sementara dan Penyakit Kritis.

e. **BNI Life Active (Asuransi Kecelakaan)**

BNI Life Active merupakan perlindungan asuransi kecelakaan yang memberikan manfaat santunan meninggal dunia, santunan biaya pengobatan dan *Service Assistance* dengan santunan meninggal dunia sampai dengan 1 Milyar.

Product Description:

1. **Individual Distribution Channels - Types of Life Insurance:**

a. **BLife Term Pro**

Term insurance designed to provide protection to ensure the continuation of income if the insured dies/suffers from total permanent disability with two benefit choices when the insured reaches the end of the insurance period:

- 1) 110% Premium Refund
- 2) Without Premium Refund

b. **BNI Life Pandai**

Optimum life and health protection with minimum payment.

c. **Solusi Abadi Plus**

It is a life protection for life or up to 90 years of age with a short premium payment period and more benefits in the form of a 100% return on all premiums paid.

d. **Perisai Plus**

Providing 300% compensation of Credit Card holders' outstanding balance in the event of a risk of death, including:

- 1) 100% for the payment of the insured BNI Credit Card Balance to BNI
- 2) 200% of the outstanding balance of the insured BNI Credit Card will be paid to their beneficiaries.

Additional benefits are provided in the event that there is a risk of Temporary Disability and Critical Illness.

e. **BNI Life Active (Accident Insurance)**

BNI Life Active is an accident insurance protection that provides death benefits, medical expenses and Service Assistance with death benefits of up to 1 billion.



1) Asuransi Jiwa Kredit

2) Proteksi Prima

Memberikan manfaat asuransi yang sangat komprehensif baik yang akibat dari sakit maupun kecelakaan mulai dari Santunan Rawat Inap, Santunan Pembedahan, Meninggal Dunia, ditambah dengan fasilitas *cashless* dan pengembalian premi sebesar 50%.

2. Jalur Distribusi Individu - Jenis Asuransi Kesehatan: Proteksi Prima

3. Jalur Distribusi Individu - Jenis Asuransi Pendidikan:

a. **BNI Life Smart Education**

Produk Asuransi Jiwa Individu yang memberikan manfaat program perencanaan keuangan yang menyediakan Dana Pendidikan Anak berupa Tahapan Biaya Pendidikan dari TK sampai dengan Perguruan Tinggi, Uang Saku selama Kuliah dan Perlindungan Asuransi.

b. **Solusi Pintar**

mempersiapkan pendidikan buah hati Anda dengan manfaat pemberian dana pendidikan mulai dari SD sampai dengan Perguruan Tinggi.

4. Jalur Distribusi Individu - Jenis Asuransi Pendidikan:

a. BLife Spectra Multi Link

b. Hy-End Pro

c. Spectra Double Power

d. BLife Plan Multi Protection

e. BLife Mprotection

f. BLife Mprotection Plus

5. Jalur Distribusi Bisnis - Jenis Asuransi Kesehatan:

a. Optima Cash Plan

b. Optima Group Health

c. Optima Group Protection

6. Jalur Distribusi Bisnis - Jenis Asuransi Jiwa: Optima Group Life

7. Jalur Distribusi Bisnis - Jenis Asuransi Investasi:

a. Optima Group Saving

b. Optima Executive Saving

1) Credit Life Insurance

2) Prima Protection

Provides comprehensive insurance benefits both due to illness and accidents ranging from Hospitalization, Surgical Compensation, Death Benefit, plus cashless facilities and a premium refund of 50%.

2. Individual Distribution Channels - Types of Health Insurance: Proteksi Prima

3. Individual Distribution Channels - Types of Education Insurance

a. **BNI Life Smart Education**

Individual Life Insurance Products that provide benefits from financial planning programs that provide Children's Education Funds in the form of Education Fee Stages from Kindergarten to College, Allowance for College and Insurance Protection.

b. **Solusi Pintar**

prepare your children's education with the benefits of providing education funds ranging from elementary school to higher education.

4. Individual Distribution Channels - Types of Insurance Education:

a. BLife Spectra Multi Link

b. Hy-End Pro

c. Spectra Double Power

d. BLife Plan Multi Protection

e. BLife Mprotection

f. BLife Mprotection Plus

5. Business Distribution Channels - Types of Health Insurance:

a. Optima Cash Plan

b. Optima Group Health

c. Optima Group Protection

6. Business Distribution Channel - Life Insurance Type: Optima Group Life

7. Business Distribution Channels - Types of Investment Insurance:

a. Optima Group Saving

b. Optima Executive Saving



8. Jalur Distribusi Syariah - Jenis Asuransi Investasi:

a. Hy End Pro Syariah

Produk asuransi dan investasi perencanaan keuangan dengan sistem syariah yang memiliki masa asuransi 5 tahun dengan pengeloaahn investasi dengan sistem bagi hasil.

b. Sakinah Investa Link

Produk asuransi dan investasi perencanaan keuangan dengan sistem syariah yang memiliki masa asuransi hingga PYD 100 tahun dengan pilihan investasi sesuai risiko yang dipilih nasabah.

9. Jalur Distribusi Syariah - Jenis Asuransi Pendidikan: Wadiah Gold Cendekia

Produk asuransi dan investasi perencanaan keuangan yang bertujuan untuk perlindungan dana pendidikan buah hati di setiap jenjang pendidikan yang dikelola sesuai prinsip syariah.

10. Jalur Distribusi Syariah - Jenis Asuransi Kesehatan: Health Plan Syariah

Produk asuransi kesehatan yang dirancang khusus untuk badan/ institusi bertujuan untuk memberikan perlindungan kesehatan bagi pegawai atau anggota organisasi.

Keanggotaan pada Asosiasi [GRI 102-13]

BNI Life memiliki peranan penting untuk memperkuat industri perasuransian Indonesia sebelum bersaing di kawasan regional dan global. Dalam rangka mendukung peran dan posisi Perusahaan di bidang asuransi, BNI Life berpartisipasi dan terlibat aktif pada forum organisasi dan asosiasi di level nasional maupun internasional. Hal ini sejalan dengan visi BNI Life dan upaya untuk *best practice* serta *benchmarking* di tingkat dunia. Keanggotaan asosiasi sampai dengan tahun 2020, antara lain:

8. Sharia Distribution Channels - Types of Investment Insurance:

a. Hy End Pro Syariah

Insurance products and investment in financial planning with a sharia system that has an insurance period of 5 years with investment management using a profit sharing system.

b. Sakinah Investa Link

Insurance and financial planning investment products with a sharia system that have an insurance period of up to 100 years of PYD with investment options according to the risk chosen by the customer.

9. Sharia Distribution Channels - Types of Education Insurance: Wadiah Gold Cendekia

Insurance products and financial planning investments that aim to protect children's education funds at every level of education that are managed according to sharia principles.

10. Sharia Distribution Channels - Types of Health Insurance: Sharia Health Plan

Health insurance products specifically designed for agencies/institutions aim to provide health protection for employees or members of the organization.

Membership in the Association [GRI 102-13]

BNI Life has an important role to play in strengthening Indonesia's insurance industry before competing in the regional and global regions. In order to support the role and position of the Company in the insurance sector, BNI Life participates and is actively involved in organizational forums and associations at the national and international levels. This is in line with the vision of BNI Life and efforts for best practice and benchmarking at the world level. Association membership until 2020, includes:

No.	Nama Name	Posisi Position	Skala Asosiasi Association Scale
1	Asosiasi Asuransi Jiwa Indonesia Indonesian Life Insurance Association	Anggota Member	Nasional National
2	Kamar Dagang dan Industri Indonesia Indonesian Chamber of Commerce and Industry	Anggota Member	Nasional National
3	Asosiasi Asuransi Syariah Indonesia Indonesian Sharia Insurance Association	Anggota Member	Nasional National
4	Badan Mediasi dan Arbitrase Asuransi Indonesia/BMAI (saat ini menjadi Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan/LAPS-SJK) Indonesian Insurance Mediation and Arbitration Agency/BMAI (currently an Alternative Institution for Financial Services Sector Dispute Resolution/LAPS-SJK)	Anggota Member	Nasional National
5	Dewan Asuransi Indonesia Indonesian Insurance Council	Anggota Member	Nasional National



Perubahan Yang Bersifat Signifikan [GRI 102-10]

Pada tahun 2020, perubahan yang terjadi dan bersifat signifikan terhadap perusahaan berkaitan dengan pengurus Dewan Pengawas Syariah. Berdasarkan Keputusan RUPSLB sesuai Akta No.13 tanggal 6 Juli 2020, mengangkat Siti Haniatunnisa sebagai anggota Dewan Pengawas Syariah. Perubahan komposisi Dewan Pengawas Syariah sebagaimana dalam tabel berikut:

Komposisi Dewan Pengawas Syariah

Jabatan Position	2020	2019
Ketua President	Ir. Agus Haryadi, AAIIJ, FIIS, ASAI	Ir. Agus Haryadi, AAIIJ, FIIS, ASAI
Anggota Member	Prof. Dr. H. Utang Ranuwijaya, MA	Prof. Dr. H. Utang Ranuwijaya, MA
Anggota Member	Siti Haniatunnisa, S.H, M.H.	-

Rantai Pasokan [GRI 102-9]

Seluruh proses pengadaan di BNI Life telah mengikuti prosedur yang berlaku, termasuk kewenangan, batas persetujuan, klasifikasi, serta pembagian tugas dan tanggung jawab dalam proses pengadaan barang dan jasa. Program evaluasi kinerja para mitra pemasok dilakukan secara berkala.

Pengelolaan pengadaan dan evaluasi kinerja para pemasok, pada dasarnya dilakukan oleh dua Divisi yang berbeda, yaitu Divisi Umum dan Divisi user. Untuk pasokan infrastruktur asuransi yang berupa produk-produk berteknologi tinggi, baik sistem *software* maupun *hardware*, permintaan pasokan tersebut datang dari Direktorat Teknologi dan Manajemen Risiko dan diputuskan melalui pembahasan yang dapat melibatkan Direksi beserta tim pengadaan.

Evaluasi dilakukan baik dalam tahapan proses kerja hingga akhir kontrak kerja, sebagai dasar penilaian untuk proses seleksi dalam rangka menetapkan daftar rekanan kerja, yang dilakukan secara transparan dan akuntabel. Berkaitan dengan pembinaan hubungan kerja dengan para mitra pemasok barang dan jasa ini, BNI Life memiliki kebijakan terkait pengadaan barang dan jasa yang menjadi acuan utama semua aktivitas pengadaan barang dan jasa. Kebijakan ini merupakan salah satu perwujudan proses tata kelola perusahaan yakni transparansi dalam hal pengadaaan, dimana proses pengadaaan dilakukan antara lain melalui proses tender dengan memperhatikan beberapa aspek, antara lain:

Significant Changes [GRI 102-10]

In 2020, changes that have occurred and are significant for the company in relation to the management of the Sharia Supervisory Board. Based on the resolution of the EGMS according to Deed No.13 dated 6 July 2020, appointed Siti Haniatunnisa as a member of the Sharia Supervisory Board. Changes in the composition of the Sharia Supervisory Board as in the following table:

Composition of the Sharia Supervisory Board

Jabatan Position	2020	2019
Ketua President	Ir. Agus Haryadi, AAIIJ, FIIS, ASAI	Ir. Agus Haryadi, AAIIJ, FIIS, ASAI
Anggota Member	Prof. Dr. H. Utang Ranuwijaya, MA	Prof. Dr. H. Utang Ranuwijaya, MA
Anggota Member	Siti Haniatunnisa, S.H, M.H.	-

Supply Chain [GRI 102-9]

The entire procurement process at BNI Life has followed the applicable procedures, including authority, approval limits, classification, and division of duties and responsibilities in the process of procuring goods and services. The performance evaluation program for supplier partners is carried out regularly.

Procurement management and performance evaluation of suppliers are basically carried out by two different divisions, namely the General Division and the User Division. For the supply of insurance infrastructure in the form of high-tech products, both software and hardware systems, the demand for supply comes from the Directorate of Technology and Risk Management and is decided through discussions that can involve the Board of Directors and the procurement team.

Evaluation is carried out both in the work process stage until the end of the work contract, as a basis for assessment for the selection process in order to establish a list of work partners, which is carried out in a transparent and accountable manner. In connection with fostering working relationships with these goods and service supplier partners, BNI Life has policies related to the procurement of goods and services which are the main reference for all goods and service procurement activities. This policy is one of the manifestations of the corporate governance process, namely transparency in terms of procurement, where the procurement process is carried out, among others, through a tender process by taking into account several aspects, including:



- Pelaksanaan prinsip keterbukaan dan menghindari benturan kepentingan.
- Fokus pada tujuan untuk mendapatkan tingkat mutu barang atau jasa terbaik serta efisiensi pembelian yang optimal melalui perbandingan mutu dan tingkat harga yang ditawarkan oleh dan pemasok.

Selama tahun 2020, BNI Life telah melakukan proses pengadaan mencapai Rp171 miliar. Proses pengadaan ini melibatkan rantai pasokan sebanyak 156 pemasok.

- Implementing the principle of openness and avoiding conflicts of interest.
- Focus on the objective of obtaining the best level of quality of goods or services as well as optimal purchasing efficiency through comparisons of quality and price levels offered by and suppliers.

During 2020, BNI Life has carried out a procurement process of Rp171 billion. This procurement process involved a supply chain of 156 suppliers.

Uraian Description	Satuan Unit	2020	2019
Nilai Pengadaan Procurement Amount	Miliar Rupiah billion Rupiah	171	168
Pemasok Supplier			
- Lokal Local	Entitas Entities	156	341
- Non Lokal Non-Local	Entitas Entities	-	-

Penghargaan [GRI 102-12]

Awards [GRI 102-12]

Tanggal Date	Nama Penghargaan Award	Predikat Predicate	Diberikan Oleh Honored by
20 Februari 2020 February 20, 2020	TOP Brand Award 2020	Top Brand Award 2020 Kategori Asuransi Syariah Top Brand Award 2020 for Sharia Insurance Category	Majalah Marketing Marketing Magazine
25 Februari 2020 February 25, 2020	Unit Link Award 2020	Unit Link Terbaik B-Life Link Dana Aktif The Best Link Unit of B-Life Active Fund Link	Majalah Investor & Infovesta Investor & Infovesta Magazine
25 Februari 2020 February 25, 2020	Unit Link Award 2020	Unit Link Terbaik B-Life Link Dana Kombinasi The Best Link Unit of B-Life Combination Fund Link	Majalah Investor & Infovesta Investor & Infovesta Magazine
25 Februari 2020 February 25, 2020	Unit Link Award 2020	Unit Link Terbaik B-Life Link Dana Kombinasi The Best Link Unit of B-Life Combination Fund Link	Majalah Investor & Infovesta Investor & Infovesta Magazine
25 Februari 2020 February 25, 2020	Unit Link Award 2020	Unit Link Terbaik B-Life Link Dana Kombinasi The Best Link Unit of B-Life Combination Fund Link	Majalah Investor & Infovesta Investor & Infovesta Magazine



Tanggal Date	Nama Penghargaan Award	Predikat Predicate	Diberikan Oleh Honored by
25 Februari 2020 February 25, 2020	Unit Link Award 2020	Unit Link Terbaik B-Life Dana Cemerlang The Best Link Unit of B-Life Brilliant Fund	Majalah Investor & Infovesta Investor & Infovesta Magazine
27 Februari 2020 February 27, 2020	Iconomics CSR Brand Equity Award 2020	Gold Brand Equity Award	Iconomics
10 Maret 20 March 10, 2020	Top Digital Company Award 2020	Top Digital Company Award	Majalah Marketing Marketing Magazine
15 April 2020 April 15, 2020	Indonesia Most Admired Company Award 2020	Top 5 Most Admired Companies	Warta Ekonomi
12 Mei 2020 May 12, 2020	Indonesia Corporate Public Relations Award 2020	Popular Life Insurance Company	Warta Ekonomi
15 Mei 2020 May 15, 2020	Infobank 9th Digital Brand Award 2020	3 Rank Asuransi Jiwa Konvensional 3rd Rank of Conventional Life Insurance	Infobank & Isentia
26 Juni 2020 June 26, 2020	Indonesia's Most Popular Digital Financial Brands (Millenial's Choice)	Millenials Popular Digital Brand in e-Customer Services	Iconomics
27 Juni 2020 June 27, 2020	Event daring bertajuk Asuransi di Masa Pandemi dan New Normal Online Event entitled Insurance during Pandemic and New Normal Era	Siaran Langsung Literasi Asuransi Secara daring melalui Instagram dengan peserta terbanyak Live Online Insurance Literacy Broadcast via Instagram with the most participants	MURI
23 Juli 2020 July 23, 2020	Indonesia Financial Top Leader Award 2020	Best Leader For Business Sustainability Through Corporate Development Initiative - Stakeholders Engagement	Warta Ekonomi
24 Agustus 2020 August 24, 2020	Infobank Insurance Award	Perusahaan Asuransi Berpremi Bruto Rp1 Triliun s.d < Rp5 Triliun	INFOBANK
27 Agustus 2020 August 27, 2020	Most Inovative top 20 Insurance company	The Most Inovative Insurance companies in Indonesia	Iconomics
28 Agustus 2020 August 28, 2020	Market leaders Award 2020	Market Leaders Asuransi Jiwa di Indonesia Tahun 202	Media Asuransi
24 September 2020 September 24, 2020	Teropong Insurance Award 2020	Asuransi Jiwa Tersehat 2020 The Soundest Life Insurance 2020	Teropong Senayan
24 September 2020 September 24, 2020	Teropong Insurance Award 2020	Inovasi Asuransi Digital Terbaik 2020 The Best Digital Insurance Innovation 2020	Teropong Senayan
24 September 2020 September 24, 2020	Teropong Insurance Award 2020	Top CEO Asuransi 2020 Top Insurance CEO 2020	Teropong Senayan
28 September 2020 September 28, 2020	BUMN Brand Award 2020 SOE Brand Award 2020	Gold Winner	Iconomics
15 Oktober 2020 October 15, 2020	Top GRC Award 2020	Top Most Committed GRC Leader 2020	Top Business



Tanggal Date	Nama Penghargaan Award	Predikat Predicate	Diberikan Oleh Honored by
15 Oktober 2020 October 15, 2020	Top GRC Award 2020	The High Performing Board of Commissioners on GRC 2020	Top Business
15 Oktober 2020 October 15, 2020	Top GRC Award 2020	Top GRC 2020 Stars #4	Top Business
13 Oktober 2020 October 13, 2020	Indonesia Innovation Insurance Award 2020	Top 6 Best financial performance Life Insurance with Assets Between 10-30 T	Pikiran rakyat
27 Oktober 2020 October 27, 2020	Teropong Public Relation Insurance Award 2020	Best Use of Digital Innovation	Teropong Senayan
27 Oktober 2020 October 27, 2020	Indonesia Best Insurance Award 2020.	Top 5 Financial Performance Best Insurance Award 2020	warta Ekonomi
5 November 2020 November 5, 2020	BUMN Branding & Marketing Award 2020 SOE Branding & Marketing Award 2020	Digital Marketing Terbaik di ajang BUMN Branding & Marketing Award 2020 The Best Digital Marketing in the SOE Branding & Marketing Award 2020	BUMN Track
20 November 2020 November 20, 2020	Indonesia Property & Bank Award ke-XV Tahun 2020 17th Indonesia Property & Bank Award 2020	Outstanding Performance CFO of The Best Life Insurance	Property & Bank
23 November 2020 November 23, 2020	The Best Contact Center Indonesia 2020	Peringkat Gold Back Office ICCA Gold Rating of ICCA Back Office	Indonesia Contact Center Association
23 November 2020 November 23, 2020	The Best Contact Center Indonesia 2020	Peringkat Silver ICCA Silver Rating of ICCA	Indonesia Contact Center Association
23 November 2020 November 23, 2020	The Best Contact Center Indonesia 2020	Peringkat GOLD ICCA ICCA GOLD Rating	Indonesia Contact Center Association
25 November 2020 November 25, 2020	Digital Marketing & Human Capital Award 2020	The Best Business Strategy & Digital Marketing Team	Media Indonesia Business News
3 Desember 2020 December 3, 2020	Obsession Award 2020	Best CEO	OMG
3 Desember 2020 December 3, 2020	CFO Award 2020	Best Leader Best Chief Financial Officer	SWA
17 Desember 2020 December 17, 2020	Indonesia Customer Experience Award 2020	Pengelola Produk Unit Link Terbaik The Best Link Unit Product Manager	SWA
18 Desember 2020 December 18, 2020	Indonesia Most Admired CEO 2020	Most Admired CEO	Warta Ekonomi
21 Desember 2020 December 21, 2020	Anugerah Syariah Republika 2020 Syariah Republika Award 2020	Unit syariah terbaik The Best Sharia Unit	Republika





PRAKTIK PELAPORAN KEBERLANJUTAN

SUSTAINABILITY REPORTING PRACTICE

“

Laporan Keberlanjutan Tahun 2020 disusun berdasarkan Global Reporting Initiative (GRI) Standards dengan opsi Core dan ketentuan pada Peraturan Otoritas Jasa Keuangan (POJK) No. 51 Tahun 2017.

The 2020 Sustainability Report is compiled based on the Global Reporting Initiative (GRI) Standards with Core option and provisions in the Financial Services Authority Regulation (POJK) No. 51 of 2017.



PRAKTIK PELAPORAN KEBERLANJUTAN

SUSTAINABILITY REPORTING PRACTICE

Laporan Keberlanjutan 2020, kami maksudkan sebagai upaya memberikan nilai tambah kepada para pemangku kepentingan dengan melaporkan berbagai program dan partisipasi yang dilakukan Perusahaan menjaga keberlanjutan bisnis di bidang asuransi.

Penerbitan laporan juga kami maksudkan untuk memenuhi ketentuan Undang-Undang No. 40 Tahun 2007 tentang Perusahaan Terbatas dan menjadi best practice penerapan POJK No.51 Tahun 2017. Laporan ini menjadi bagian tidak terpisahkan dari Laporan Tahunan pada periode pelaporan 2020. [\[GRI 101\]](#)

Periode dan Siklus Laporan

Laporan Keberlanjutan ini merupakan Laporan Keberlanjutan tahun pertama yang memuat informasi keberlanjutan untuk periode pelaporan 1 Januari 2020 hingga 31 Desember 2020. Sebagaimana laporan tahun sebelumnya, laporan ini ditujukan untuk pemegang saham dan pemangku kepentingan lainnya meliputi pemegang saham, Pemerintah/Otoritas Jasa Keuangan, investor, karyawan, mitra usaha, mitra pemasok (vendor, supplier, konsultan), masyarakat, konsumen, media massa, dan pihak-pihak lainnya yang berkepentingan sebagai dasar dalam pengambilan keputusan. Melalui laporan ini, pemangku kepentingan juga dapat menilai sejauhmana BNI Life telah menuai kewajiban tanggung jawab sosial dan lingkungan seperti yang diamanatkan peraturan perundungan yang berlaku. Untuk itu, BNI Life berkomitmen untuk terus melaporkan kinerja keberlanjutan melalui Laporan Keberlanjutan yang disusun dengan siklus secara berkala setiap tahun.

[\[GRI 102-50\]](#) [\[GRI 102-51\]](#) [\[GRI 102-52\]](#)

Pedoman GRI Standards

Penyusunan Laporan Keberlanjutan BNI Life menggunakan standar yang dikeluarkan oleh Global Reporting Initiative (GRI) Standard mengacu pada opsi 'core'. Untuk menunjukkan pemenuhan indikator sesuai dengan pedoman GRI Standards "Core" kami memberikan tanda khusus pada setiap halaman yang relevan, agar para pembaca dapat dengan mudah menemukan informasi terkait untuk setiap indikator. Selain itu kami melengkapi laporan ini dengan daftar indeks GRI Standards "Core".

[\[GRI 102-54\]](#) [\[GRI 102-55\]](#)

Isi dan Batasan Laporan

Laporan Keberlanjutan ini berisi informasi dan data kinerja ekonomi, sosial, dan lingkungan BNI Life tahun 2020. Tidak terdapat perubahan signifikan dan penyajian ulang atas data yang disajikan dari periode pelaporan sebelumnya, mengingat tidak ada perubahan signifikan terhadap kegiatan operasional perusahaan selama

Sustainability Report 2020, we mean as an effort to provide added value to stakeholders by reporting on various programs and participations carried out by the Company in maintaining business sustainability in the insurance sector.

We also intend to publish reports to comply with the provisions of Law No. 40 of 2007 regarding Limited Liability Companies and became the best practice in implementing POJK No.51 of 2017. This report is an integral part of the Annual Report for the 2020 reporting period. [\[GRI 101\]](#)

Reporting Periods and Cycles

This Sustainability Report is the first year Sustainability Report that contains sustainability information for the reporting period January 1, 2020 to December 31, 2020. As in the previous year's report, this report is intended for shareholders and other stakeholders including shareholders, the Government/Financial Services Authority, investors, employees, business partners, supplier partners (vendors, suppliers, consultants), the community, consumers, the mass media, and other interested parties as a basis for decision making. Through this report, stakeholders can also assess the extent to which BNI Life has fulfilled its social and environmental responsibility obligations as mandated by applicable laws and regulations. For this reason, BNI Life is committed to continuing to report on sustainability performance through Sustainability Reports that are compiled on a regular basis every year.

[\[GRI 102-50\]](#) [\[GRI 102-51\]](#) [\[GRI 102-52\]](#)

Guidelines for GRI Standards

The preparation of the BNI Life Sustainability Report uses the standards issued by the Global Reporting Initiative (GRI) Standard referring to the 'core' option. To show the fulfillment of the indicators in accordance with the GRI Standards "Core" guidelines, we put a special mark on each relevant page, so that readers can easily find the relevant information for each indicator. In addition, we complement this report with a list of the GRI Standards "Core" index [\[GRI 102-54\]](#) [\[GRI 102-55\]](#)

Report Content and Boundaries

This Sustainability Report contains information and data on the economic, social and environmental performance of BNI Life in 2020. There are no significant changes and restatements of the data presented from the previous reporting period, considering that there were no significant changes to the company's operational activities during the



CC

Laporan ini merupakan laporan keberlanjutan yang disusun berdasarkan Global Reporting Initiative (GRI) Standards dengan opsi Core dan ketentuan pada Peraturan Otoritas Jasa Keuangan (POJK) No. 51 Tahun 2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.

tahun pelaporan. Isi data dan informasi disajikan dengan perbandingan kinerja tahun sebelumnya. Lingkup pelaporan data dan informasi yang disajikan berasal dari BNI Life dan entitas anak, untuk data keuangan berasal dari laporan keuangan *audited* BNI Life.
[GRI 102-45] [GRI 102-48] [GRI 102-49]

Dalam melaporkan data keuangan, Perseroan menggunakan teknik berdasarkan Pernyataan Standar Akuntansi Keuangan (PSAK) Indonesia. Sedangkan untuk data-data keberlanjutan, Perseroan menggunakan teknik pengukuran data yang berlaku dengan mengacu pada program-program dalam RAKB.

Laporan menyajikan data dan informasi disajikan dalam bentuk narasi dan data numerik sesuai dengan konteksnya. Untuk memudahkan pemangku kepentingan asing dalam memperoleh data dan informasi keberlanjutan, maka laporan ini disajikan dalam dua bahasa yaitu bahasa Indonesia dan bahasa Inggris. Di akhir laporan ini disertakan lembar umpan balik sebagai mekanisme untuk menghimpun masukan dari para pemangku kepentingan atas Laporan Keberlanjutan 2020. Saran, kritik, dan masukan lain akan digunakan sebagai pertimbangan untuk meningkatkan kualitas laporan keberlanjutan periode berikutnya.

Prinsip dan Proses Penetapan Konten Laporan

Sesuai dengan GRI Standard, Penetapan konten laporan ini didasarkan pada 4 (empat) prinsip, yakni: *Stakeholders inclusiveness* (Libilatan Pemangku Kepentingan); *Materiality* (Materialitas) dan *Sustainability context* (Konteks Keberlanjutan) dan *Completeness* (Lengkap). BNI Life mempertimbangkan ekspektasi pemangku kepentingan, termasuk memperhatikan masukan/ tanggapan yang diterima atas laporan tahun yang lalu dalam menentukan konten laporan (*Stakeholders inclusiveness*). Sesuai asas *materiality*, laporan ini menekankan pada penyajian isu-isu atau aspek yang dianggap penting dan dibutuhkan pemangku kepentingan dalam membuat keputusan. Selain itu, laporan telah mempertimbangkan isu-isu keberlanjutan yang relevan bagi pembuat laporan (*sustainability context*) serta berupaya menampilkan data kuantitatif dan kualitatif yang lengkap sesuai konteks lingkup pelaporan berbasiskan GRI Standards "Core".
[GRI 102-46]

This report is a sustainability report prepared based on the Global Reporting Initiative (GRI) Standards with the Core option and the provisions of the Financial Services Authority Regulation (POJK) No. 51 of 2017 concerning the Implementation of Sustainable Finance for Financial Service Institutions, Issuers, and Public Companies.

reporting year. The contents of the data and information are presented with a comparison of the performance of the previous year. The scope of data reporting and information presented comes from BNI Life and its subsidiaries, for financial data comes from audited BNI Life financial reports. **[GRI 102-45] [GRI 102-48] [GRI 102-49]**

In reporting financial data, the Company uses techniques based on the Indonesian Financial Accounting Standards (PSAK). As for sustainability data, the Company uses applicable data measurement techniques by referring to the programs in the RAKB.

The report presents data and information presented in narrative form and numerical data according to the context. To facilitate foreign stakeholders in obtaining data and information on sustainability, this report is presented in two languages, namely Indonesian and English. At the end of this report, a feedback sheet is included as a mechanism to collect input from stakeholders on the 2020 Sustainability Report. Suggestions, criticisms and other input will be used as considerations to improve the quality of the sustainability report for the next period.

Principles and Process of Determining Report Content

In accordance with the GRI Standard, the determination of the content of this report is based on 4 (four) principles, namely: Stakeholders inclusiveness; Materiality and Sustainability context and Completeness. BNI Life considers stakeholder expectations, including paying attention to input / responses received on last year's report in determining report content (Stakeholders inclusiveness). In accordance with the principle of materiality, this report emphasizes the presentation of issues or aspects that are considered important and needed by stakeholders in making decisions. In addition, the report considers relevant sustainability issues for the report maker (sustainability context) and seeks to present complete quantitative and qualitative data in the context of reporting based on the GRI Standards "Core".
[GRI 102-46]



Langkah dalam menetapkan konten laporan dapat digambarkan dalam Bagan Alir Proses Penetapan Konten Laporan sebagai berikut:

The steps in determining the report content can be described in the Report Content Determination Process Flowchart as follows:



Penentuan Topik Material

Penetapan topik material didasarkan pada isu-isu yang berpengaruh signifikan bagi BNI Life dan pemangku kepentingan lainnya. Topik material yang disampaikan dalam laporan ini diperoleh dari hasil diskusi di internal Perusahaan. Terdapat 6 (enam) topik material yang dapat memberikan dampak besar kepada pemangku kepentingan internal maupun eksternal dan akan dibahas secara lebih komprehensif dalam laporan ini, yaitu:

[GRI 102-47]

Determination of Material Topics

The determination of material topics is based on issues that have a significant impact on BNI Life and other stakeholders. The material topics presented in this report were obtained from discussions within the Company. There are 6 (six) material topics that can have a big impact on internal and external stakeholders and will be discussed more comprehensively in this report, namely: **[GRI 102-47]**

Topik Material Material Topic	Indeks GRI Standard* GRI Standard Index	Batasan Limitation	
		Internal Internal	Eksternal External
Aspek Ekonomi (Seri 200) Economic Aspect (Series 200)			
1. Kinerja Ekonomi Langsung Direct Economic Performance	201-1	<input checked="" type="checkbox"/>	
Aspek Lingkungan (Seri 300) Environmental Aspect (Series 300)			
1. Energi Energy	302-1, 302-4	<input checked="" type="checkbox"/>	
2. Air Water	303-1	<input checked="" type="checkbox"/>	



Topik Material Material Topic	Indeks GRI Standard* GRI Standard Index	Batasan Limitation	
		Internal Internal	Eksternal External
Aspek Sosial (Seri 400) Social Aspect (Series 400)			
1. Ketenagakerjaan Employment	401-1, 401-2	<input checked="" type="checkbox"/>	
2. Kesamaan Kesempatan Equal Opportunities	405-1	<input checked="" type="checkbox"/>	
3. Pelatihan dan Pendidikan Education and Training	404-1, 404-2	<input checked="" type="checkbox"/>	

Assurance

BNI Life terus berupaya meningkatkan kualitas laporan yang disajikan. Atas Laporan Keberlanjutan 2020, BNI Life masih belum menggunakan jasa penjamin (*assurance*), namun demikian untuk menjamin kredibilitas dan kualitas informasi yang tercantum dalam laporan ini, seluruh isi dan data telah melalui tahap verifikasi internal. Namun demikian, Perusahaan terus berkomitmen untuk melaporkan kinerja keberlanjutan dan meningkatkan kualitas pelaporan sesuai indeks *Global Reporting Initiative* (GRI) melalui laporan keberlanjutan BNI Life. **[GRI 102-56]**

Alamat Kontak

BNI Life mengharapkan saran dan umpan balik dari para pembaca untuk perbaikan Laporan Keberlanjutan periode mendatang. Penyampaian saran maupun umpan balik mengenai laporan ini dapat ditujukan kepada BNI Life dengan informasi kontak sebagai berikut: **[GRI 102-53]**

Kontak Perusahaan

Arry Herwindo Wildan
(Sekretaris Perusahaan)

Kantor Pusat

Centennial Tower Lt. 9,
Jalan Gatot Subroto Kav. 24-25,
Jakarta Selatan

Telepon	: 021 -2953 9999
Fax	: 021-2953 9998
Call Center	: 1-500-045
Email	: corporate.secretary@bni-life.co.id

www.bni-life.co.id

Assurance

BNI Life continues to strive to improve the quality of the reports presented. For the 2020 Sustainability Report, BNI Life still does not use assurance services, however, to ensure the credibility and quality of the information contained in this report, all contents and data have gone through the internal verification stage. However, the Company continues to be committed to reporting sustainability performance and improving the quality of reporting according to the Global Reporting Initiative (GRI) index through the BNI Life sustainability report. **[GRI 102-56]**

Contact Address

BNI Life expects suggestions and feedback from readers to improve future Sustainability Reports. Suggestions and feedback regarding this report can be addressed to BNI Life with the following contact information: **[GRI 102-53]**

Company Contact

Arry Herwindo Wildan
(Corporate Secretary)

Head Office

Centennial Tower Lt. 9,
Jalan Gatot Subroto Kav. 24-25,
South Jakarta

Phone	: 021 -2953 9999
Fax	: 021-2953 9998
Call Center	: 1-500-045
Email	: corporate.secretary@bni-life.co.id

www.bni-life.co.id





TATA KELOLA KEBERLANJUTAN

SUSTAINABILITY GOVERNANCE

“

Komitmen penerapan GCG di BNI Life, tidak hanya sekedar untuk mematuhi peraturan perundangundangan yang berlaku, namun juga sebagai upaya untuk memberikan nilai tambah kepada seluruh stakeholder dan berdampak pada terciptanya kinerja bisnis yang tumbuh secara berkelanjutan.

The commitment to GCG implementation at BNI Life is not only to comply with applicable laws and regulations, but also as an effort to provide added value to all stakeholders. It also has an impact on the sustainable business growth.

TATA KELOLA KEBERLANJUTAN

SUSTAINABILITY GOVERNANCE

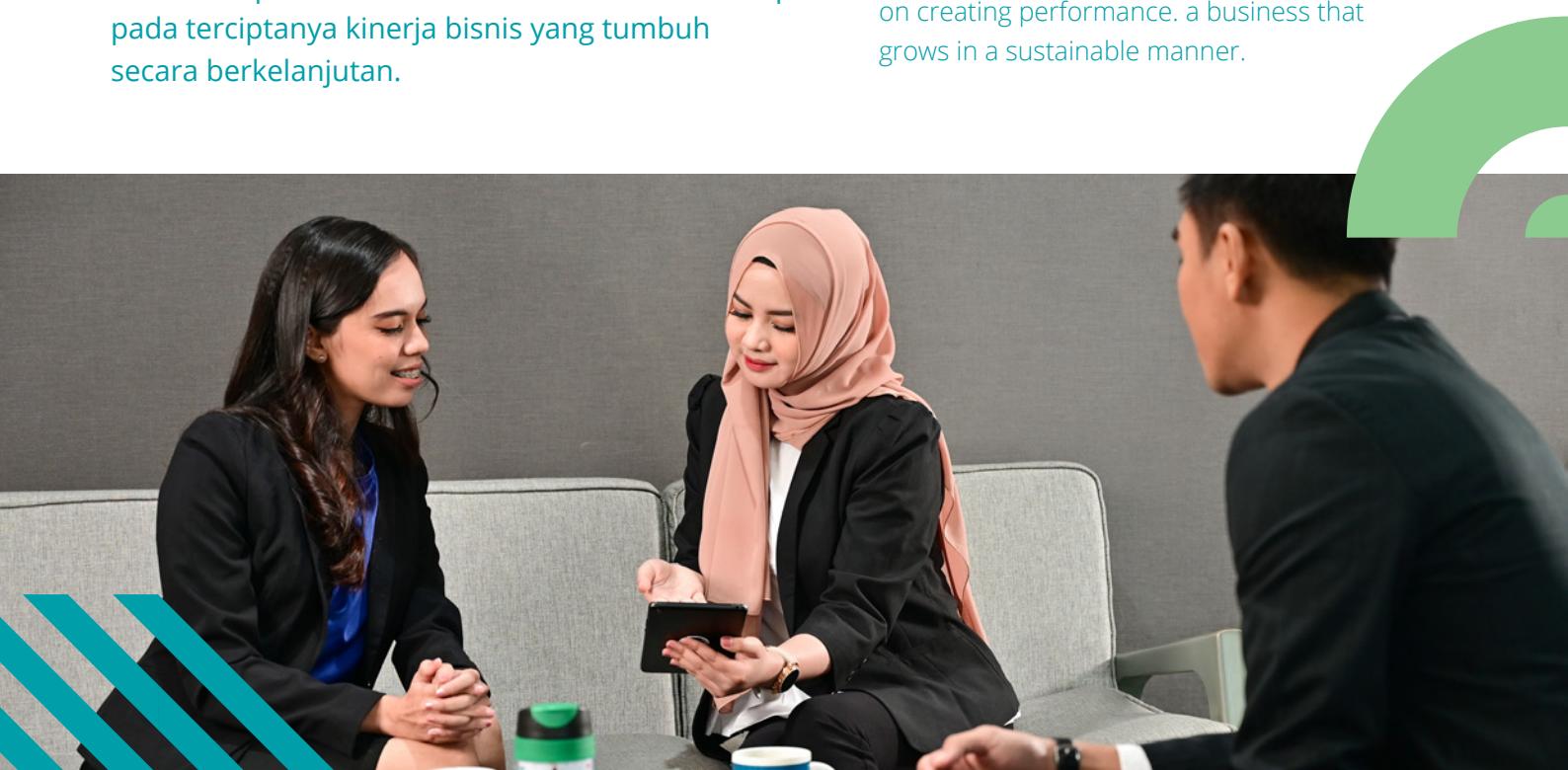
“

Penerapan tata kelola perusahaan yang baik (*Good Corporate Governance/GCG*) merupakan mekanisme pengendalian yang diterapkan Perseroan dalam proses pengelolaan operasional guna mencapai tujuan perusahaan secara berkelanjutan dan memenuhi harapan pihak-pihak yang berkepentingan. GCG berperan sebagai fondasi operasional, sehingga Perseroan dapat memastikan seluruh proses dan mekanisme yang dilakukan dapat berjalan dengan semestinya dan dapat mencegah penyimpangan dan risiko yang berpotensi menghambat upaya mencapai tujuan.

Penerapan GCG yang dilakukan BNI Life, di samping untuk mematuhi peraturan perundang-undangan (*compliance*) yang berlaku, juga sebagai upaya berkelanjutan untuk melakukan inovasi dan penyempurnaan mekanisme secara berkesinambungan dalam penerapan prinsip-prinsip GCG sehingga mampu memberikan nilai tambah kepada seluruh *stakeholders* dan berdampak pada terciptanya kinerja bisnis yang tumbuh secara berkelanjutan.

The implementation of good corporate governance (GCG) is a control mechanism applied by the Company in the operational management process in order to achieve the company's goals in a sustainable manner and meet the expectations of the parties concerned. GCG acts as an operational foundation, so that the Company can ensure that all processes and mechanisms run properly and can prevent irregularities and risks that could potentially hinder efforts to achieve goals.

The implementation of GCG carried out by BNI Life, in addition to complying with applicable laws and regulations (*compliance*), is also a continuous effort to innovate and improve mechanisms on an ongoing basis in the application of GCG principles so as to provide added value to all stakeholders and have an impact on creating performance. a business that grows in a sustainable manner.





KOMITMEN GCG

BNI Life berkomitmen penuh untuk menerapkan praktik tata kelola keberlanjutan terbaik. Komitmen penerapan GCG yang dilakukan BNI Life, tidak hanya sekedar untuk mematuhi peraturan perundang-undangan (compliance) yang berlaku, namun juga sebagai upaya berkelanjutan untuk melakukan inovasi dan penyempurnaan mekanisme secara berkesinambungan dalam penerapan prinsip-prinsip GCG sehingga mampu memberikan nilai tambah kepada seluruh stakeholders dan berdampak pada terciptanya kinerja bisnis yang tumbuh secara berkelanjutan.

Sebagaimana tujuan Perseroan "Menjalankan usaha dalam bidang asuransi jiwa termasuk usaha asuransi jiwa dengan prinsip Syariah", maka penerapan GCG yang dilakukan BNI Life juga dalam rangka untuk meningkatkan kualitas pengelolaan perusahaan dan kepercayaan Pemangku Kepentingan terhadap kegiatan usaha/produk perusahaan. Adapun tujuan-tujuan yang ingin diwujudkan Perseroan melalui pelaksanaan Tata Kelola Perusahaan yang Baik di seluruh lini adalah:

1. Mencapai sasaran usaha Perseroan melalui pengelolaan yang didasarkan pada asas-asas Tata Kelola Perseroan yang Baik.
2. Pemberdayaan fungsi dan kemandirian masing-masing Organ Perseroan.
3. Menjadikan Organ Perseroan agar dalam membuat keputusan dan menjalankan tindakannya dilandasi oleh nilai moral yang tinggi dan kepatuhan terhadap peraturan perundang-undangan.
4. Melaksanakan tanggung jawab social Perseroan kepada masyarakat (*Corporate Social Responsibility*).
5. Optimalisasi nilai Perseroan bagi Pemegang Saham dengan tetap memperhatikan Pemangku Kepentingan lainnya.
6. Meningkatkan daya saing Perseroan secara nasional maupun internasional.

Untuk mencapai tujuan penerapan GCG tersebut, Perseroan secara konsisten melakukan evaluasi melalui penilaian GCG setiap tahun baik dilakukan oleh pihak independent maupun mandiri. Atas hasil evaluasi tersebut, Dewan Komisaris dan Direksi memantau dan menindaklanjuti rekomendasi penilaian untuk perbaikan pada periode berikutnya. Secara umum, perbaikan atas pelaksanaan GCG menunjukkan adanya peningkatan dari tahun ke tahun, hal ini juga diharapkan berkolerasi dengan adanya peningkatan kinerja perusahaan.

GCG COMMITMENT

BNI Life is fully committed to implementing the best sustainable governance practices. The commitment to implementing GCG by BNI Life is not only to comply with applicable laws and regulations (compliance), but also as a continuous effort to innovate and improve mechanisms on an ongoing basis in implementing GCG principles so as to provide added value to all stakeholders. and have an impact on the creation of business performance that grows in a sustainable manner.

As the Company's objective "To run a business in the field of life insurance including life insurance business with Sharia principles," the implementation of GCG by BNI Life is also in order to improve the quality of company management and the trust of Stakeholders in the company's business activities/products. The goals that the Company wants to achieve through the implementation of Good Corporate Governance in all lines are:

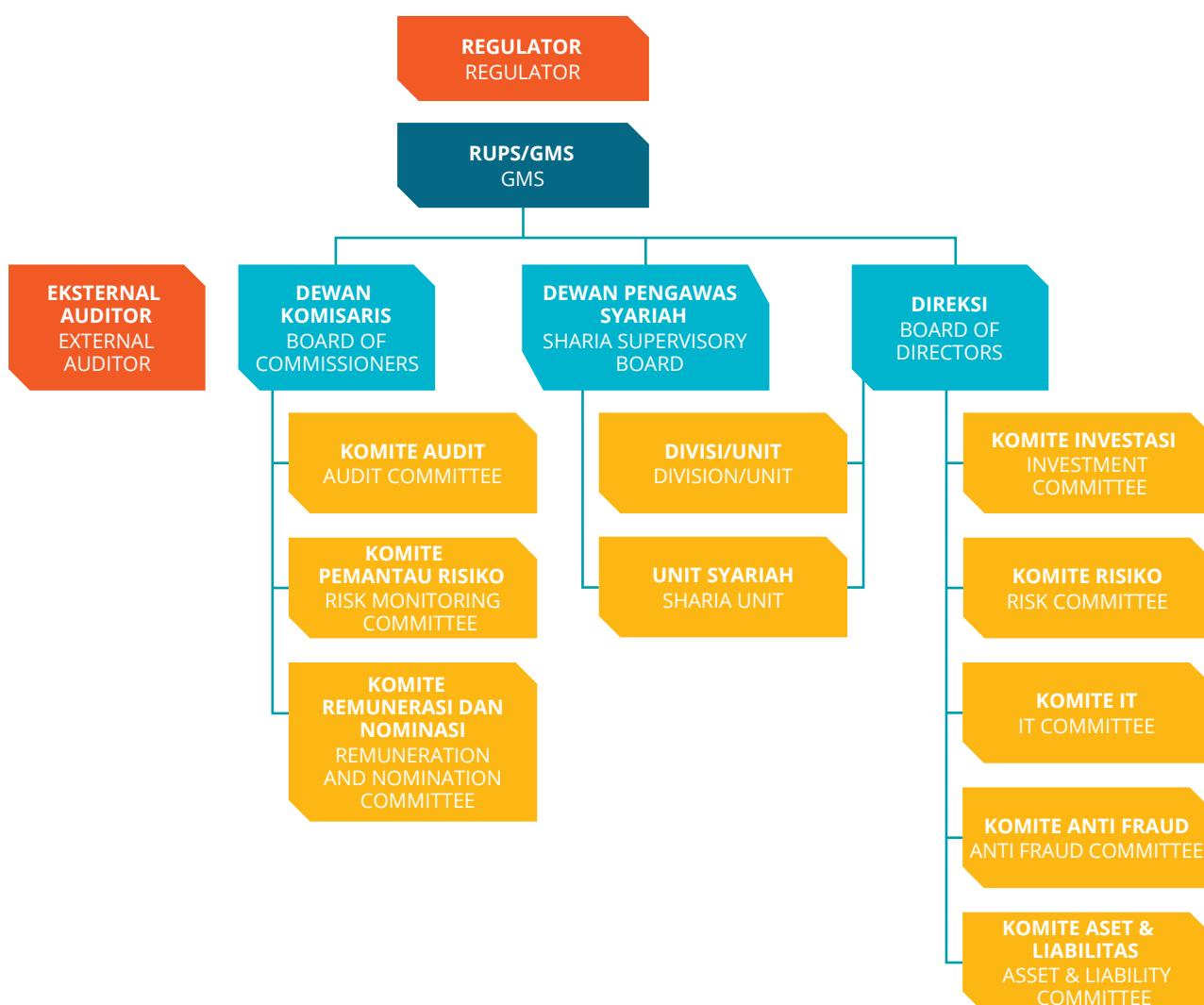
1. To achieve the Company's business goals through a management that is based on Good Corporate Governance principles.
2. To empower function and Independency of each Company's organ.
3. To encourage the Company's organ to make decisions and carry out actions based on high moral values and compliance with laws and regulations.
4. To carry out the corporate social responsibility activities to the community.
5. To optimize the Company's values to Shareholders with due regard to other Stakeholders.
6. To enhance the Company's competitiveness nationally and internationally.

To achieve the objectives of implementing GCG, the Company consistently conducts evaluations through GCG assessments every year, both by independent and independent parties. On the results of the evaluation, the Board of Commissioners and the Board of Directors monitor and follow up on the recommendations for improvement in the next period. In general, improvements to the implementation of GCG indicate an increase from year to year, this is also expected to be correlated with an increase in company performance.



STRUKTUR GCG [GRI 102-18]

Penetapan struktur GCG mengacu pada Peraturan Otoritas Jasa Keuangan No.73/POJK.05/2017 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Asuransi. Oleh karena itu, struktur tata kelola BNI Life sebagai berikut:



Berfungsinya organ-organ tersebut secara efektif didukung dengan penerapan prinsip-prinsip tata kelola yang baik, yang menjadi kunci bagi keberhasilan dan kesinambungan penerapan GCG di BNI Life. Dalam rangka mendukung penerapan GCG, Perseroan telah menyusun pedoman atau aturan tertulis yang memuat tentang kebijakan tertentu, praktik, dan pengaturan-pengaturan lainnya yang mengatur Perseroan agar tetap sejalan dengan peraturan perundang-undangan yang berlaku, prinsip-prinsip korporasi yang sehat, serta etika bisnis yang berlaku umum atau yang disebut sebagai *soft structure* GCG.

GCG STRUCTURE [GRI 102-18]

The determination of the GCG structure refers to the Financial Services Authority Regulation No.73/POJK.05/2017 concerning Good Corporate Governance for Insurance Companies. Therefore, BNI Life's governance structure is as follows:

The effective functioning of these organs is supported by the application of the principles of good governance, which are the key to the success and sustainability of the implementation of GCG in BNI Life. In order to support the implementation of GCG, the Company has prepared written guidelines or rules that contain certain policies, practices and other regulations that govern the Company to be in line with applicable laws and regulations, sound corporate principles, and applicable business ethics. general or what is known as the GCG soft structure.



RAPAT UMUM PEMEGANG SAHAM (RUPS)

Rapat Umum Pemegang Saham (RUPS) merupakan rapat yang dihadiri oleh Pemegang Saham yang memenuhi syarat kuorum dan diselenggarakan oleh Direksi atas permintaan Dewan Komisaris atau Pemegang Saham yang mewakili 1/10 (satu per sepuluh) bagian dari jumlah seluruh saham. Sebagaimana tergambar dalam struktur, RUPS memiliki kedudukan sebagai organ Perseroan tertinggi yang pelaksanaannya bertujuan untuk mengambil keputusan penting yang berkaitan dengan modal yang ditanam dalam Perseroan dan/atau untuk pengambilan keputusan atas hal-hal yang kewenangannya tidak diserahkan kepada Direksi atau Dewan Komisaris.

Berdasarkan Anggaran Dasar Perseroan dan Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas, RUPS terdiri dari RUPS Tahunan dan RUPS Luar Biasa yang dapat diadakan sewaktu-waktu berdasarkan kebutuhan.

Selama tahun 2020, BNI Life telah mengadakan 5 (lima) kali RUPS, yaitu RUPS Tahunan sebanyak 1 (satu) kali dan RUPS Luar Biasa sebanyak 4 (empat) kali, dengan rincian sebagai berikut:

GENERAL MEETING OF SHAREHOLDERS (GMS)

The General Meeting of Shareholders (GMS) is a meeting attended by Shareholders who meet the quorum requirements and held by the Board of Directors at the request of the Board of Commissioners or Shareholders who represent 1/10 (one tenth) of the total shares. As illustrated in the structure, the GMS has a position as the highest organ of the Company whose implementation aims to make important decisions related to the capital invested in the Company and/or to make decisions on matters whose authority is not delegated to the Board of Directors or the Board of Commissioners.

Based on the Company's Articles of Association and Law No. 40 of 2007 concerning Limited Liability Companies, the GMS consists of the Annual GMS and Extraordinary GMS which can be held at any time based on need. 30 PT BNI Life Insurance 2020 Sustainability Report

During 2020, BNI Life held 5 (five) GMS, namely 1 (one) Annual GMS and 4 (four) Extraordinary GMS, with the following details:

No.	Tanggal RUPS Date of GMS	% Kehadiran % Attendance	Agenda
1	30 Juni 2020 June 30, 2020	100	<ol style="list-style-type: none">1. Persetujuan Laporan Tahunan Direksi dan Laporan Pengawasan Dewan Komisaris Perseroan termasuk pengesahan Laporan Keuangan Perseroan yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surja (member of EY International) untuk tahun buku yang berakhir pada tanggal 31 Desember 2019 dan Laporan Tugas Pengawasan Dewan Komisaris, sekaligus pemberian pelunasan dan pembebasan tanggung jawab sepenuhnya (acquit et de charge) Direksi dan Dewan Komisaris Perseroan atas tindakan pengurusan dan pengawasan Perseroan yang dijalankan selama tahun buku 2019;2. Penetapan penggunaan laba Perseroan tahun buku 2019;3. Penunjukkan Kantor Akuntan Publik untuk pelaksanaan audit tahun buku 2020 dan Konsultan Aktuaria Independen untuk perhitungan beban Perseroan berdasarkan PSAK 24;4. Penetapan Tantiem Direksi, Dewan Komisaris dan Dewan Pengawas Syariah tahun buku 2019;5. Penetapan Remunerasi Dewan Komisaris, Direksi dan Dewan Pengawas Syariah tahun buku 2020;6. Perubahan/ pengangkatan kembali Pengurus Perseroan.



No.	Tanggal RUPS Date of GMS	% Kehadiran % Attendance	Agenda
			<ol style="list-style-type: none"> Approval on Board of Directors' Annual Report and Board of Commissioners' Supervisory Report, including the approval of the Company's Financial Statement audited by Public Accounting Firm Purwantono, Sungkoro & Surja (member of EY International) for the fiscal year which ended on December 31, 2019 and Report of Supervisory by the Board of Commissioners, as well as to fully release and discharge (acquit et de charge) the Board of Directors and the Board of Commissioners on Company's management and supervisory action executed in 2019 fiscal year; The stipulation of the Company's profit appropriation for 2019 fiscal year; The appointment of a public accounting firm to conduct 2020 fiscal year audit and an Independent Actuary Consultant to calculate the Company's obligation based on PSAK 24; The stipulation of the Tantiem of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board for 2019 fiscal year; The stipulation of the remuneration of the Board of Commissioners, Board of Directors and Sharia Supervisory Board for 2020 fiscal year; The changes/reappointment of the Board of the Company.
2	6 Juli 2020 July 6, 2020	100	Pengangkatan Anggota Dewan Pengawas Syariah Appointment of Sharia Supervisory Board Members
3	14 Juli 2020 July 14, 2020	100	Perubahan Anggaran Dasar Perseroan Amendments to the Company's Articles of Association
4	13 November 2020 November 13, 2020	100	Persetujuan Rencana Bisnis Pemisahan Unit Syariah Approval of the Business Plan for Separation of Sharia Units
5	21 Desember 2020 December 21, 2020	100	Persetujuan Rencana Bisnis Perseroan tahun 2021 Approval of the Company's Business Plan for 2021

DEWAN KOMISARIS

Sebagaimana diatur dalam POJK No. 73/POJK.05/2016 tentang Tata Kelola Perseroan yang Baik bagi Perseroan Asuransi, Dewan Komisaris merupakan salah satu Organ Perseroan yang berperan menjalankan fungsi pengawasan dan pemberian nasihat kepada Direksi dalam hal menjaga keseimbangan kepentingan semua pihak, terutama kepentingan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat. Selain itu, Dewan Komisaris memiliki tugas untuk melakukan pemantauan terhadap efektivitas penerapan GCG Perseroan.

Komposisi Dewan Komisaris

Komposisi Dewan Komisaris beranggotakan 5 (Lima) orang yang diketuai oleh seorang Komisaris Utama sekaligus sebagai Komisaris Independen dan 4 (empat) orang anggota termasuk komisaris independent. Pada tahun 2020, jumlah dan komposisi Dewan Komisaris tidak mengalami perubahan, sehingga memiliki susunan sebagai berikut:

BOARD OF COMMISSIONERS

As regulated in POJK No. 73/POJK.05/2016 Regarding Good Corporate Governance for Insurance Companies, the Board of Commissioners is one of the Company's Organs that plays a role in carrying out the supervisory function and providing advice to the Board of Directors in terms of maintaining the balance of the interests of all parties, especially the interests of policyholders, insured, participants, and/or entitled parties. get the benefits. In addition, the Board of Commissioners has the duty to monitor the effectiveness of the Company's GCG implementation.

Composition of the Board of Commissioners

The composition of the Board of Commissioners consists of 5 (five) people who are chaired by a President Commissioner as well as an Independent Commissioner and 4 (four) members including an independent commissioner. In 2020, the number and composition of the Board of Commissioners did not change, so that it has the following composition:



Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment
Parikesit Suprapto	Komisaris Utama Komisaris Independen President Commissioner Independent Commissioner	Akta Keputusan RUPS Luar Biasa No. 35 tanggal 9 Oktober 2019 Deed of Resolution of the Extraordinary GMS No. 35 dated October 9, 2019
Darwin Suzandi	Komisaris Commissioner	Akta Keputusan RUPS Luar Biasa No. 19 tanggal 13 Oktober 2015 Deed of Resolution of the Extraordinary GMS No. 19 dated October 13, 2015
Kazuhiko Arai	Komisaris Commissioner	Akta Keputusan RUPS Luar Biasa No. 23 tanggal 9 Agustus 2017 Deed of Resolution of the Extraordinary GMS No. 23 dated August 9, 2017
Husain Abdullah	Komisaris Independen Independent Commissioner	Akta Keputusan RUPS Luar Biasa No. 70 Mei 2017 Deed of Resolution of the Extraordinary GMS No. 70 May 2017
Henry C. Suryanaga	Komisaris Independen Independent Commissioner	Akta Keputusan RUPS Tahunan No. 53 tanggal 12 Juli 2018 Deed of Resolution of the Annual GMS No. 53 dated July 12, 2018

Tugas dan Kewajiban Dewan Komisaris

Berdasarkan Anggaran Dasar Perusahaan, tugas utama Dewan Komisaris adalah melakukan fungsi pengawasan dan pemberian nasihat. Adapun secara terperinci, tugas Dewan Komisaris meliputi:

- Untuk tujuan pengawasan dan memberi nasihat pada Direksi, Dewan Komisaris berhak memasuki tempat usaha atau tempat lain yang dimanfaatkan atau dikendalikan oleh Perseroan, dan berhak memeriksa segala pembukuan surat dan barang bukti lainnya untuk memeriksa dan memverifikasi posisi keuangan, dan berhak untuk mengetahui segala tindakan yang diambil oleh Direksi;
- Dalam melakukan tugasnya, Dewan Komisaris berwenang untuk mendapatkan penjelasan Direksi dan sebaliknya, setiap anggota Direksi wajib memberikan penjelasan pada segala perihal yang ditanyakan oleh Dewan Komisaris;
- Dalam hal seluruh anggota Direksi untuk sementara diberhentikan atau Perseroan tak lagi memiliki anggota Direksi, maka Dewan Komisaris berhak untuk memberikan kuasa sementara kepada 1 (satu) atau lebih orang di antara mereka dengan tanggung jawab bersama dari mereka sendiri;
- Apabila terdapat hanya ada 1 (satu) anggota Dewan Komisaris, maka segala tugas dan wewenang yang diberikan kepada Komisaris atau anggota lain dari Dewan Komisaris berdasarkan Anggaran Dasar ini akan berlaku pula kepada Komisaris yang bersangkutan;
- Mengawasi Direksi dalam menjaga keseimbangan kepentingan semua pihak, khususnya kepentingan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat;

Duties and Obligations of Board of Commissioners

Based on the Articles of Association of the Company, the main task of the Board of Commissioners is to carry out the function of supervising and providing advice. In detail, the duties of the Board of Commissioners include:

- For purposes of supervisory and advisory to the Board of Directors, the Board of Commissioners shall be entitled to enter into a place of business or other places that are utilized or controlled by the Company, and shall be entitled to examine the books and other evidences to check and verify the financial position and shall be entitled to acknowledge all actions taken by the Board of Directors;
- In performing their duties, the Board of Commissioners is authorized to obtain explanation from the Board of Directors and vice versa, each member of the Board of Directors shall provide explanation on all matters asked by the Board of Commissioners;
- In the event that all members of the Board of Directors are temporarily dismissed or the Company no longer has a member of the Board of Directors, the Board of Commissioners shall be entitled to grant a temporary authority to 1 (one) or more of them with joint responsibility of themselves;
- If there is only one (1) member of the Board of Commissioners, then all duties and authorities given to the Commissioners or other members of the Board of Commissioners pursuant to this Articles of Association shall also apply to the respective Commissioner;
- Supervise the Board of Directors in balancing the interests of all parties, especially the interests of the policyholders, the insured, Participants, and/or the parties entitled to benefits;



6. Menyusun Laporan Kegiatan Dewan Komisaris yang merupakan bagian dari laporan penerapan tata kelola Perseroan yang baik;
 7. Memantau efektivitas penerapan tata kelola Perseroan yang baik;
 8. Membantu memenuhi kebutuhan Dewan Pengawas Syariah dalam menggunakan anggota komite yang struktur organisasinya berada di bawah Dewan Komisaris;
 9. Dewan Komisaris dapat membentuk komite yang anggota seorang atau lebih adalah anggota Dewan Komisaris; dan
 10. Dewan Komisaris dapat memberhentikan sementara anggota Direksi Perseroan dengan menyebutkan alasannya, pemberhentian dilakukan secara tertulis kepada Direksi bersangkutan dan dalam jangka waktu paling lambat 30 (tiga puluh) hari setelah tanggal pemberhentian sementara harus diselenggarakan RUPS.
6. Prepare the Board of Commissioners Activity Report, as part of the Good Corporate Governance implementation report;
 7. Monitor the effectiveness of Good Corporate Governance implementation;
 8. Assist the fulfillment of the needs of Sharia Supervisory Board in using committee members whose organizational structure is under the Board of Commissioners;
 9. The Board of Commissioners may form a committee whose members are one or more members of the Board of Commissioners; and
 10. The Board of Commissioners may temporarily dismiss members of the Company's Board of Directors by stating the reason; the dismissal shall be made in writing to the Board of Directors concerned and a GMS shall be convened within 30 (thirty) days after the date of the temporary dismissal.

Sementara kewajiban Dewan Komisaris adalah:

1. Menyelenggarakan rapat yang diatur dalam ketentuan tersendiri;
2. Membuat risalah rapat dan salinannya serta mendokumentasikannya dengan baik;
3. Mengungkapkan kepemilikan saham yang mencapai 5% (lima persen) atau lebih pada Perseroan dan/atau pada Perseroan lain yang berkedudukan di dalam dan di luar negeri;
4. Mengungkapkan hubungan keuangan dan hubungan keluarga dengan anggota Dewan Komisaris lainnya, anggota Direksi, anggota Dewan Pengawas Syariah dan/atau Pemegang Saham Perseroan;
5. Tidak melakukan transaksi yang mempunyai benturan kepentingan dengan kegiatan Perseroan;
6. Tidak mengumpatkan jabatannya pada Perseroan untuk kepentingan pribadi, keluarga, dan atau pihak lain yang dapat merugikan atau mengurangi keuntungan Perseroan;
7. Tidak mengambil dan/atau menerima keuntungan pribadi dari Perseroan, selain remunerasi dan fasilitas yang ditetapkan berdasarkan keputusan RUPS;
8. Tidak mencampuri kegiatan operasional Perseroan yang menjadi tanggung jawab Direksi;
9. Wajib dengan itikad baik, kehati-hatian, dan bertanggung jawab dalam menjalankan tugas pengawasan dan pemberian nasihat kepada Direksi untuk kepentingan Perseroan;
10. Memberikan laporan tentang tugas pengawasan yang telah dilakukan selama tahun buku yang baru lampau kepada RUPS.

Meanwhile the obligations of the Board of Commissioners are as follow:

1. Holding meetings as stipulated in its own terms;
2. Preparing minutes of meetings and copies as well as make proper documentation of the minutes;
3. Disclosing share ownership of f 5% (five percent) or more in the Company and/or at other companies domiciled in and outside the country;
4. Disclosing financial and family relationships with othe members of the Board of Commissioners, members of the Board of Directors, members of the Sharia Supervisory Board and/or the Shareholders of the Company;
5. Not conducting transactions that have a conflict of interest with the Company's activities;
6. Not misusing his/her position in the Company for personal, family, and/or other party's interests that may harm or reduce the Company's profits;
7. Not taking and/or receiving personal benefits from the Company, other than remuneration and facilities stipulated in the GMS decisions;
8. Not interfering with the Company's operational activities, which is the responsibility of the Board of Directors;
9. Being obliged to carry out supervisory and advisory duties to the Board of Directors for the interest of the Company with good faith, prudence, and responsible;
10. Providing report on the supervisory duties that have been carried out during the past fiscal year to the GMS.



DIREKSI

Direksi merupakan Organ Perseroan yang berperan menjalankan fungsi pengurusan dan pengelolaan Perseroan sebagaimana diatur dalam Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas. Berdasarkan Board Charter Manual Perseroan, Direksi terdiri dari 5 (lima) anggota dengan seorang diantaranya dapat diangkat sebagai Direktur Utama Perseroan. Direksi ditunjuk oleh Pemegang Saham Mayoritas dan Pemegang Saham Asing. Pemegang Saham Mayoritas berhak menunjuk 3 (tiga) orang Direktur, sedangkan Pemegang Saham Asing berhak menunjuk 2 (dua) orang Direktur.

Komposisi Direksi

Semua anggota Direksi memiliki integritas, kompetensi, reputasi dan pengalaman serta keahlian yang dibutuhkan dalam menjalankan fungsi dan tugasnya masing-masing. Pengangkatan dan/atau penggantian anggota Direksi dilakukan oleh RUPS setelah lulus Uji Kemampuan dan Kepatutan oleh OJK. Sampai akhir tahun 2020, Direksi terdiri dari 5 orang dengan komposisi sebagai berikut:

BOARD OF DIRECTORS

The Board of Directors is a Company Organ that has a role in carrying out the management and management functions of the Company as regulated in Law No. 40 of 2007 concerning Limited Liability Companies. Based on the Company's Board Charter Manual, the Board of Directors consists of 5 (five) members, one of which can be appointed as the President Director of the Company. The Board of Directors is appointed by the Majority Shareholders and Foreign Shareholders. Majority Shareholders are entitled to appoint 3 (three) Directors, while Foreign Shareholders are entitled to appoint 2 (two) Directors.

Composition of Board of Directors

All members of the Board of Directors have the integrity, competence, reputation and experience as well as the expertise required to carry out their respective functions and duties. The appointment and/or replacement of members of the Board of Directors shall be carried out by the GMS after passing the Fit and Proper Test by the OJK. Until the end of 2020, the Board of Directors consists of 5 people with the following composition:

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment
Shadiq Akasya	Direktur Utama President Director	Akta Keputusan RUPS Luar Biasa No. 86 tanggal 23 Agustus 2018 Deed of Resolution of the Extraordinary GMS No. 86 dated August 23, 2018
Eben Eser Nainggolan	Direktur Keuangan Finance Director	Akta Keputusan RUPS Luar Biasa No. 35 tanggal 9 Oktober 2019 Deed of Resolution of the Extraordinary GMS No. 35 dated October 9, 2019
Naoto Oda	Direktur Director	Akta Keputusan RUPS Luar Biasa No. 28 tanggal 10 April 2019 Deed of Resolution of the Extraordinary GMS No. 28 dated April 10, 2019
Hiroshi Ono	Direktur Director	Akta Keputusan RUPS Luar Biasa No. 15 tanggal 3 Oktober 2019 Deed of Resolution of the Extraordinary GMS No. 15 dated October 3, 2019
Neny Asriany	Direktur Director	Akta Keputusan RUPS Luar Biasa No. 15 tanggal 3 Oktober 2019 Deed of Resolution of the Extraordinary GMS No. 15 dated October 3, 2019

Tugas dan Tanggung Jawab Direksi

Berdasarkan Anggaran Dasar Perusahaan, tugas dan tanggung jawab Direksi adalah sebagai berikut:

1. Bertanggung jawab secara penuh dalam melaksanakan tugasnya dengan mengutamakan kepentingan Perseroan untuk mencapai maksud dan tujuan Perseroan;
2. Melaksanakan tugasnya dalam itikad baik dan penuh tanggung jawab sesuai dengan peraturan perundang-undangan yang berlaku;

Duties and Responsibilities of Board of Directors

Based on the Company's Articles of Association, the duties and responsibilities of the Board of Directors are as follows:

1. To be fully responsible for carrying out its duties by prioritizing the interests of the Company to achieve the aims and objectives of the Company;
2. Carry out its duties in good faith and full of responsibility in accordance with the prevailing laws and regulations;



3. Menjalankan pengurusan Perseroan sesuai dengan kebijakan yang dipandang tepat dalam batas yang ditentukan dalam Undang- undang dan/atau Anggaran Dasar untuk kepentingan Perseroan dan sesuai dengan maksud dan tujuan Perseroan;
4. Mengelola Perseroan sesuai dengan kewenangan dan tanggung jawabnya;
5. Membuat daftar pemegang saham, daftar khusus, risalah RUPS dan risalah rapat Direksi;
6. Membuat Laporan tahunan dan dokumen keuangan Perseroan sebagaimana dimaksud dalam Undang-undang tentang Dokumen Perseroan;
7. Melaporkan kepada Perseroan mengenai saham yang dimiliki anggota Direksi yang bersangkutan dan/atau keluarganya dalam Perseroan dan Perseroan lain untuk selanjutnya dicatat dalam daftar khusus;
8. Menyusun dan memberikan persetujuan, melalui suatu putusan dalam suatu rapat Direksi, Rencana Kerja yang setelah disetujui Dewan Komisaris yang dipaparkan kepada RUPS paling lambat 60 (enam puluh) hari kalender sebelum awal masing-masing tahun buku. Rencana Kerja harus disetujui sebelum awal masing-masing tahun buku;
9. Menjamin pengambilan keputusan yang efektif, tepat dan cepat serta dapat bertindak dengan independen, tidak mempunyai kepentingan yang dapat mengganggu kemampuannya untuk melaksanakan tugas secara mandiri dan kritis;
10. Mematuhi peraturan perundang-undangan, anggaran dasar, dan peraturan internal lain dari Perseroan dalam melaksanakan tugasnya;
11. Mempertanggungjawabkan pelaksanaan tugasnya kepada RUPS;
12. Memastikan agar Perseroan memperhatikan kepentingan semua pihak, khususnya kepentingan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat;
13. Memastikan agar informasi mengenai Perseroan diberikan kepada Dewan Komisaris dan Dewan Pengawas Syariah secara tepat waktu dan lengkap;
14. Membantu memenuhi kebutuhan Dewan Pengawas Syariah dalam menggunakan anggota komite investasi, karyawan Perseroan, dan tenaga ahli profesional yang struktur organisasinya berada di bawah Direksi;
15. Membentuk komite investasi, komite pengembangan produk, komite risiko, asset & liability dan komite lainnya yang dianggap perlu;
16. Menyelenggarakan rapat Direksi secara berkala paling sedikit 1 (satu) kali dalam 1 (satu) bulan;
17. Melakukan pengungkapan mengenai:
3. Carry out the management of the Company in accordance with policies that are deemed appropriate within the limits stipulated in the Law and/or Articles of Association for the benefit of the Company and in accordance with the aims and objectives of the Company;
4. Manage the Company in accordance with its authorities and responsibilities;
5. Make a list of shareholders, a special list, minutes of the GMS and minutes of meetings of the Board of Directors;
6. Preparing annual reports and corporate financial documents as referred to in the Law on Company Documents;
7. Report to the Company regarding the shares owned by the respective members of the Board of Directors and/or their families in the Company and other Companies to be subsequently recorded in a special register;
8. Prepare and approve, by means of a decision at a meeting of the Board of Directors, a Work Plan which, after the approval of the Board of Commissioners, is presented to the GMS no later than 60 (sixty) calendar days before the start of each fiscal year. The Work Plan must be approved before the start of each fiscal year;
9. Ensure effective, precise and fast decision making and can act independently, do not have interests that may interfere with his ability to carry out tasks independently and critically;
10. Comply with laws and regulations, articles of association and other internal regulations of the Company in carrying out its duties;
11. To be accountable for the implementation of his duties to the GMS;
12. Ensuring that the Company pays attention to the interests of all parties, particularly the interests of policyholders, the insured, participants and/or parties entitled to benefit;
13. Ensure that information regarding the Company is provided to the Board of Commissioners and Sharia Supervisory Board in a timely and complete manner;
14. Help meet the needs of the Sharia Supervisory Board in using investment committee members, Company employees, and professional experts whose organizational structure is under the Board of Directors;
15. Establish an investment committee, a product development committee, a risk committee, assets & liabilities and other committees deemed necessary;
16. Holding Board of Directors meetings periodically at least 1 (one) time in 1 (one) month;
17. Make disclosures regarding:



- a. Kepemilikan sahamnya yang mencapai 5% (lima persen) atau lebih pada Perseroan tempat anggota Direksi dimaksud menjabat dan/atau pada Perseroan lain yang berkedudukan di dalam dan luar negeri; dan
 - b. Hubungan keuangan dan hubungan keluarga dengan anggota Direksi lain, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah, dan/ atau pemegang saham Perseroan tempat anggota Direksi dimaksud menjabat.
18. Memastikan bahwa aset dan lokasi usaha serta fasilitas Perseroan memenuhi peraturan perundang-undangan di bidang pelestarian lingkungan, kesehatan dan keselamatan kerja;
19. Menyiapkan Rencana Kerja dan Anggaran Perseroan (RKAP) sebagai penjabaran tahunan dari Rencana Jangka Panjang Perseroan (RJPP).

Pejabat Penanggung Jawab Keberlanjutan

Dalam rangka menindaklanjuti Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017, BNI Life telah menyusun RAKB dan menetapkan alokasi sumber daya manusia yang terlibat dalam pelaksanaan program keuangan berkelanjutan. Program Keuangan Berkelanjutan dilakukan dan dimonitor oleh masing-masing Divisi yang berkaitan dan dikoordinir oleh Divisi Corporate Planning, Divisi Corporate Secretary, Legal & Corporate Communication, Divisi Human Capital, dan Divisi Procurement & GA.

Tugas dan Wewenang Penanggung Jawab Pelaksanaan Keberlanjutan

- a. Share ownership which reaches 5% (five percent) or more in the Company where the said member of the Board of Directors serves and/or in other companies domiciled at home and abroad; and
 - b. Financial and family relationships with other members of the Board of Directors, members of the Board of Commissioners, members of the Sharia Supervisory Board, and/or shareholders of the Company where the said member of the Board of Directors serves.
18. Ensure that the Company's assets and business locations and facilities comply with laws and regulations in the field of environmental preservation, occupational health and safety;
19. Prepare the Company's Work Plan and Budget (RKAP) as an annual translation of the Company's Long Term Plan (RJPP).

Officer Responsible for Sustainability

In order to follow up the Financial Services Authority Regulation No. 51 /POJK.03/2017, BNI Life has prepared a RAKB and determined the allocation of human resources involved in implementing sustainable finance programs. The Sustainable Finance Program is carried out and monitored by each related Division and coordinated by the Corporate Planning Division, Corporate Secretary Division, Legal & Corporate Communication, Human Capital Division, and Procurement & GA Division.

Duties and Authorities of Person in Charge of Sustainability Implementation

Nama Name	Tugas dan Wewenang Duties and Authorities
Direksi Board of Directors	Bertanggung jawab terhadap pengelolaan Program Aksi Keuangan Berkelanjutan di BNI Life secara keseluruhan. Responsible for the overall management of the Sustainable Finance Action Program at BNI Life.
Divisi Corporate Secretary, Legal & Corporate Communication Corporate Secretary, Legal & Corporate Communication Division	Bertanggung jawab terhadap pelaksanaan program-program keuangan berkelanjutan yang berkaitan dengan tanggung jawab sosial & lingkungan (CSR) dan memastikan pelaksanaan Tata Kelola Perusahaan yang Baik. Responsible for the implementation of sustainable finance programs related to social & environmental responsibility (CSR) and ensuring the implementation of Good Corporate Governance.
Divisi Corporate Planning Corporate Planning Division	Bertanggung jawab dalam pembuatan Rencana Aksi Keuangan Berkelanjutan (RAKB) dan melakukan evaluasi struktur organisasi. Responsible for the preparation of the Sustainable Finance Action Plan (RAKB) and evaluating the organizational structure.
Divisi Human Capital Human Capital Division	Bertanggung jawab dalam pelaksanaan program-program keuangan berkelanjutan yang berkaitan dengan SDM Perusahaan. Responsible for the implementation of sustainable financial programs related to the Company's HR.
Divisi Procurement & GA Procurement & GA Division	Bertanggung jawab dalam pelaksanaan program-program keuangan berkelanjutan yang berkaitan dengan tanggung jawab lingkungan. Responsible for the implementation of sustainable finance programs related to environmental responsibility.



Program Pengembangan Dewan Komisaris, Direksi dan Pejabat/Unit Penanggung Jawab Keberlanjutan

Perseroan telah mengatur mengenai pelaksanaan program pengembangan bagi Anggota Dewan Komisaris dan Direksi serta pejabat atau unit penanggung jawab keberlanjutan. Setiap Anggota Dewan Komisaris dan Direksi diberikan kesempatan dalam mengikuti program pengembangan. Begitu juga bagi pejabat atau unit penanggung jawab keberlanjutan diberikan kesempatan untuk mengikuti program pengembangan kompetensi. Berikut realisasi pelaksanaan program pengembangan yaitu:

Program Pengembangan Anggota Dewan Komisaris

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Type of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
Parikesit Suprapto (Komisaris Utama/ Komisaris Independen) (President Commissioner / Independent Commissioner)	Webinar	- Statistical Approach for Quantitative Risk Assessment Techniques for Non-Actuarial Risk Owner	24 Juni 2020 June 24, 2020	Itikad Academy
	Webinar	- Managing Marketing, Sales, and Complaint Risk in Insurance Business as Opportunity to Build Company	16 Juli 2020 July 16, 2020	Itikad Academy
	Webinar	- Protecting Value Through Legal, Litigation, and Reputational Risk Management: What a Company Should Anticipate in a Court Case	19 Agustus 2020 August 19, 2020	Itikad Academy
	Webinar	- Insurance Outlook 2021: Anticipating Recovery or Recession	29 September 2020 September 29, 2020	Itikad Academy
	Webinar	- Board & Executive Development Program Batch XIV	29 September 2020 dan 6 Oktober 2020 September 29, 2020 and October 6, 2020	ISEA
	Webinar	- Potraying THE JIWASRAYA CASE Through the Lens of GRC	22 Oktober 2020 October 22, 2020	Itikad Academy
	Webinar	- Membangun Keunggulan Management Risiko Cyber di Era Pemasaran Digital Industri Perasuransian Nasional/ <i>Building Excellence in Cyber Risk Management in the Digital Marketing Era of the National Insurance Industry</i>	16 Desember 2020 December 16, 2020	Itikad Academy

Development Program for Board of Commissioners, Directors and Officials/Units in Charge of Sustainability

The Company has regulated the implementation of development programs for members of the Board of Commissioners and Directors as well as officers or units in charge of sustainability. Each member of the Board of Commissioners and Board of Directors is given the opportunity to participate in the development program. Likewise, officials or units responsible for sustainability are allowed to participate in competency development programs. The following is the realization of the implementation of the development program, namely:



Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Type of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
Darwin Suzandi (Komisaris) (Commissioner)	Webinar	- Statistical Approach for Quantitative Risk Assessment Techniques for Non-Actuarial Risk Owner	24 Juni 2020 June 24, 2020	Itikad Academy
	Webinar	- Managing Marketing, Sales, and Complaint Risk in Insurance Business as Opportunity to Build Company	16 Juli 2020 July 16, 2020	Itikad Academy
	Webinar	- Protecting Value Through Legal, Litigation, and Reputational Risk Management: What a Company Should Anticipate in a Court Case	19 Agustus 2020 August 19, 2020	Itikad Academy
	Webinar	- Insurance Outlook 2021: Anticipating Recovery or Recession	29 September 2020 September 29, 2020	Itikad Academy
	Webinar	- Board & Executive Development Program Batch XIV	29 September 2020 dan 6 Oktober 2020 September 29, 2020 and October 6, 2020	ISEA
	Webinar	- Potraying THE JIWASRAYA CASE Through the Lens of GRC	22 Oktober 2020 October 22, 2020	Itikad Academy
	Webinar	- Membangun Keunggulan Management Risiko Cyber di Era Pemasaran Digital Industri Perasuransian Nasional/ <i>Building Excellence in Cyber Risk Management in the Digital Marketing Era of the National Insurance Industry</i>	16 Desember 2020 October 22, 2020	Itikad Academy
Kazuhiko Arai (Komisaris) (Commissioner)	Webinar	- Statistical Approach for Quantitative Risk Assessment Techniques for Non-Actuarial Risk Owner	24 Juni 2020 June 24, 2020	Itikad Academy
	Webinar	- Managing Marketing, Sales, and Complaint Risk in Insurance Business as Opportunity to Build Company	16 Juli 2020 July 16, 2020	Itikad Academy
	Webinar	- Protecting Value Through Legal, Litigation, and Reputational Risk Management: What a Company Should Anticipate in a Court Case	19 Agustus 2020 August 19, 2020	Itikad Academy
	Webinar	- Insurance Outlook 2021: Anticipating Recovery or Recession	29 September 2020 September 29, 2020	Itikad Academy
	Webinar	- Board & Executive Development Program Batch XIV	29 September 2020 dan 6 Oktober 2020 September 29, 2020 and October 6, 2020	ISEA
	Webinar	- Potraying THE JIWASRAYA CASE Through the Lens of GRC	22 Oktober 2020 October 22, 2020	Itikad Academy
	Webinar	- Membangun Keunggulan Management Risiko Cyber di Era Pemasaran Digital Industri Perasuransian Nasional/ <i>Building Excellence in Cyber Risk Management in the Digital Marketing Era of the National Insurance Industry</i>	16 Desember 2020 December 16, 2020	Itikad Academy



Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Type of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
Husain Abdullah (Komisaris Independen) (Independent Commissioner)	Webinar	- Statistical Approach for Quantitative Risk Assessment Techniques for Non-Actuarial Risk Owner	24 Juni 2020 June 24, 2020	Itikad Academy
	Webinar	- Managing Marketing, Sales, and Complaint Risk in Insurance Business as Opportunity to Build Company	16 Juli 2020 July 16, 2020	Itikad Academy
	Webinar	- Protecting Value Through Legal, Litigation, and Reputational Risk Management: What a Company Should Anticipate in a Court Case	19 Agustus 2020 August 19, 2020	Itikad Academy
	Webinar	- Insurance Outlook 2021: Anticipating Recovery or Recession	29 September 2020 September 29, 2020	Itikad Academy
	Webinar	- Board & Executive Development Program Batch XIV	29 September 2020 dan 6 Oktober 2020 September 29, 2020 and October 6, 2020	ISEA
	Webinar	- Potraying THE JIWASRAYA CASE Through the Lens of GRC	22 Oktober 2020 October 22, 2020	Itikad Academy
	Webinar	- Membangun Keunggulan Management Risiko Cyber di Era Pemasaran Digital Industri Perasuransian Nasional/ <i>Building Excellence in Cyber Risk Management in the Digital Marketing Era of the National Insurance Industry</i>	16 Desember 2020 December 16, 2020	Itikad Academy
Henry C. Suryanaga (Komisaris Independen)	Webinar	- Statistical Approach for Quantitative Risk Assessment Techniques for Non-Actuarial Risk Owner	24 Juni 2020 June 24, 2020	Itikad Academy
	Webinar	- Managing Marketing, Sales, and Complaint Risk in Insurance Business as Opportunity to Build Company	16 Juli 2020 July 16, 2020	Itikad Academy
	Webinar	- Protecting Value Through Legal, Litigation, and Reputational Risk Management: What a Company Should Anticipate in a Court Case	19 Agustus 2020 August 19, 2020	Itikad Academy
	Webinar	- Insurance Outlook 2021: Anticipating Recovery or Recession	29 September 2020 September 29, 2020	Itikad Academy
	Webinar	- Potraying THE JIWASRAYA CASE Through the Lens of GRC	22 Oktober 2020 October 22, 2020	Itikad Academy
	Webinar	- Membangun Keunggulan Management Risiko Cyber di Era Pemasaran Digital Industri Perasuransian Nasional/ <i>Building Excellence in Cyber Risk Management in the Digital Marketing Era of the National Insurance Industry</i>	16 Desember 2020 December 16, 2020	Itikad Academy



Program Pengembangan Anggota Direksi

Development Program for Members of Board of Directors

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Type of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
Shadiq Akasya (Direktur Utama) (President Director)	Webinar	- Antisipasi Risiko Pasca COVID-19: Bersama Pulihkan Industri Asuransi Indonesia.	7 Mei 2020 May 7, 2020	Itikad Academy
	Webinar	- Statistical Approach for Quantitative Risk Assessment Techniques for Non-Actuarial Risk Owner	24 Juni 2020 June 24, 2020	Itikad Academy
Eben Eser Nainggolan (Direktur Keuangan) (Finance Director)	Webinar	- Antisipasi Risiko Pasca COVID-19: Bersama Pulihkan Industri Asuransi Indonesia.	7 Mei 2020 May 7, 2020	Itikad Academy
	Webinar	- Virtual Training Directorship Program	12 - 14 Mei 2020 May 12 – 14, 2020	Indonesian Institute for Corporate Directorship (IICD)
	Webinar	- Webinar Statistical Approach for Quantitative Risk Assessment	24 Juni 2020 June 24, 2020	Program Sertifikasi Berkelanjutan LSP – MKS
	Webinar	- Managing Marketing, Sales, and Complaint Risks in Insurance Business as Opportunity to Build Company's Competitive Advantage	16 Juli 2020 July 16, 2020	Itikad Academy
	Webinar	- Excellent Service in The New Normal - International Virtual Seminar	29 Juli 2020 July 29, 2020	AAMAI
	Webinar	- Protecting Value Through Legal, Litigation, and Reputation Risk Management	19 Agustus 2020 August 19, 2020	Itikad Academy
Neny Asriany (Direktur) (Director)	Webinar	- Antisipasi Risiko Pasca COVID-19: Bersama Pulihkan Industri Asuransi Indonesia.	7 Mei 2020 May 7, 2020	Itikad Academy
	Webinar	- Strengthening Your Leadership Presence Webinar	20 Mei 2020 May 20, 2020	AAJI
	Webinar	- Statistical Approach for Quantitative Risk Assessment Techniques for Non-Actuarial Risk Owner	24 Juni 2020 June 24, 2020	Itikad Academy
Naoto Oda (Direktur) (Director)	Webinar	- Protecting Value Through Legal, Litigation, and Reputation Risk Management	19 Agustus 2020 August 19, 2020	Itikad Academy
Hiroshi Ono (Direktur) (Director)	Webinar	- Protecting Value Through Legal, Litigation, and Reputation Risk Management	19 Agustus 2020 August 19, 2020	Itikad Academy

**Program Pengembangan Pejabat/Unit Penanggung Jawab
Keberlanjutan**

**Program for Development of Officials / Units in Charge of
Sustainability**

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Type of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
Sekretaris Perusahaan Corporate Secretary				
Arry Herwindo Wildan	Seminar	Business Meeting Antonius, Remaja Tampubolon dan Ryan	10 Januari 2020 January 10, 2020	BNI Life
	Sharing Session	Hari Bulan Mutu Periode Januari (Retired not Expired) Quality Month Day January Period (Retired not Expired)	23 Januari 2020 January 23, 2020	BNI Life
	Sharing Session	Hari Bulan Mutu Periode Februari (Prospek Asuransi Komersial Di Indonesia) Quality Month Day February Period (Commercial Insurance Prospects In Indonesia)	12 Februari 2020 February 12, 2020	BNI Life
	Webinar	Workshop Trainerpreneur	20 - 23 Februari 2020 February 20-23, 2020	Public Speaking Academy
	Sharing Session	Hari Bulan Mutu Periode Maret (Bedah Buku Learning 5.1- Duluan Tiba di Masa Depan) Quality Month Day March Period (Book Review of Learning 5.1- Arriving First in the Future)	6 Maret 2020 March 6, 2020	BNI Life
	Sharing Session	Hari Bulan Mutu Periode Mei (Preparations For A New Normal, After COVID – 19 Pandemic Ends) Quality Month Day May Period (Preparations For A New Normal, After COVID-19 Pandemic Ends)	5 Mei 2020 May 5, 2020	BNI Life
	Webinar	Webinar Antisipasi Risiko Pasca COVID- 19 I (Program Sertifikasi Berkelanjutan LSP – MKS)- 10 Poin Post-COVID-19 Risk Anticipation Webinar I (LSP Continuity Certification Program - MKS) - 10 Points	7 Mei 2020 May 7, 2020	Itikad Academy
	Webinar	Webinar Strengthening Your Leadership Presence in a "New Normal" Situation oleh Bapak Alexander Sriwijono Strengthening Your Leadership Presence in a "New Normal" Situation Webinar by Mr. Alexander Sriwijono	20 Mei 2020 May 20, 2020	Asosiasi Asuransi Jiwa Indonesia (AAJI)
	Sharing Session	Hari Bulan Mutu Periode Juni (Seminar Keliling EXPERD Consultant X BNI LIFE: Leadership in Crisis) Quality Month Day June Period (Seminar Tour EXPERD Consultant X BNI LIFE: Leadership in Crisis)	5 Juni 2020 June 5, 2020	BNI Life
	Webinar	Sharing Session Bapak Kemal (BPJS) - Prospek Asuransi Kesehatan Komersil Mr. Kemal's Sharing Session (BPJS) - Prospects for Commercial Health Insurance	17 Juni 2020 June 17, 2020	BNI Life
	Seminar	Advance Strategic Management - Analysis and Implementation	19 - 20 Juni 2020 June 19 -20, 2020	BNI Life



Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Type of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
	Webinar	Webinar Statistical Approach for Quantitative Risk Assesment: (Program Sertifikasi Berkelanjutan LSP - MKS)- 10 Poin Webinar Statistical Approach for Quantitative Risk Assessment: (LSP Continuity Certification Program - MKS) - 10 Points	24 Juni 2020 June 24, 2020	Itikad Academy
	Sharing Session	Hari Bulan Mutu Periode Agustus (Protocol New Normal) Quality Month Day August Period (New Normal Protocol)	24 Juni 2020 June 24, 2020	BNI Life
	Sharing Session	Hari Bulan Mutu Periode September (Risk Awareness (Risiko Operasional, Bisnis dan Strategis) Quality Month Day September Period (Risk Awareness (Operational, Business and Strategic Risk)	8 September 2020 September 8, 2020	BNI Life
	Sharing Session	Hari Bulan Mutu Periode Oktober (Branding Communication) Quality Month Day October Period (Branding Communication)	6 Oktober 2020 October 6, 2020	BNI Life
	Sharing Session	Hari Bulan Mutu Periode November (Tata Kelola Asuransi Jiwa) Quality Month Day November Period (Life Insurance Governance)	5 November 2020 November 5. 2020	BNI Life
	Webinar	Sustainable Finance	6 November 2020 November 6, 2020	BNI Life
	Training	Refreshment Training RCC QCRO dan Perpanjangan QCRO Refreshment Training RCC QCRO and QCRO extension	19 November 2020 November 19, 2020	LSP MKS
	Webinar	Webinar "Membangun Keunggulan Management Risiko Cyber di Era Pemasaran Digital Industri Perasuransian Nasional" (Program Sertifikasi Berkelanjutan LSP - MKS)- 10 Poin Webinar "Building Excellence in Cyber Risk Management in the Era of Digital Marketing in the National Insurance Industry" (LSP - MKS Continuous Certification Program) - 10 Points	16 Desember 2020 December 16, 2020	Itikad Academy
Divisi Corporate Planning				
	Webinar	Business Meeting Antonius, Remaja Tampubolon dan Ryan	10 Januari 2020 January 10, 2020	BNI Life
	Webinar	Hari Bulan Mutu Periode Januari (Retired not Expired) Quality Month Day February Period (Prospects of Commercial Insurance in Indonesia)	23 Januari 2020 January 23, 2020	BNI Life
	Webinar	Hari Bulan Mutu Periode Februari (Prospek Asuransi Komersial Di Indonesia) Quality Month Day February Period (Prospects of Commercial Insurance in Indonesia)	12 Februari 2020 February 12, 2020	BNI Life
	Training	Slide Presentation with Power Point (Amazing Slide Presentation)	27 Februari 2020 February 27. 2020	BNI Life



Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Type of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
	Webinar	Hari Bulan Mutu Periode Maret (Bedah Buku Learning 5.1- Duluan Tiba di Mas Depan) Quality Month Day March Period (Book Review of Learning 5.1- Arriving First in the Future)	6 Maret 2020 March 6, 2020	Bapak Alex Denni
	Webinar	New Employee Orientation (NEO) Batch 1	29 April - 1 Mei 2020 April 29 – May 1, 2020	BNI Life
	Webinar	Hari Bulan Mutu Periode Mei (Preparations For A New Normal, After COVID – 19 Pandemic Ends) Quality Month Day May Period (Preparations For A New Normal, After COVID – 19 Pandemic Ends)	5 Mei 2020 May 5, 2020	BNI Life
	Webinar	Webinar Embracing Uncertainty" di Industri Asuransi oleh Bapak Alexander Sriewijono Webinar "Embracing Uncertainty" at Insurance Industry by Mr. Alexander Sriewijono	8 Mei 2020 May 8, 2020	Asosiasi Asuransi Jiwa Indonesia (AAJI)
	Webinar	Webinar Strengthening Your Leadership Presence in a "New Normal" Situation oleh Bapak Alexander Sriewijono Webinar Strengthening Your Leadership Presence in a "New Normal" Situation by Mr. Alexander Sriewijono	20 Mei 2020 May 20. 2020	Asosiasi Asuransi Jiwa Indonesia (AAJI)
	Webinar	Hari Bulan Mutu Periode Juni (Seminar Keliling EXPERD Consultant X BNI LIFE: Leadership in Crisis) Quality Month Day for the June Period (Tour Seminar EXPERD Consultant X BNI LIFE: Leadership in Crisis)	5 Juni 2020 June 5, 2020	BNI Life
	Webinar	Webinar Being Adaptive in the New Normal	15 Juni 2020 June 15, 2020	Asosiasi Asuransi Jiwa Indonesia (AAJI)
	Webinar	Sharing Session Bapak Kemal (BPJS) - Prospek Asuransi Kesehatan Komersil Mr. Kemal's Sharing Session (BPJS) - Prospects for Commercial Health Insurance	17 Juni 2020 June 17, 2020	BNI Life
	Webinar	Advance Strategic Management - Analysis and Implementation	19 - 20 Juni 2020 June 19-20, 2020	Sarel Centra Inspira
	Webinar	Webinar Statistical Approach for Quantitative Risk Assement: (Program Sertifikasi Berkelanjutan LSP - MKS)- 10 Poin Webinar Statistical Approach for Quantitative Risk Assessment: (LSP Continuity Certification Program - MKS) - 10 Points	24 Juni 2020 June 24, 2020	Itikad Academy
	Webinar	Leadership In Digital Era	Batch 3 (9 - 10 Juli 2020) Batch 3 (July 9 - 10, 2020)	Peak Performance Indonesia
	Training	Basic Ms Excel	21 - 22 Juli 2020 July 21-22, 2020	PT Pratama Techno Indonesia
	Webinar	Coaching and Counseling	4 - 5 Agustus 2020 August 4-5, 2020	Korpora



Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Type of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
	Webinar	Hari Bulan Mutu Periode Agustus (Protocol New Normal) Quality Month Day August Period (New Normal Protocol)	5 Agustus 2020 August 5, 2020	CMT
	Webinar	Advance Presentation Skill: Communication and Public Speaking	6-7 Agustus 2020 August 6-7, 2020	BNI Life
	Training	Advance Ms Excel	11 - 12 Agustus 2020 August 11-12, 2020	PT Pratama Techno Indonesia
	Training	Design Sprint	13 - 14 Agustus 2020 August 13-14, 2020	Sarel Centra Inspira
	Training	Dashboard Ms Excel	1 - 2 September 2020 September 1-2, 2020	PT Pratama Techno Indonesia
	Training	Decision Analysis	3 - 4 September 2020 September 3-4, 2020	Sarel Centra Inspira
	Webinar	Advance Financial for Non Finance	18 September 2020 September 18, 2020	BNI Life
	Webinar	Masterclass Series 2020: Strategic Workforce Planning	22 September, 24 September, 29 September dan 1 Oktober 2020 September 22, 24, 29, and October 1, 2020	Willis Towers Watson
	Webinar	Insurance Outlook 2021: Anticipating Recovery or Recession	29 September 2020 September 29, 2020	Itikad Academy
	Webinar	Becoming a Culture Transformation Catalyst	30 September 2020 September 30, 2020	Willis Towers Watson
	Webinar	Hari Bulan Mutu Periode Oktober Quality Month Day October Period (Branding Communication)	6 Oktober 2020 October 6, 2020	BNI Life
	Webinar	Great Supervisory	batch 1 (6-7 Oktober 2020) dan batch 2 (8-9 Oktober 2020) Batch 1 (October 6-7, 2020) and Batch 2 (October 8-9, 2020)	STUDiLMU BusinessGrowth
	Webinar	Hari Bulan Mutu Periode November Quality Month Day November Period (Tata Kelola Asuransi Jiwa)	5 November 2020 November 5, 2020	BNI Life
	Webinar	Webinar Sustainable Finance	6 November 2020 November 6, 2020	Azecotama
	Webinar	Webinar "Membangun Keunggulan Management Risiko Cyber di Era Pemasaran Digital Industri Perasuransian Nasional" (Program Sertifikasi Berkualitas LSP - MKS)- 10 Poin Webinar "Building Cyber Risk Management Excellence in the Digital Marketing Era of the National Insurance Industry" (LSP Continuity Certification Program - MKS)- 10 Points	16 Desember 2020 December 16, 2020	Itikad Academy



Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Type of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
Divisi Procurement & GA Procurement & GA Division				
	Webinar	Business Meeting Antonius, Remaja Tampubolon dan Ryan	10 Januari 2020 January 10, 2020	BNI Life
	Training	CPP (Certified Purchasing Professional)	13 - 16 Januari 2020 dan 23 Januari 2020 January 13-16, 23, 2020	ORSI
	Webinar	The Disaster of Insurance Industry	22 Januari 2020 January 22, 2020	ILUNI
	Training	Hari Bulan Mutu Periode Januari Quality Month Day January Period (Retired not Expired)	23 Januari 2020 January 23, 2020	BNI Life
	Training	CPLSC (Certified Professional in Lean Supply Chain)	27 - 30 Januari 2020 dan 6 Februari 2020 January 27-30 and February 6, 2020	ORSI
	Webinar	Hari Bulan Mutu Periode Februari (Prospek Asuransi Komersial Di Indonesia) Quality Month Day February Period (Commercial Insurance Prospect in Indonesia)	12 Februari 2020 February 12, 2020	BNI Life
	Training	Slide Presentation with Power Point (Amazing Slide Presentation)	27 Februari 2020 February 27, 2020	BNI Life
	Webinar	Hari Bulan Mutu Periode Maret (Bedah Buku Learning 5.1- Duluan Tiba di Mas Depan) Quality Month Day March Period (Reviewing Learning 5.1 – Duluan Tiba di Mas Depan Book)	6 Maret 2020 March 6, 2020	BNI Life
	Webinar	Supply Chain Management	14 - 16 April 2020 April 14-16, 2020	PPM Management
	Webinar	New Employee Orientation (NEO)	29 April - 1 Mei 2020 April 29 – May 1, 2020	BNI Life
	Webinar	Hari Bulan Mutu Periode Mei (Preparations For A New Normal, After COVID-19 Pandemic Ends) Quality Month Day May Period (Preparations For A New Normal, After COVID-19 Pandemic Ends)	5 Mei 2020 May 5, 2020	BNI Life
	Webinar	Webinar Antisipasi Risiko Pasca COVID- 19 I (Program Sertifikasi Berkelanjutan LSP – MKS)- 10 Poin Webinar on Anticipating Risk after COVID-19 I (LSP-MKS Sustainable Certification Program) – 10 Points	7 Mei 2020 May 7, 2020	Itikad Academy
	Webinar	Hari Bulan Mutu Periode Juni (Seminar Keliling EXPERD Consultant X BNI LIFE : Leadership in Crisis) Quality Month Day June Period (Touring Seminar EXPERD Consultant X BNI LIFE : Leadership in Crisis)	5 Juni 2020 June 5, 2020	BNI Life



Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Type of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
	Webinar	Sharing Session Bapak Kemal (BPJS) - Prospek Asuransi Kesehatan Komersil Sharing Session with Mr. Kemal (BPJS) - Commercial Health Insurance Prospects	17 Juni 2020 June 17, 2020	BNI Life
	Training	Advance Strategic Management - Analysis and Implementation	19 - 20 Juni 2020 June 19-20, 2020	Sarel Centra Inspira
	Webinar	Webinar Statistical Approach for Quantitative Risk Assement : (Program Sertifikasi BerkelaJutan LSP - MKS)- 10 Poin Webinar Statistical Approach for Quantitative Risk Assement : (LSP-MKS Sustainable Certification Program) – 10 Points	24 Juni 2020 June 24, 2020	Itikad Academy
	Training	Perpanjangan Sertifikat CPP (Certified Purchasing Professional) CPP Certificate Extension (Certified Purchasing Professional)	26 Juni 2020 Jun 26, 2020	ORSI
	Webinar	Leadership In Digital Era	9 - 10 Juli 2020 July 9-10, 2020	Peak Performance Indonesia
	Training	Coaching and Counseling	4 - 5 Agustus 2020 Augusr 4-5, 2020	Korpora
	Webinar	Hari Bulan Mutu Periode Agustus (Protocol New Normal) Quality Month Day August Period (New Normal Protocol)	5 Agustus 2020 August 5, 2020	BNI Life
	Training	Training Management Pengelolaan Kendaraan Perusahaan Training on Corporate Vehicle Management	11 - 12 Agustus 2020 August 11-12, 2020	PT Borneo Bina Mitra
	Training	Advance Ms Excel	11 - 12 Agustus 2020 August 11-12, 2020	PT Pratama Techno Indonesia
	Training	Dashboard Ms Excel	1 - 2 September 2020 September 1-2, 2020	PT Pratama Techno Indonesia
	Webinar	Hari Bulan Mutu Periode September (Risk Awareness (Risiko Operasional, Bisnis dan Strategis) Quality Month Day September Period (Risk Awareness, Operational, Business and Strategic Risks)	8 September 2020 September 8, 2020	BNI Life
	Training	Advance Financial for Non Finance	18 September 2020 September 18, 2020	BNI Life
	Webinar	Insurance Outlook 2021: Anticipating Recovery or Recession	29 September 2020 September 29, 2020	Itikad Academy
	Webinar	Hari Bulan Mutu Periode Oktober (Branding Communication) Quality Month Day October Period (Branding Communication)	6 Oktober 2020 October 6, 2020	BNI Life
	Webinar	Great Supervisory	batch 1 (6-7 Oktober 2020) dan batch 2 (8-9 Oktober 2020) Batch 1 (October 6-7, 2020) and Batch 2 (October 8-9, 2020)	STUDiLMU BusinessGrowth



Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Type of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
	Webinar	Strategi Mendisain Solusi Melalui Teknik "Root Cause Analysis" Strategy of Designing Solutions Through "Root Cause Analysis" Techniques	3 - 5 November 2020 November 3-5, 2020	Lembaga Pengembangan dan Konsultasi Nasional(LPKN) Development Institute and the National Development (LPKN)
	Webinar	Hari Bulan Mutu Periode November (Tata Kelola Asuransi Jiwa) Quality Month Day November Period (Life Insurance Governance)	5 November 2020 November 5, 2020	BNI Life
	Webinar	Webinar Sustainable Finance Webinar on Sustainable Finance	6 November 2020 November 6, 2020	Azecotama
	Training	Refreshment Training RCC QCRO dan Perpanjangan QCRO RCC QCRO Refreshment Training and QCRO Extension	19 November 2020 November 19, 2020	LSP MKS
	Webinar	Webinar "Membangun Keunggulan Management Risiko Cyber di Era Pemasaran Digital Industri Perasuransian Nasional" (Program Sertifikasi Berkelanjutan LSP - MKS)- 10 Poin Webinar "Building Cyber Risk Management Excellence in the Digital Marketing Era of the National Insurance Industry" (LSP Continuity Certification Program - MKS)- 10 Points	16 Desember 2020 December 16, 2020	Itikad Academy
Human Capital				
	Training	The Disaster of Insurance Industry	22 Januari 2020 January 22, 2020	Universitas Indonesia
	Training	Prospek Asuransi Komersial di Indonesia Commercial Insurance Prospects in Indonesia	12 Februari 2020 February 12, 2020	External Facilitator
	Webinar	Preparations for a New Normal, After COVID-19 Pandemic Ends	5 Mei 2020 May 5, 2020	Internal Facilitator
	Training	Leadership in Crisis	5 Juni 2020 June 5, 2020	External Facilitator
	Training	Advance Strategic Management - Analysis and Implementation	19 - 20 Juni 2020 June 19-20, 2020	Sarel Sentra Inspira - Training and Management consulting company
	Training	Risk Management Managing Marketing, Sales, and Complaint Risks in Insurance Business as Opportunity to Build Company's Competitive Advantage	16 Juli 2020 July 16, 2020	External Facilitator
	Training	Risk Awareness (Risiko Operasional, Bisnis dan Strategis/Operational, Business, and Strategic Risks)	8 September 2020 September 8, 2020	External Facilitator
	Training	Insurance Outlook 2021: Anticipating Recovery or Recession	29 September 2020 September 29, 2020	External Facilitator



Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Type of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
	Training	Tata Kelola Asuransi Jiwa Life Insurance Governance	5 November 2020 November 5, 2020	External Facilitator
	Training	Sustainable Finance	6 November 2020 November 6, 2020	External Facilitator
	Training	Sosialisasi Core Values BUMN AKHLAK AKHLAK, SOEs Core Values Socialization	20 November 2020 November 20, 2020	External Facilitator
	Training	Sosialisasi GCG: Model dan Aspek Strategi Tata Kelola Terintegrasi dengan Perusahaan Anak GCG Socialization: Model and Aspect of Integrated Governance Strategy with Subsidiaries	8 Desember 2020 December 8, 2020	BNI Corporate University
	Training	AKHLAK Series: BNI Hi Movers "Tolak Gratifikasi & Suap" AKHLAK Series: BNI Hi Movers "Say No to Gratification & Bribery"	18 Desember 2020 December 18, 2020	External Facilitator
	Training	AKHLAK Series: BNI Hi Movers "Tolak Gratifikasi & Suap"	18 Desember 2020	External Facilitator

Manajemen Risiko Perusahaan [GRI 102-11]

Dalam rangka pengendalian risiko secara efektif, kebijakan dan prosedur harus didasarkan pada strategi manajemen risiko. Kebijakan Manajemen Risiko dibentuk untuk memastikan Perseroan dalam memelihara eksposur risiko konsisten dengan kebijakan dan prosedur internal serta peraturan regulasi, sehingga menunjang tercapainya tujuan Perseroan.

Efektivitas kerangka manajemen yang menyediakan landasan yang akan ditanamkan pada organisasi akan memberi dampak pada tingkat keberhasilan manajemen risiko dalam Perseroan. Kerangka kerja membantu Perseroan dalam mengelola risiko secara efektif dan efisien melalui penerapan proses manajemen risiko pada berbagai tingkat dan dalam konteks tertentu dalam organisasi.

Untuk itu, Perseroan telah membentuk Divisi Manajemen Risiko yang bertanggung jawab kepada Direktur Manajemen Risiko. Divisi Manajemen Risiko berperan melaksanakan fungsi koordinasi dan sosialisasi terkait seluruh proses manajemen risiko Perseroan guna meminimalisasi potensi maupun dampak dari berbagai jenis risiko yang dihadapi oleh Perseroan. Divisi Manajemen Risiko membangun proses yang komprehensif dalam mengidentifikasi, mengukur, memantau, dan mengendalikan risiko serta menyampaikan laporan atas tingkat risiko.

Enterprise Risk Management [Gri 102-11]

In order to control risk effectively, policies and procedures should be based on a risk management strategy. The Risk Management Policy was established to ensure that the Company maintains risk exposure consistent with internal policies and procedures as well as regulatory regulations, so as to support the achievement of the Company's objectives.

The effectiveness of the management framework that provides the foundation to be implanted in the organization will have an impact on the success rate of risk management in the Company. The framework assists the Company in managing risk effectively and efficiently through the application of risk management processes at various levels and in specific contexts within the organization.

For this reason, the Company has formed a Risk Management Division which reports to the Director of Risk Management. The Risk Management Division plays a role in carrying out coordination and outreach functions related to the entire risk management process of the Company in order to minimize the potential and impact of various types of risks faced by the Company. The Risk Management Division builds a comprehensive process for identifying, measuring, monitoring and controlling risks as well as submitting reports on risk levels.



Dalam penerapan sistem manajemen risiko, Perseroan sebagai anggota konglomerasi keuangan entitas utama Bank BNI secara berkala dengan rentang waktu triwulan mengirimkan Laporan Manajemen Risiko Terintegrasi kepada Bank BNI sesuai dengan jenis risiko yang telah ditetapkan. Hal ini mengacu pada Peraturan OJK No. 17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan.

PT BNI Life Insurance telah mengkategorikan 7 (tujuh) risiko di dalam Pedoman Penerapan Manajemen Risiko BNI Life yang berlandaskan pada Peraturan Otoritas Jasa Keuangan No. 01/POJK.05/2015 tentang penerapan manajemen risiko bagi Lembaga Jasa Keuangan Non Bank yang terdiri dari:

1. Risiko Kepengurusan
2. Risiko Tata Kelola
3. Risiko Strategi
4. Risiko Operasional
5. Risiko Aset & Liabilitas
6. Risiko Asuransi
7. Risiko Dukungan Dana

Peran Direksi dan Dewan Komisaris dalam Pengelolaan Manajemen Risiko

Secara tata kelola, BNI Life telah mengatur peran Direksi dan Dewan Komisaris sesuai ketentuan yang berlaku. Direksi dan Dewan Komisaris berwenang dan bertanggung jawab untuk memastikan penerapan manajemen risiko sesuai dengan karakteristik dan kompleksitas usaha. Dalam rangka penerapan manajemen risiko secara efektif, kebijakan, dan prosedur harus didasarkan pada strategi manajemen risiko, yang paling sedikit mencakup:

1. Pengawasan Aktif Dewan Komisaris
 - a. Memberi persetujuan atas kebijakan manajemen risiko, termasuk strategi dan kerangka Manajemen Risiko yang diusulkan oleh Direksi
 - b. Mengevaluasi tanggung jawab Direksi atas pelaksanaan kebijakan manajemen risiko melalui pembahasan pelaksanaan manajemen risiko dan rencana kerja tahunan Divisi Manajemen Risiko
 - c. Mengaktifkan Rapat Komite Pemantau Risiko yang diselenggarakan secara bulanan untuk membahas eksposur risiko Perseroan, baik dari konsentrasi risiko, kinerja pengembangan produk, maupun dari sisi aktivitas operasional
 - d. Membahas progres penerapan manajemen risiko Perseroan
 - e. Memberikan rekomendasi atas hal-hal yang berkaitan dengan perbaikan kinerja penerapan kebijakan manajemen risiko

In implementing the risk management system, the Company as a member of the financial conglomerate of the main entity of Bank BNI periodically, with a quarterly time span, sends Integrated Risk Management Reports to Bank BNI according to the predetermined types of risk. This refers to the OJK Regulation No. 17/POJK.03/2014 concerning Implementation of Integrated Risk Management for Financial Conglomerates.

PT BNI Life Insurance has categorized 7 (seven) risks in the BNI Life Risk Management Implementation Guidelines which are based on the Financial Services Authority Regulation No. 01/POJK.05/2015 concerning the implementation of risk management for Non-Bank Financial Services Institutions, which consists of:

1. Management Risk
2. Governance Risk
3. Strategic Risk
4. Operational Risk
5. Asset & Liability Risk
6. Insurance Risk
7. Funding Support Risk

The Role of Board of Directors and Board of Commissioners in Risk Management

In terms of governance, BNI Life has regulated the roles of the Board of Directors and the Board of Commissioners in accordance with applicable regulations. The Board of Directors and the Board of Commissioners are authorized and responsible for ensuring the implementation of risk management in accordance with the characteristics and complexity of the business. In order to implement risk management effectively, policies and procedures must be based on a risk management strategy, which at least includes:

1. Active Supervision by the Board of Commissioners
 - a. Approve the risk management policy, including the Risk Management strategy and framework proposed by the Board of Directors.
 - b. Evaluate the responsibility of the Board of Directors on the implementation of risk management policy through discussion of risk management implementation and annual work plan of the Risk Management Division.
 - c. Enable Risk Monitoring Committee Meetings to be held on a monthly basis to discuss the Company's risk exposure, either risk concentration, product development performance, or operational activities.
 - d. Discusses the progress of corporate risk management implementation.
 - e. Provide recommendations on matters relating to improvements in the performance of risk management policies.



2. Pengawasan Aktif Direksi
 - a. Menetapkan kebijakan Manajemen Risiko secara tertulis dan komprehensif
 - b. Memastikan seluruh risiko yang material dan menimbulkan dampak yang buruk telah ditindaklanjuti
 - c. Memastikan pelaksanaan langkah-langkah perbaikan atas permasalahan atau penyimpangan yang ditemukan oleh Divisi
 - d. Mengembangkan budaya peduli risiko pada seluruh jenjang organisasi
 - e. Menyelenggarakan Rapat Komite Manajemen Risiko setiap tiga bulan sekali untuk mengevaluasi eksposur risiko yang dimiliki oleh Perseroan, diantaranya mencakup risiko Kepengurusan, risiko Tata Kelola, risiko Strategis, risiko Operasional, risiko Aset & Liabilitas, Risiko Asuransi dan risiko Dukungan Dana
 - f. Menyediakan sumber daya yang berkualitas melalui penyelenggaraan pelatihan manajemen risiko melalui Sertifikasi Manajemen Risiko kepada seluruh General Manager of Divisi
 - g. Memberikan pelatihan melalui pelaksanaan training manajemen risiko kepada karyawan yang berada di Divisi Manajemen Risiko
 - h. Melakukan tindak lanjut atas rekomendasi Dewan Komisaris melalui Komite Pemantau Risiko
 - i. Memberikan dukungan kepada Divisi Manajemen Risiko dalam hal penerapan self assessment
2. Active Supervision of the Board of Directors
 - a. Establish written and comprehensive Risk Management policy
 - b. Ensure that all material and adverse risks have been acted upon.
 - c. Ensure the implementation of corrective measures on problems or irregularities discovered by the Division.
 - d. Develop a risk-caring culture at all levels of the organization.
 - e. Hold the Risk Management Committee Meetings once every three months to evaluate the Company's risk exposure, including Management risks, Governance risks, Strategic risks, Operational risks, Asset & Liability risks, Insurance Risks and Funding Support risks.
 - f. Provide quality resources through the implementation of risk management training through Risk Management Certification to all Heads of Divisions.
 - g. Provide training through the implementation of risk management training to employees residing in the Risk Management Division.
 - h. Follow up recommendations of the Board of Commissioners through the Risk Monitoring Committee.
 - i. Provide support to the Risk Management Division in the implementation of self-assessment.

PEMANGKU KEPENTINGAN

Keberhasilan usaha dalam jangka panjang sangat erat kaitannya dengan kemampuan perusahaan dalam berinteraksi dan menyelenggarakan hubungan positif yang memberi *mutual benefit* dengan para pemangku kepentingan. Perseroan telah melakukan identifikasi pemangku kepentingan utama berdasarkan tingkat kedekatan (proximity) dan tingkat kepentingan (level of interest) terhadap keberlangsungan usaha.

Hasil identifikasi pemangku kepentingan terdiri atas: Pemegang Saham, Karyawan, Pemerintah/OJK, Mitra Usaha, Vendor, Masyarakat Luas dan Media. Perseroan menyelenggarakan komunikasi intensif dan mengelola pelibatan pemangku kepentingan tersebut sesuai dengan topik utama dan karakteristik harapan yang melekat pada masing-masing kelompok pemangku kepentingan. Uraian ringkas mengenai interaksi dan pengeloaan pelibatan kepentingan yang dilakukan adalah sebagai berikut:

STAKEHOLDERS

Long-term business success is closely related to the company's ability to interact and maintain positive relationships that provide mutual benefits with stakeholders. The Company has identified the main stakeholders based on the level of proximity (proximity) and level of interest (level of interest) to business continuity.

The results of the identification of stakeholders consist of: Shareholders, Employees, Government/OJK, Business Partners, Vendors, Public and Media. The Company maintains intensive communication and manages stakeholder engagement according to the main topic and characteristics of the expectations inherent in each stakeholder group. A brief description of the interaction and management of involvement of interests that is carried out is as follows:



Pemangku Kepentingan [GRI 102-40] Stakeholders [GRI 102-40]	Basis Identifikasi [GRI 102-42] Identification Base [GRI 102-42]	Pendekatan Pelibatan [GRI 102-43] Engagement Approach [GRI 102-43]	Frekuensi [GRI 102-41] Frequency [GRI 102-41]	Topik Utama [GRI 102-4] Main Topic [GRI 102-4]
Pelibatan Nasabah	- Tanggung jawab Pengaruh	- Layanan <i>contact center</i> - Website dan <i>frontline information</i> - Survei Kepuasan nasabah	Berkala sesuai dengan kebutuhan	- Keamanan dan kenyamanan saat bertransaksi - Kemudahan mendapatkan kredit - Informasi produk dan layanan yang jelas dan transparan - Mendapatkan kepuasan layanan
Engagement Customer	- Responsibilities - Influence	- Contact center service - Website and frontline information - Customer satisfaction survey	Periodically according to needs	- Security and convenience when transacting - Ease of getting credit - Obtain clear and transparent product and service information - Get service satisfaction
Pemegang Saham Shareholders	- Tanggung jawab - Responsibilities	- RUPS - Laporan Kinerja - GMS - Performance reports	Minimal 1 x setahun At least once a year	- Kinerja keuangan - Kinerja non-keuangan - Kinerja sepanjang tahun tentang tata kelola, kinerja keuangan, non keuangan, dan lain-lain - Financial performance - Non-financial performance - Performance throughout the year regarding governance, financial performance, non-financial, and others
Pemerintah/ Otoritas Jasa Keuangan Government / Financial Services Authority	- Tanggung jawab - Pengawasan - Responsibilities - Monitoring	- Pelaporan Kinerja - Pelaporan Kepatuhan terhadap Peraturan OJK - Performance Reporting - Compliance Reporting with OJK Regulations	Berkala triwulan, semesteran dan tahunan Periodically quarterly, semester and annually	- Informasi tentang kepatuhan terhadap ketentuan perundang-undangan yang berlaku. - Laporan Kinerja secara berkala - Information on compliance with applicable laws and regulations. - Performance reports regularly
Karyawan Employees	- Tanggung jawab - Hubungan kerja - Responsibilities - Working relationship	- Media internal - Survei Kepuasan Pegawai - Internal media - Employee Satisfaction Survey	Berkala bulanan, tahunan Periodically monthly, yearly	- Sosialisasi kebijakan dan strategi yang berkaitan dengan kepegawaian - Kesetaraan kesempatan berkarir - Pengembangan karier, pelatihan dan lain-lain - Tingkat kepuasan pegawai - Dissemination of policies and strategies related to employment - Equal career opportunities - Career development, training and others - Employee satisfaction level
Mitra Usaha Business partners	- Hubungan kemitraan - Partner relationship	- Kontrak kerja - Working contract	Sesuai kebutuhan As needed	- Sinergi Kerjasama yang saling menguntungkan - Mutually beneficial cooperation synergy
Mitra Pemasok (<i>vendor, supplier, konsultan</i>) Supply Partners (<i>vendors, suppliers, consultants</i>)	- Hubungan kemitraan - Partner relationship	- Kontrak kerja - Seminar dan <i>workshop</i> - Working contract - Seminar and workshop	Sesuai kebutuhan As needed	- Proses pengadaan yang obyektif - Kerja sama saling menguntungkan, transparan dan adil - Objective procurement process - Cooperation that is mutually beneficial, transparent and fair



Pemangku Kepentingan [GRI 102-40] Stakeholders [GRI 102-40]	Basis Identifikasi [GRI 102-42] Identification Base [GRI 102-42]	Pendekatan Pelibatan [GRI 102-43] Engagement Approach [GRI 102-43]	Frekuensi [GRI 102-41] Frequency [GRI 102-41]	Topik Utama [GRI 102-4] Main Topic [GRI 102-4]
Masyarakat	- Tanggung jawab sosial	- Kerja sama strategis untuk menjalankan program-program Tanggung Jawab Sosial perusahaan, baik di bidang sosial maupun lingkungan	Saat diperlukan	- Jenis program CSR/PKBL - Cara mengoptimalkan pencapaian program CSR/PKBL - Informasi tentang kegiatan perusahaan
General Public	- Social Responsibilities	- Strategic cooperation to carry out corporate Social Responsibility programs, both in the social and environmental fields	As needed	- Types of CSR / PKBL programs - How to optimize the achievement of the CSR / PKBL program - Information about company activities
Media massa	- Hubungan kerja sama	- <i>Press release</i> - <i>Press conference</i>	Saat diperlukan	- Kinerja keuangan Kinerja non-keuangan - Dampak dan kinerja kegiatan sosial dan lingkungan perusahaan - Informasi tentang kegiatan perusahaan - Informasi terbaru tekit bisnis jaminan kredit yang perlu diketahui oleh public
Mass Media	- Partner relationship	- Press release - Press conference	As needed	- Financial performance and non-financial performance - The impact and performance of the company's social and environmental activities - information about company activities the latest information regarding the credit guarantee business that the public needs to know

Pencegahan Korupsi [102-11]

Dalam pelaksanaan perusahaan yang bersih dan terhindar dari praktik korupsi, Perseroan mengimplementasikan praktik kebijakan anti korupsi di Perseroan melalui implementasi budaya dan nilai-nilai Perseroan yang telah ada sehingga praktik korupsi dan gratifikasi dapat dihindari terjadi di dalam tubuh BNI Life.

Permasalahan yang Dihadapi

Perkara yang dihadapi merupakan permasalahan hukum yang dihadapi Perseroan seperti kasus litigasi atau yang lainnya. Kasus Litigasi dapat diartikan sebagai permasalahan hukum yang penyelesaiannya dilakukan melalui Lembaga Peradilan, baik Pengadilan Negeri, Pengadilan Tinggi, Pengadilan Pajak, maupun Pengadilan Tindak Pidana Korupsi. Perseroan berupaya menekan segala bentuk pelanggaran terutama yang berkaitan dengan perkara hukum. Selama tahun 2020, Perusahaan memiliki 3 (tiga) permasalahan hukum dalam proses penyelesaian yaitu:

1. Gugatan Ahli Waris M. Thoib
2. Gugatan Ahli Waris Agus Lesmana
3. Gugatan Ahli Waris Masrizal Nalla

Prevention of Corruption [102-11]

In implementing a clean company and avoiding corrupt practices, the Company implements anti-corruption policy practices in the Company through the implementation of the Company's existing culture and values so that corruption and gratification practices can be avoided from occurring within the body of BNI Life.

Problems Faced

The cases faced are legal problems faced by the Company such as litigation cases or others. Litigation cases can be interpreted as legal problems whose resolution is carried out through judicial institutions, both District Courts, High Courts, Tax Courts, and Corruption Crime Courts. The Company strives to suppress all forms of violations, especially those related to legal cases. During 2020, the Company had 3 (three) legal issues in the settlement process, namely:

1. Lawsuit from the heir of M. Thoib
2. Lawsuit from the heir of Agus Lesmana
3. Lawsuit from the heir of Masrizal Nalla





KINERJA KEBERLANJUTAN

SUSTAINABILITY PERFORMANCE

“

Fundamental dari keberhasilan pencapaian kinerja keberlanjutan pada aspek ekonomi, sosial dan lingkungan dalam jangka panjang adalah keunggulan kompetitif yang berkelanjutan.

Sustainable competitive advantage becomes the fundamental to the success of achieving sustainable performance in economic, social and environmental aspects for the long term.



KINERJA KEBERLANJUTAN

SUSTAINABILITY PERFORMANCE

Dalam mencapai kinerja keberlanjutan, BNI Life telah menetapkan sasaran strategis sebagai perusahaan asuransi yang berdaya saing dengan mempromosikan tata kelola yang baik untuk terus tumbuh secara stabil dan berkelanjutan. Upaya ini, ditindaklanjuti dengan penyusunan Rencana Aksi Keuangan Berkelanjutan (RAKB) BNI Life 2020 sebagai landasan dan acuan bagi seluruh lapisan insan BNI Life dalam mendukung terciptanya ekosistem perasuransian yang memberi perhatian terhadap pengembangan keuangan berkelanjutan. RAKB BNI Life 2020 disusun dengan prioritas sebagai berikut:

1. Program Training "Keuangan Berkelanjutan"

Seiring dengan pengembangan kualitas dan kapasitas SDM secara berkelanjutan sebagaimana tertuang pada roadmap pengelolaan dan pengembangan SDM BNI Life yang berfokus pada Learning Growth Culture, Digital Transformation for Business Process Excellence, Readiness Star Talent dan Peraturan OJK no. 51 tahun 2017 tentang penerapan Sustainable Finance untuk sektor jasa keuangan, maka dalam mendukung kebutuhan tersebut, pengembangan pendidikan dan pelatihan, dari level Staff sampai dengan Managerial, akan mendapatkan berbagai pelatihan yang meliputi technical competency training, soft skill training, certification, dan sustainable finance training.

2. Program Tanggung Jawab Sosial, Lingkungan dan Literasi

Berdasarkan POJK No 73/POJK.05/2016 bahwa salah satu tujuan Tata Kelola Perusahaan Yang Baik adalah meningkatkan kesadaran atas tanggung jawab sosial Perusahaan Perasuransian terhadap Pemangku Kepentingan maupun kelestarian lingkungan. positifnya dengan praktik-praktik kegiatan CSR yang merupakan kunci pembangunan ekonomi keberlanjutan dan untuk mewujudkan masa depan yang lebih baik bagi masyarakat, pemangku kepentingan dan lingkungan hidup. Perusahaan berupaya semaksimal mungkin dalam memberikan manfaat sebesar-besarnya melalui berbagai program Tanggung Jawab Sosial Perusahaan (CSR).

3. Program Pemasaran Asuransi Jiwa Kredit Produktif kepada UMKM

Produk asuransi kredit produktif adalah produk asuransi yang preminya berasal dari pemilik perusahaan (termasuk Usaha Mikro, Kecil dan Menengah (UMKM)) dimana BNI Life akan membayarkan uang pertanggungan sebesar utang pemilik perusahaan kepada bank bila pemilik perusahaan meninggal dunia. Hal ini mendukung keberlangsungan UMKM bila terjadi hal yang tidak diinginkan kepada pemilik perusahaan. BNI Life telah melakukan Sosialisasi ke Cabang-cabang BNI dan

In achieving sustainable performance, BNI Life has set strategic goals as a competitive insurance company by promoting good governance to continue to grow stably and sustainably. The manifestation is through the preparation of the 2020 BNI Life Sustainable Finance Action Plan (RAKB) as a foundation and reference for all levels of BNI Life personnel in supporting the creation of an insurance ecosystem that pays attention to sustainable financial development. 2020 BNI Life RAKB is prepared with the following priorities:

1. "Sustainable Finance" Training Program

Along with the development of the quality and capacity of human resources in a sustainable manner as stated in the roadmap for HR management and development of BNI Life which focuses on Learning Growth Culture, Digital Transformation for Business Process Excellence, Readiness Star Talent and OJK Regulation no. 51 of 2017 concerning the implementation of Sustainable Finance for the financial services sector, in support of these needs, the development of education and training, from Staff to Managerial level, will receive various training activities including technical competency training, soft skill training, certification, and sustainable finance training. .

2. Social, Environmental and Literacy Responsibility Programs

Based on POJK No. 73/POJK.05/2016, one of the objectives of Good Corporate Governance is to increase awareness of the Insurance Company social responsibility towards Stakeholders and environmental sustainability. The practices of CSR activities are the key to sustainable economic development and to create a better future for society, stakeholders and the environment. The Company makes every effort to provide maximum benefit through various Corporate Social Responsibility (CSR) programs.

3. Productive Credit Life Insurance Marketing Program to MSMEs

Productive credit insurance products are insurance products which premiums come from the business owners (including Micro, Small and Medium Enterprises (MSMEs)). BNI Life will pay the sum insured equal to the debt of the business owners to the bank if the company owners dies. This supports the sustainability of MSMEs if something unexpected happens to the company owners. BNI Life has conducted socialization to BNI branches and a Performance Review which is conducted every month with partners, namely BNI



Performance Review yang dilakukan setiap bulan dengan partner yaitu BNI BSL 2 sebagai pemilik bisnis, BNI PPA dan BNI JAL.

4. Program Penghematan Berdampak terhadap lingkungan

Dari segi bisnis, pemerintah telah membuat skema pengurangan sampah produsen selama 10 tahun yang tercantum dalam Peraturan Menteri KLHK Nomor 75 tahun 2019. BNI Life turut aktif dalam mendukung pelestarian lingkungan hidup dengan melakukan program penghematan yang sejalan dengan strategi perusahaan dalam memaksimalkan pemanfaatan teknologi digital serta meningkatkan kegiatan efisiensi di operasional.

Kegiatan penghematan yang cukup signifikan berdampak terjadi pada penggunaan kertas yang digantikan dengan sistem digital, sehingga penggunaan kertas di tahun 2020 turun 25% jika dibandingkan dengan tahun 2019. Untuk kegiatan pengurangan sampah plastik juga sudah mulai dilakukan dalam mengurangi penyediaan minuman kemasan di ruang meeting.

BSL 2 as business owner, BNI PPA and BNI JAL.

4. Savings Program Impact on the environment

From a business perspective, the government has created a 10-year producer waste reduction scheme listed in the Minister of Environment and Forestry Ministerial Regulation Number 75 of 2019. BNI Life is actively involved in supporting environmental preservation by carrying out savings programs that are in line with the company's strategy to maximize the use of digital technology and improve efficiency activities in operations.

Significant saving activities have had an impact on the use of paper which is replaced by a digital system, so that paper use in 2020 has decreased by 25% compared to 2019. For plastic waste reduction activities have also begun to reduce the supply of packaged drinks in meeting rooms.



5. Review struktur organisasi terkait aktivitas “Keuangan Berkelanjutan”

Untuk mendukung implemetasi Keuangan Berkelanjutan sebagaimana diatur POJK Nomor 51/POJK.03/2017, perlu dilakukan review struktur dan organisasi untuk membuat fungsi pada satuan kerja yang bertanggungjawab dalam perencanaan, pelaksanaan, evaluasi/monitoring, dan pelaporan Keuangan Berkelanjutan.

Secara umum, BNI Life belum memiliki divisi tersendiri yang bertanggung jawab dalam perencanaan, pelaksanaan, evaluasi/monitoring, dan pelaporan Keuangan Berkelanjutan. Program Keuangan Berkelanjutan dilakukan dan dimonitor oleh masing-masing Divisi yang berkaitan dan dikordinir oleh Divisi Corporate Planning & Divisi Corporate Secretary, Legal & Corporate Communication. Untuk selanjutnya dilakukan evaluasi dalam membentuk struktur organisasi terkait program “Keuangan Berkelanjutan” yang dilakukan oleh Divisi Corporate Planning berkoordinasi dengan Divisi Human Capital & Training.

KEGIATAN MEMBANGUN BUDAYA KEBERLANJUTAN

Seluruh rangkaian inisiatif yang menjadi budaya keberlanjutan ini memberikan gambaran peran BNI Life dalam mewujudkan pembangunan ekonomi dan keuangan berkelanjutan sesuai dengan tujuan RAKB yaitu “Menciptakan pertumbuhan berkelanjutan dengan memperhatikan keseimbangan aspek sumberdaya manusia, aspek sosial/ kemasyarakatan dan aspek lingkungan”. Lebih lanjut, untuk memperkuat budaya keberlanjutan, BNI Life melakukan berbagai bentuk kegiatan berupa sosialisasi atau edukasi berkaitan dengan keuangan berkelanjutan kepada pemangku kepentingan.

Adapun program *sustainability* dalam rangka membangun budaya keberlanjutan selama tahun 2020 adalah sebagai berikut:

1. Pelatihan internal terkait penerapan keuangan berkelanjutan
 - Program Training “Keuangan Berkelanjutan” Tahap Level II untuk BOD dan BOC
 - Program Training “Keuangan Berkelanjutan” Tahap Level II untuk GM dan Chief
 - Program Training “Keuangan Berkelanjutan” Level I untuk Manager dan VP Non GM
 - Program Training “Keuangan Berkelanjutan” Level I untuk Assistant Manager dan Senior Assistant Manager

5. Review the organizational structure related to “Sustainable Finance” activities

To support the implementation of Sustainable Finance as regulated by POJK No. 51/POJK.03/2017, it is necessary to conduct a structural and organizational review to create a function in a work unit that is responsible for planning, implementing, evaluating/ monitoring, and reporting on Sustainable Finance.

In general, BNI Life does not yet have a separate division that is responsible for planning, implementing, evaluating/ monitoring, and reporting on Sustainable Finance. The Sustainable Finance Program is carried out and monitored by each related division and coordinated by the Corporate Planning Division & the Corporate Secretary, Legal & Corporate Communication Division. Henceforth, an evaluation is carried out in forming an organizational structure related to the “Sustainable Finance” program carried out by the Corporate Planning Division in coordination with the Human Capital & Training Division.

ACTIVITIES TO BUILD A SUSTAINABLE CULTURE

All series of initiatives that have become a culture of sustainability illustrates the role of BNI Life in realizing sustainable economic and financial development in accordance with the objectives of the RAKB, namely “Creating sustainable growth by taking into account the balance of human resources aspect, social/community aspect and environmental aspect”. Furthermore, to strengthen the culture of sustainability, BNI Life carries out various forms of activities in the form of socialization or education related to sustainable finance to stakeholders.

The sustainability programs in order to build a culture of sustainability during 2020 are as follows:

1. Internal training related to the implementation of sustainable finance
 - Level II “Sustainable Finance” Training Program for BOD and BOC
 - Level II “Sustainable Finance” Training Program for GMs and Chiefs
 - Level I “Sustainable Finance” Training Program for Managers and VP Non GM
 - Level I “Sustainable Finance” Training Program for Assistant Managers and Senior Assistant Managers



2. Kerjasama dengan pihak eksternal
 - Dalam pengembangan bisnis, Perusahaan bekerjasama dengan Bank BNI selaku Perusahaan Induk terkait dengan distribusi bisnis Bancassurance.
 - Dalam pelayanan asuransi, Perusahaan bekerjasama dengan Provider/Rumah Sakit guna mempermudah akses peserta asuransi memperoleh layanan kesehatan.
3. Strategi komunikasi yang adaStrategi komunikasi dilakukan baik secara internal maupun eksternal perusahaan. Strategi komunikasi internal bertujuan untuk mengkomunikasikan visi, misi, dan infomasi Perusahaan secara efektif kepada insan Perusahaan melalui media komunikasi internal.

KINERJA EKONOMI

Kinerja ekonomi yang sehat menjadi topik material yang penting bagi Perseroan karena menjadi faktor penting dalam memperlancar keberlanjutan bisnis dengan pencapaian pendapatan dan laba yang optimal. Adanya pendapatan dan laba menjadi dasar bagi perusahaan untuk melakukan semua kegiatan dan akan memberikan nilai bagi pemangku kepentingan dan pemegang saham. Oleh karena itu, penting bagi Perseroan untuk menjalankan pengelolaan perusahaan sesuai dengan visi, misi dan strategi yang telah disusun. Pencapaian kinerja ekonomi menjadi tanggung jawab bersama dibawah kepemimpinan Direksi dan dikelola oleh Direktur Keuangan. **[GRI 103-1] [GRI 103-2]**

Evaluasi terhadap pencapaian kinerja ekonomi dilakukan secara berkala baik bulanan, triwulanan, semesteran maupun tahunan. Dasar evaluasi mengacu pada target Rencana Kegiatan dan Anggaran Perusahaan dan Key Performan Indicators (KPI) Perseroan yang ditetapkan. **[GRI 103-3]**

Distribusi Nilai Ekonomi **[GRI 201-1]**

Keberhasilan BNI Life dalam mencatatkan pendapatan dan laba perusahaan, berpengaruh terhadap total perolehan nilai ekonomi yang didistribusikan kepada para pemangku kepentingan. Pada tahun 2020, BNI Life memperoleh nilai ekonomi berupa pendapatan sebesar Rp5,49 triliun, turun 12,31% dibandingkan nilai ekonomi tahun 2019 sebesar Rp6,26 triliun. Adapun gambaran nilai ekonomi yang diperoleh dan distribusi nilai ekonomi oleh BNI Life adalah sebagai berikut:

2. Cooperation with external parties
 - In business development, the Company collaborates with Bank BNI as the Parent Entity related to the distribution of the Bancassurance business.
 - In insurance services, the Company collaborates with providers/hospitals to facilitate access for insurance participants to health services.
3. Existing communication strategyThe communication strategy is carried out both internally and externally. The internal communication strategy aims to communicate the Company's vision, mission and information effectively to the Company's people through internal communication media.

ECONOMIC PERFORMANCE

Healthy economic performance is an important material topic for the Company because it is an important factor in smoothing business sustainability by achieving optimal revenue and profit. Income and profit are the basis for the company to carry out all activities and will provide value for stakeholders and shareholders. Therefore, the Company needs to carry out the management of the company in accordance with the vision, mission and strategies that have been formulated. The economic performance is a shared responsibility under the leadership of the Board of Directors and managed by the Director of Finance. **[GRI 103-1] [GRI 103-2]**

Evaluation of the achievement of economic performance is carried out regularly, either monthly, quarterly, semiannually or annually. The basis for evaluation refers to the target of the Corporate Activity Plan and Budget and Key Performance Indicators (KPI) established by the Company. **[GRI 103-3]**

Distribution of Economic Value **[GRI 201-1]**

The success of BNI Life in recording company revenue and profits, has an effect on the total economic value that is distributed to stakeholders. In 2020, BNI Life received an economic value in the form of revenue of Rp5.49 trillion, decreased by 12.31% compared to the economic value in 2019 of Rp6.26 trillion. The description of the obtained economic value and the distribution of economic value by BNI Life is as follows:



Nilai Ekonomi dan Distribusi Nilai Ekonomi

(dalam Juta Rupiah)

Economic Value and Distribution of Economic Value

(in Million Rupiah)

Uraian Description	2020	2019	2018
Perolehan Nilai Ekonomi Economic Value Acquisition			
Pendapatan premi Premium income	4.600.586	4.798.024	5.518.252
Pendapatan fee dari asuransi syariah Fee income from sharia insurance	60.107	59.126	66.889
Pendapatan investasi Investment income	816.200	1.350.075	472.740
Pendapatan lain-lain Other Incomes	45.611	55.205	48.798
Jumlah Nilai Ekonomi Diperoleh Total Economic Value Obtained	5.491.482	6.262.430	6.106.679
Pendistribusian Nilai Ekonomi Distribution of Economic Value			
Pembayaran Premi reasuransi Reinsurance premium payment	219.385	180.633	63.416
Pembayaran Beban akusisi (Komisi) Payment of Acquisition Expenses (Commission)	635.915	781.509	858.515
Pembayaran Klaim dan manfaat polis Payment of claims and policy benefits	2.236.461	3.363.298	4.430.398
Pembayaran Beban umum dan administrasi Payment of general and administrative expenses	500.623	455.723	547.310
Pembayaran Pajak final Final Tax Payment	75.836	99.551	61.109
Pembayaran Lain-lain Other Payments	40.874	100.698	164.681
Pembayaran beban investasi Payment of investment expenses	43.927	34.796	14.497
Pemabayaran Dividen Dividend Payment	90.630	55.511	112.471
Pembayaran Liabilitas Sewa Payment of Lease Liabilities	26.020	-	-
Pengeluaran untuk masyarakat (CSR) Public expenditure (CSR)	1.188	530	565
Jumlah Nilai Perolehan Ekonomi Yang Didistribusikan Total Economic Value Distributed	3.871.569	5.016.208	6.139.926
Nilai Perolehan Ekonomi Yang Ditahan Economic Value on Hold	1.619.913	1.246.222	-33.247



Pada tahun 2020, BNI Life mendistribusikan perolehan nilai ekonomi untuk tahun buku 2020 hingga mencapai Rp3,87 triliun kepada para pemangku kepentingan, turun 22,82% dari nilai ekonomi yang didistribusikan tahun sebelumnya sebesar Rp5,02 triliun. Dalam upaya memberikan solusi perencanaan masa depan dan perlindungan terpercaya dengan layanan prima kepada stakeholders, Perseroan telah mengeluarkan pembayaran klaim dan manfaat polis yang mencapai Rp2,24 miliar, turun dari Rp3,36 triliun di tahun sebelumnya. Sedangkan pengeluaran untuk masyarakat dalam bentuk realisasi program CSR mencapai Rp1,19 miliar, dibandingkan realisasi CSR Rp529,59 juta di tahun sebelumnya.

Perseroan telah memberikan dividen kepada para pemilik sahamnya sebesar Rp90,63 miliar, naik 63,26% dibandingkan pembayaran dividen tahun sebelumnya sebesar Rp55,51 miliar. Dari nilai ekonomi yang diperoleh dan didistribusikan, Perseroan masih memiliki nilai perolehan ekonomi yang ditahan sebesar Rp1,62 triliun.

Kontribusi pada Negara

Kontribusi kepada negara diwujudkan dalam bentuk komitmen Perseroan dalam mematuhi peraturan perundang-undangan dan melaksanakan pemenuhan kewajiban perusahaan kepada negara terutama berkaitan dengan perpajakan. Perseroan memberikan kontribusi kepada negara, yakni dalam bentuk pembayaran pajak final. Selanjutnya untuk kontribusi kepada negara, berupa pajak sebesar Rp75,84 miliar, turun 23,82% dari Rp99,55 miliar di tahun sebelumnya. **(GRI 203-2)**

KINERJA SOSIAL

Komitmen Perusahaan kepada Konsumen

Perusahaan terus memberikan perhatian dan komitmen terhadap peningkatan kualitas pelayanan kepada pelanggan. Kualitas layanan merupakan salah satu faktor yang berpengaruh terhadap kepuasan pelanggan. Hal ini mendorong Perseroan untuk memberikan layanan terbaik bagi seluruh pelanggan dengan menerapkan sistem manajemen mutu.

Dalam menjalankan aktivitas bisnisnya, Perusahaan senantiasa mengutamakan kepuasan konsumen dengan memberikan layanan terbaik. Perusahaan tidak hanya memberikan layanan namun juga memberikan perlindungan maksimal kepada konsumen. Kebijakan pelayanan terhadap pemangku kepentingan khususnya nasabah senantiasa ditingkatkan dari tahun ke tahun dan diterapkan dalam bentu, ketersediaan informasi tentang layanan yang ditawarkan, hingga penanganan pengaduan konsumen dan upaya penyelesaiannya.

In 2020, BNI Life distributed economic value gains for the 2020 fiscal year of up to Rp3.87 trillion to stakeholders, down 22.82% from the economic value distributed in the previous year of Rp5.02 trillion. In an effort to provide reliable future planning solutions and protection with excellent service to stakeholders, the Company issued payment of claims and policy benefits which reached Rp2.24 billion, down from Rp3.36 trillion in the previous year. Meanwhile, expenditures for the community in the form of the realization of the CSR program reached Rp1.19 billion, compared to the realization of CSR at Rp529.59 million in the previous year.

The Company has distributed dividends to its shareholders amounting to Rp90.63 billion, an increase of 63.26% compared to the previous year's dividend payments of Rp55.51 billion. From the economic value obtained and distributed, the Company still has economic value that has been retained at Rp1.62 trillion.

Contribution to State

Contribution to the state is manifested in the Company's compliance with laws and regulations and fulfilling the company's obligations to the state, especially with regard to taxation. The Company contributes to the state through final tax payments. Furthermore the contribution to the state, in the form of taxes was Rp75.84 billion in total. It decreased by 23.82% from Rp99.55 billion in the previous year. **(GRI 203-2)**

SOCIAL PERFORMANCE

Company Commitment to Consumers

The Company continues to pay attention and commitment to improving service quality to customers. Service quality is one of the factors that influence customer satisfaction. This encourages the Company to provide the best service for all customers by implementing a quality management system.

In carrying out its business activities, the Company always prioritizes customer satisfaction by providing the best service. The Company not only provides services but also provides maximum protection to consumers. The service policy for stakeholders, especially customers, is constantly being improved from year to year and is implemented in the form, the availability of information about the services offered, to the handling of consumer complaints and efforts to resolve them.



Dalam rangka meningkatkan layanan asuransi kepada konsumen, sepanjang tahun 2020 BNI Life melakukan beberapa inisiatif sebagai berikut:

1. Live melalui *social media* Instagram mulai April 2020, dengan skema:
 - a. Topik seputar gaya hidup/*Lifestyle* dikombinasikan dengan bincang-bincang keuangan/*Financial Talk*.
 - b. Narasumber dari pihak luar/external bekerjasama dengan para provider rumah sakit, komunitas, media dan para profesional dibidangnya.
 - c. Narasumber dari BNI Life/internal BNI Life, mengajak para GM Divisi, manager bisnis dan investasi BNI Life.
 - d. Durasi kegiatan selama 1 jam.
 - e. Partisipan adalah follower Instagram BNI Life dan juga follower dari narasumber.
2. Webinar melalui fasilitas Zoom mulai Agustus 2020, dengan skema:
 - a. Topik seputar gaya hidup/*Lifestyle* dikombinasikan dengan perencanaan keuangan.
 - b. Narasumber dari pihak luar/external bekerjasama dengan para provider rumah sakit, komunitas dan universitas.
 - c. Narasumber dari BNI Life/internal BNI Life mulai dari Direksi serta manager bisnis.
 - d. Durasi kegiatan maksimal 2 jam.
 - e. Partisipan mengisi formulir pendaftaran untuk dapat mengikuti webinar, yang diikuti oleh anggota komunitas dan para mahasiswa/wi.

Selain program layanan data dan informasi, Perseroan mengadakan kegiatan-kegiatan yang berkaitan edukasi keuangan keberlanjutan kepada konsumen, antara lain:

1. Live di Instagram diadakan seminggu sekali, setiap hari Rabu pada pukul 16:00-17:00
2. Webinar diadakan sebulan 2 kali

Berikut data kegiatan Live Instagram dan Webinar

No	Kegiatan Activity	Jumlah kegiatan Total Activity	Prospek Data Data Prospect
1	Live instagram	35	40.669
2	Webinar	9	2.025

Ketenagakerjaan

Kualitas dan profesionalisme pegawai memiliki pengaruh besar pada pencapaian kinerja Perseroan. Oleh karena itu, ketenagakerjaan menjadi perhatian dan topik material bagi Perseroan untuk diungkapkan dalam laporan keberlanjutan. Hal ini juga sejalan dengan komitmen Perseroan untuk membangun perusahaan perasuransian yang berdaya saing dan mempromosikan tata Kelola untuk terus tumbuh secara stabil dan berkelanjutan.

In order to improve insurance services to consumers, throughout 2020 BNI Life carried out several initiatives as follows:

1. Live via Instagram starting April 2020, with the following scheme:
 - a. Topics regarding lifestyle combined with financial talks.
 - b. Collaborating with external sources from hospital providers, communities, media and professionals in their fields.
 - c. Speakers from BNI Life, inviting the GM Divisions, business and investment managers of BNI Life.
 - d. The duration of the activity was one hour.
 - e. Participants were Instagram followers of BNI Life and also followers of the speakers.
2. Webinars through the Zoom facility starting August 2020, with the following scheme:
 - a. Topics regarding lifestyle combined with financial planning.
 - b. External sources in collaboration with hospital, community and university providers.
 - c. Speakers from BNI Life ranging from the Board of Directors and business managers.
 - d. Maximum duration of activity was 2 hours.
 - e. Participants filled out a registration form to be able to take part in the webinar, which is attended by community members and students.

In addition to data and information service programs, the Company conducted activities related to sustainability financial education for consumers, including:

1. Live on Instagram was held once a week, every Wednesday from 16: 00-17: 00
2. Webinars were held 2 times a month

The following is the data for Live Instagram and Webinar activities

Employment

The quality and professionalism of employees have a major influence on the achievement of the Company's performance. Therefore, employment becomes a concern and a material topic for the Company to be disclosed in the sustainability report. This is also in line with the Company's commitment to building a competitive insurance company and promoting good corporate governance to continue to grow stably and sustainably. To support this commitment,



Untuk mendukungnya, Perseroan berkomitmen untuk terus meningkatkan kompetensi sumber daya manusia (SDM). **[GRI 103-1]**

Pengelolaan SDM mencakup isu-isu ketenagakerjaan mulai dari rekrutmen, peningkatan kompetensi, penilaian kinerja dan sebagainya dikelola oleh Divisi Sumber Daya Manusia dan bertanggung jawab kepada Direktur Keuangan. Perseroan telah menetapkan kebijakan-kebijakan kepegawaian/ketenagakerjaan sesuai dengan peraturan perundang-undangan untuk memberikan kenyamanan bekerja bagi pegawai dalam melaksanakan tugas dan tanggung jawabnya. Perseroan juga memperhatikan aspek keselamatan dan kesehatan kerja bagi pegawai. **[GRI 103-2]**

Dalam pengelolaan SDM, Perseroan senantiasa melakukan evaluasi terhadap pencapaian target-target pengembangan SDM secara rutin baik bulanan, triwulanan, semesteran maupun tahunan. Hal ini penting untuk memastikan kualitas SDM sejalan dengan proses penuhan kompetensi yang diharapkan dalam pencapaian kinerja Perseroan. **[GRI 103-3]**

Pengembangan Kompetensi Pegawai [GRI 404-2]

Setiap tahunnya telah disusun Program Pengembangan Pegawai yang dibuat berdasarkan jenjang jabatan, *Core Competency*, dan *Job Family* yang dimiliki pegawai dengan materi pelatihan yang terdiri dari *softskill* dan *hardskill* training dengan metode *inhouse training*, *public training*, dan *e-Learning*. Selama tahun 2020, BNI Life telah mengikuti 48 *Public Training*, menyelenggarakan 34 Kelas *Inhouse Training*, dan 16 Modul *Training E-learning*.

Pengembangan Kompetensi Pegawai

Jenis Kegiatan Activity Type	Jumlah Kelas/Modul Total Classes/ Modules	Jumlah Peserta Total Participants	Rata - Rata Peserta per Kelas/ Modul Average Participant Per Class/Module	Biaya (Rp juta) Expense (million Rp)
<i>In House Training (add-on, mandatory, elective)</i>	34	2.085	62	1.007
<i>Public Training</i>	48	514	11	385
<i>Training E-Learning</i>	16	-	-	229
Jumlah Total	98	2.599	27	1.620

Pelaksanaan Inhouse Training, pelatihan pegawai dibedakan ke dalam 4 (empat) jenis pelatihan, yaitu:

1. *Core Competency Training*

Program Pelatihan wajib bagi Pegawai yang sesuai dengan tujuan meningkatkan *core competency* pegawai

the Company is committed to continuously improving the competence of its human resources (HR). **[GRI 103-1]**

Human resource management covers manpower issues ranging from recruitment, competency improvement, performance assessment and other issues. Human resource management is managed by the Human Resources Division and is responsible to the Director of Finance. The Company has established employment policies in accordance with laws and regulations to provide employees with convenient in carrying out their duties and responsibilities. The Company also pays attention to occupational safety and health aspects for employees. **[GRI 103-2]**

In HR management, the Company always evaluates the achievement of HR development targets on a regular basis, either monthly, quarterly, semester or annually. This is important to ensure the quality of human resources is in line with the process of fulfilling the competencies expected in achieving the Company's performance. **[GRI 103-3]**

Employee Competency Development [GRI 404-2]

Each year an Employee Development Program has been prepared based on the level of position, Core Competency, and Job Family owned by employees. Training material consists of soft skills and hard skills training using inhouse training, public training, and e-Learning methods. During 2020, BNI Life participated in 48 Public Training, held 34 Inhouse Training Classes, and 16 E-learning Training Modules.

Employee Competency Development

In the implementation of Inhouse Training, employee training is divided into four types of training, namely:

1. *Core Competency Training*

It is a compulsory training program for appropriate employees with the aim of increasing employee core competencies



2. Elective training

Program pelatihan yang dapat dipilih oleh pegawai, pelatihan ini bertujuan untuk meningkatkan kemampuan (*skill*) pegawai sesuai dengan masing-masing kebutuhannya

3. Technical Training

Program pelatihan yang bersifat spesifik untuk meningkatkan keahlian teknis pegawai dalam melaksanakan suatu prosedur

4. Add On Training

Program Pelatihan berdasarkan permintaan training yang dilandaskan pada kebutuhan spesifik divisi tertentu.

Sepanjang tahun 2020, telah dilakukan Hari Bulan Mutu setiap bulannya dengan pembicara, baik dari internal maupun eksternal, yang bertujuan untuk meningkatkan *knowledge*, *skill*, dan cara kerja, baik yang sifatnya langsung berkaitan dengan pekerjaan, maupun umum.

Dari program pengembangan pegawai, selama tahun 2020 telah terlaksana dengan rata-rata pelatihan sebanyak 4 jam/pegawai, dengan total biaya pelatihan sebesar Rp1,62 miliar.

Rata-Rata Jam Pelatihan berdasarkan jenis kelamin (per jam/pegawai) [GRI 404-1]

Jenis Kelamin Sex	2020	2019	2018
Laki-laki Male	8 jam 8 hours	8 jam 8 hours	12 jam 12 hours
Perempuan Female	8 jam 8 hours	8 jam 8 hours	12 jam 12 hours
Jumlah Total	16 jam 16 hours	16 jam 16 hours	24 jam 24 hours

Kesetaraan Gender dan Kesempatan Kerja [GRI 401-1]

Pada prinsipnya, BNI Life tidak melakukan diskriminasi diskriminasi berdasarkan jenis kelamin, agama, suku dan ras dalam hal manajemen sumber daya manusia. Perseroan juga tidak mempekerjakan tenaga kerja paksa maupun tenaga kerja anak. Hal ini berlaku dari proses rekrutmen dan pengembangan hingga berakhirnya masa jabatan seseorang.

2. SMO training

Training programs that can be selected by employees, this training aims to improve the abilities (skills) of employees according to their respective needs

3. Technical Training

Those are the specific training programs to improve technical expertise of employees in carrying out a procedure

4. Add On Training

Those are the Training Programs based on training requests for the specific needs of a particular division.

Throughout 2020, Quality Month Day was carried out every month with internal and external speakers. The program aims to increase knowledge, skills, and work methods, both of which are directly related to work, as well as general training.

During 2020, the employee development program was carried out with an average of 4 hours of training per employee, with a total training cost of Rp1.62 billion.

Average Hours of Training by sex (per hour / employee) [GRI 404-1]

Gender Equality and Job Opportunity [GRI 401-1]

In human resource management, BNI Life principally does not discriminate based on gender, religion, ethnicity and race. The Company also does not employ forced labor or child labor. This applies from the recruitment and development process to the end of one's tenure.

Rekrutmen pegawai berdasarkan jenis kelamin

Employee recruitment based on gender

Jenis Kelamin Gender	2020	2019	2018
Laki-laki Male	67	102	90
Perempuan Female	46	68	61
Jumlah Total	113	170	151



Rekrutmen pegawai berdasarkan Usia

Usia Age	2020	2019	2018
≤30	75	107	62
31-40	33	54	73
41-50	5	9	16
>50	-	-	-
Jumlah Total	113	170	151

Employee recruitment based on Age

Rekrutmen pegawai berdasarkan Wilayah

Jenis Kelamin Region	2020	2019	2018
Kantor Pusat Head Office	91	158	112
Kantor Cabang Branch Office	22	12	39
Jumlah Total	113	170	151

Employee recruitment based on Region

Perputaran Pegawai

Pada tahun 2020, jumlah pegawai BNI Life sebanyak 825 orang, yang terdiri dari 449 orang pegawai laki-laki dan 376 orang pegawai perempuan. Adapun tingkat perputaran atau pergantian pegawai BNI Life selama tahun 2020 sebesar 10% yang terdiri dari 0 orang pensiun, 82 orang mengundurkan diri, dan 2 orang meninggal dunia, secara keseluruhan turun 7% dari tahun 2019. [GRI 401-1]

Employee Turnover

In 2020, the total of BNI Life employees was 825, consisting of 449 male employees and 376 female employees. The BNI Life employee turnover rate during 2020 was 10% consisting of 0 retired employee, 82 resigned employees, and 2 employees who died. It decreased by 7% overall from 2019. [GRI 401-1]

Tingkat Perputaran Pegawai

Uraian Description	2020	2019	2018
Pensiun Retired	-	5	-
Mengundurkan diri Resigned	82	131	134
Dipecat /PHK Dismissed	-	1	-
Meninggal Dunia Passed away	2	2	-
Jumlah Total	10%	17%	18%

Employee Turnover Rate

Remunerasi Pegawai Terhadap Upah Minimum Regional

BNI Life memastikan telah mentaati seluruh aturan yang berlaku dan berupaya untuk selalu memberikan kesetaraan remunerasi bagi pegawai baik Laki-laki maupun perempuan. Standardisasi sistem kompensasi dan imbal jasa yang diterapkan Perseroan bertujuan untuk meningkatkan motivasi pegawai dalam meningkatkan kompetensi kinerjanya. Perseroan berkomitmen untuk

Employee Remuneration Compared to Regional Minimum Wages

BNI Life ensures that it complies with all applicable regulations and strives to always provide equal remuneration for employees, both male and female. The compensation and reward system standardization implemented by the Company aims to increase employee motivation in increasing their performance competence. The Company is committed to implementing a fair and



melaksanakan kebijakan remunerasi secara adil dan setara bagi kedua gender (pegawai laki-laki dan perempuan) tanpa perlakuan berbeda, di seluruh level jabatan.

Disamping remunerasi, Perseroan juga memberikan manfaat dalam bentuk lainnya seperti tunjangan bagi pegawai. Secara umum, tunjangan diberikan kepada pegawai purna waktu (tetap).

Tunjangan Pegawai [GRI 401-2]

Jenis Tunjangan Type of Benefit	Pegawai Purna Waktu Full-Time Employee	Pegawai Paruh Waktu Part-Time Employee
Gaji Pokok Basic Salary	✓	✓
Tunjangan Hari Raya (THR) Holiday Allowance (THR)	✓	✓
BPJS Kesehatan	✓	✓
BPJS Ketenagakerjaan	✓	✓
BPJS Pensiu	✓	✓
Tunjangan Transportasi Transportation Allowance	✓	✓
Tunjangan Lembur Overtime Allowance	✓	✓
Tunjangan Makan Lembur Overtime Meal Allowance	✓	✓
Tantiem Bonus Tahunan Annual Bonus Tantiem	✓	✓
Tunjangan Kinerja Performance Allowance	✓	✓
Pesangon Severance Pay	✓	-
Tunjangan Rumah House Allowance	✓	✓
Tunjangan Pajak Tax Allowance	✓	✓
DPLK	✓	-
Bahtera Abadi	✓	-
Asuransi Kesehatan Health Insurance	✓	Tidak Mendapatkan Fasilitas Dokter Spesialis Do Not Obtain Special Medical Facilities
Asuransi Jiwa Life Insurance	✓	✓

equal remuneration policy for male and female employees without discrimination, at all levels of position.

Besides remuneration, the Company provides other benefits such as employee benefits. In general, the allowance is given to full-time (permanent) employees.



Kesehatan dan Keselamatan Kerja (K3)

BNI Life melaksanakan program kesehatan dan keselamatan kerja demi terwujudnya perlindungan tenaga kerja dari risiko kecelakaan kerja dan penyakit akibat kerja. Selain itu, dengan implementasi praktik K3 diharapkan akan tercipta tempat kerja yang aman, nyaman, sehat dan tenaga kerja yang produktif, sehingga akan meningkatkan produktivitas kerja pegawai. Penerapan aspek K3 sejalan dengan Undang-undang No.1 tahun 1970 dan Undang-undang No. 23 tahun 1992 serta tujuan pembangunan global berkelanjutan (SDGs). Oleh karenanya, BNI Life berkepentingan untuk mencatatkan kinerja aspek K3 terbaik dengan sosialisasi terhadap peraturan yang diterapkan untuk menjamin kesehatan dan keselamatan kerja pegawai.

Untuk mendukung tercapainya tujuan pelaksanaan program K3, Perseroan telah menyediakan alat dan fasilitas penunjang Kesehatan dan keselamatan kerja baik di Kantor Pusat maupun Kantor Cabang antara lain:

1. Fasilitas Kesehatan berupa:
 - a. Ruang Kesehatan
 - b. Peralatan utama Kesehatan
 - c. Obat-obatan ringan
2. Fasilitas keselamatan berupa:
 - a. APAR (CO₂ dan Dry Cemical Powder);
 - b. Hydrant;
 - c. Peralatan Floor Warden (Helm, Rompi, Bendera, dan Megaphone).

BNI Life menyediakan jaminan kesehatan rawat jalan dan rawat inap bagi Pegawai aktif maupun Pegawai yang telah pensiun beserta keluarga inti dengan mengacu pada ketentuan layanan kesehatan yang disediakan oleh Badan Penyelenggara Jaminan Sosial (BPJS) Kesehatan dan asuransi Optima Group Health bagi pegawai.

MASYARAKAT

Kegiatan tanggung jawab terhadap sosial masyarakat menjadi topik yang dianggap material bagi Perseroan, karena kelangsungan entitas usaha juga dipengaruhi oleh persepsi dan penilaian masyarakat dalam bentuk kepercayaan publik. Oleh karena itu, Perseroan BNI Life senantiasa berupaya dan berkontribusi dalam meningkatkan kualitas hidup masyarakat.

Komitmen atas tanggung jawab terhadap sosial masyarakat diwujudkan dengan penyusunan program kerja Corporate Social Responsibility (CSR) dalam RAKB Perseroan sebagai acuan untuk pelaksanaan kegiatan secara berkesinambungan. Pelaksanaan tanggung jawab sosial masyarakat dikelola oleh Unit Corporate Secretary.

Occupational Health and Safety (K3)

BNI Life implements occupational health and safety programs for the realization of protection for workers from the risk of work accidents and occupational diseases. In addition, the implementation of K3 practices are expected to create a safe, comfortable, healthy workplace and a productive workforce, thereby increasing employee productivity. The application of K3 aspects is in line with Law No.1 1970 and Law No. 23 of 1992 as well as the global sustainable development goals (SDGs). Therefore, BNI Life has an interest in recording the best performance of K3 aspects by disseminating the regulations to ensure the health and safety of employees.

To support the achievement of the objectives of implementing the K3 program, the Company has provided supporting tools and facilities for occupational health and safety at the Head Office and Branch Offices, including:

1. Health facilities in the form of:
 - a. Health room
 - b. Main Health Equipment
 - c. Light drugs
2. Safety facilities in the form of:
 - a. Light fire extinguisher (CO₂ and Dry Chemical Powder);
 - b. Hydrant;
 - c. Floor Warden Equipment (Helmet, Vest, Flag, and Megaphone).

BNI Life provides outpatient and inpatient health insurance for active and retired employees and their nuclear families with reference to the provision of health services provided by the Social Security Administering Body (BPJS) and Optima Group Health insurance for employees.

PUBLIC

Social responsibility activities are a material topic for the Company because the sustainability of the business entity is also influenced by public perceptions and assessments in the form of public trust. Therefore, the Company BNI Life always strives and contributes to improving the quality of life of the community.

Commitment to social responsibility is manifested in the formulation of a Corporate Social Responsibility (CSR) work program in the Company's RAKB as a reference for carrying out activities on an ongoing basis. The implementation of social responsibility for the community is managed by the Corporate Secretary Unit. BNI Life also



BNI Life juga melakukan evaluasi atas pelaksanaan kegiatan tanggung jawabnya di bidang sosial masyarakat untuk memastikan manfaat positif dari dampak langsung dan tidak langsung program CSR tersebut tepat sasaran dan dirasakan bagi masyarakat. Evaluasi dilakukan oleh Direksi secara berkala baik semesteran maupun tahunan. Hasil evaluasi menjadi bahan masukan Perseroan dalam penyusunan RAKB untuk merumuskan inisiatif-inisiatif baru bagi perbaikan program keberlanjutan dan peningkatan program keuangan berkelanjutan pada tahun-tahun berikutnya.

Kegiatan Tanggung Jawab Sosial Masyarakat

Pelaksanaan kegiatan tanggung jawab sosial masyarakat bertujuan menghasilkan dampak positif bagi masyarakat dan pengembangan daerah di sekitar wilayah operasional. Sepanjang tahun 2020, BNI Life melaksanakan program tanggung jawab sosial perusahaan di bidang pengembangan sosial dan kemasyarakatan di seluruh Indonesia dengan realisasi anggaran mencapai Rp1,19 miliar.

Dana CSR Sosial Masyarakat (dalam juta Rupiah)

Tahun Year	Anggaran Fiscal	Realisasi Realization
2018	1.100	565
2019	729	530
2020	1.736,22	1.188

Program yang telah dilaksanakan menitikberatkan pada aspek peningkatan ekonomi dan perbaikan kualitas hidup masyarakat. Adapun program CSR tersebut antara lain mencakup:

1. Pemberian bantuan sembako (sedekah pangan) bagi masyarakat yang terdampak COVID-19
2. Pemberian ponsel pintar & paket internet ke Sekolah
3. Pemberian bantuan alat kesehatan bagi Rumah sakit dan pusat kesehatan masyarakat

Realisasi Tanggung Jawab Sosial Lingkungan (TJSL) Terhadap SDGs

Pelaksanaan tanggung jawab sosial lingkungan merupakan bagian dari serangkaian inisiatif keuangan berkelanjutan yang mendukung pencapaian Tujuan Pembangunan Berkelanjutan/ Sustainable Development Goals (SDGs). Oleh karena itu, dalam penyusunan dan pelaksanaan program Keuangan Berkelanjutan, BNI Life mengacu kepada dasar-dasar mengenai keberlanjutan sesuai SDGs dan Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten, dan Perseroan Publik.

evaluates the implementation of its social responsibilities in the community to ensure that the positive benefits from the direct and indirect impacts of the CSR program are right on target and the community can gain the positive impact. Evaluation is carried out by the Board of Directors periodically, both semiannually and annually. The results of the evaluation become the Company's input in the preparation of the RAKB to formulate new initiatives for the improvement of the sustainability program and sustainable finance program in the following years.

Community Social Responsibility Activities

The implementation of community social responsibility activities is aimed at generating positive impacts on the community and the development of the area around the operational area. Throughout 2020, BNI Life implemented corporate social responsibility programs in the field of social and community development throughout Indonesia with a realized budget of Rp1.19 billion.

Community Social CSR Fund (in million Rupiah)

- The implemented programs have focused on the aspects of improving the community's economy and the quality of life. The CSR programs include:
1. Providing basic food assistance for people affected by COVID-19
 2. Providing smart phones & internet packages to schools
 3. Providing medical equipment assistance to hospitals and community health centers.

Realization of Environmental Social Responsibility (TJSL) towards SDGs

The implementation of environmental social responsibility is part of a series of sustainable finance initiatives that support the achievement of the Sustainable Development Goals (SDGs). Therefore, in the preparation and implementation of the Sustainable Finance program, BNI Life refers to the basics of sustainability according to the SDGs and Financial Services Authority Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Service Institutions, Issuers, and Public Companies.



Adapun kegiatan TJSL yang mendukung dan berkaitan dengan pencapaian tujuan pembangunan berkelanjutan (SDGs) di Indonesia, diuraikan dalam tabel berikut:

The TJSL activities that support and are related to the achievement of sustainable development goals (SDGs) in Indonesia are described in the following table:

Kegiatan TJSL terkait Pemberdayaan Masyarakat		TJSL activities related to Community Empowerment	
No	Jenis Kegiatan TJSL TJSL Activity Type	Tujuan Pembangunan Berkelanjutan Sustainable Development Goal	Penjelasan Explanation
1	Kolaborasi dengan ACT dalam program Lumbung Sedekah Pangan dan paket pangan Collaboration with ACT in the Food Alms Granary program and food packages		Alokasi Dana Sebesar Rp 130.255.000,- Periode Pelaksanaan bulan September sd Oktober 2020. Fund Allocation of Rp130,255,000 Implementation period in September until October 2020.
2	Kolaborasi dengan ACT dalam program Lumbung Sedekah Pangan dan paket pangan Collaboration with ACT in the Food Alms Granary program and food packages		Alokasi Dana Sebesar Rp 130.255.000,- Periode Pelaksanaan bulan September sd Oktober 2020. Fund Allocation of Rp130,255,000 Implementation period in September until October 2020.
3	Bantuan alat komunikasi ke sekolah Communication tools grant to schools		Alokasi Dana Sebesar Rp 85.000.000,- Periode Pelaksanaan bulan September sd Oktober 2020 Fund Allocation of Rp85,000,000 Implementation period in September until October 2020
4	Sumbangan air bersih untuk disinfektan dilingkungan Kelurahan Petamburan Donation of clean water for disinfectants in Petamburan Village		Pemberian air sebanyak 1 (satu) mobil tangki air dengan kapasitas tangki ±3.000 Liter atau dengan nominal sebesar Rp. 37.500.000.-* Periode pelaksanaan pada 11 Juni 2020. *(harga air Rp. 12.500/liter, sumber: Palyja) Provision of water for 1 (one) water tanker with a tank capacity of ± 3,000 liters or a nominal value of Rp37,500,000* Implementation period on June 11, 2020. *(water price Rp12,500 / liter, source: Palyja)

Pengelolaan pengaduan masyarakat

Pengaduan masyarakat yang masuk dan tercatat melalui saluran/media call center berkaitan dengan keluhan masyarakat terkait dengan pelayanan dan akses informasi. Terhadap keluhan dan pengaduan masyarakat, Perseroan berkomitmen untuk segera menindaklanjuti dan memberikan solusi yang terbaik bagi masyarakat. Selama tahun 2020, terdapat keluhan masyarakat sebanyak 913 keluhan dengan tingkat penyelesaian 100%.

Management of public complaints

Public complaints that are received and recorded through the call center are related to community complaints related to services and access to information. Regarding complaints from the public, the Company is committed to immediately following up and providing the best solutions for the community. During 2020, there were 913 complaints from the public with a 100% resolution rate.



KINERJA LINGKUNGAN HIDUP

Komitmen Terhadap Lingkungan Hidup

Lingkungan hidup selalu menjadi isu penting bagi pemangku kepentingan. Kesadaran bersama terhadap keselamatan dan kelestarian alam dari berbagai bentuk pencemaran telah mendorong semua pihak berkontribusi dalam keseimbangan ekosistem lingkungan hidup. Oleh karena itu, Perseroan menetapkan topik lingkungan menjadi isu yang perlu diungkapkan dalam pelaporan keberlanjutan. **[GRI 103-1]**

Sekalipun kegiatan operasional BNI Life tidak memberi dampak signifikan secara langsung dan signifikan terhadap kelestarian lingkungan, namun Perseroan berkomitmen penuh untuk menjalankan berbagai program terkait lingkungan untuk mendukung terciptanya kehidupan yang lebih baik di masa mendatang. Kegiatan di bidang lingkungan tersebut dilaksanakan sebagai bagian dari implementasi konsep green office. BNI Life menetapkan dukungan pencapaian target aspek perlindungan lingkungan melalui implementasi kegiatan operasional ramah lingkungan. **[GRI 103-2]**

Tanggung jawab ini diimplementasikan melalui kegiatan CSR dan melalui kehidupan sehari-hari Insan Perusahaan di kantor yakni beberapa di antaranya adalah dengan:

[GRI 103-3]

1. Meminimalisasi penggunaan kertas untuk memo dengan mengalihkannya ke surat elektronik (e-mail);
2. Menggunakan alat elektronik hemat energi;
3. Menggunakan kertas bekas atau print bolak balik untuk penghematan kertas dan tinta; dan
4. Penghematan air dan listrik dengan melakukan sosialisasi kepada seluruh pegawai.

Pengelolaan Konsumsi Energi

BNI Life menggunakan 2 (dua) jenis sumber energi utama dalam mendukung kegiatan operasionalnya, yakni: pemakaian energi listrik di kantor dan konsumsi BBM untuk transportasi. Untuk mengendalikan konsumsi kedua jenis energi tersebut, BNI Life menerapkan kebijakan pengaturan terkait penggunaan listrik ruangan kantor.

Untuk mengelola penggunaan BBM transportasi, Perseroan menerapkan penggunaan kendaraan yang dikenal hemat bahan bakar dan menerapkan kontrol penggunaan kendaraan operasional. Penerapan kebijakan ini diharapkan mampu memantau konsumsi energi tersebut, seperti tergambar dari tabel konsumsi energi berikut.

ENVIRONMENTAL PERFORMANCE

Commitment to Environment

The environment is always an important issue for stakeholders. Joint awareness to the safety and preservation of nature against various pollution has encouraged all parties to contribute to the balance of environmental ecosystems. Therefore, the Company has determined the environmental topic to be an issue that needs to be disclosed in its sustainability reporting. **[GRI 103-1]**

Even though BNI Life's operational activities do not have a direct and significant impact on environmental sustainability, the Company is fully committed to running various programs related to the environment to support a better life in the future. Activities in the environmental sector are carried out as part of the implementation of the green office concept. BNI Life supports the achievement of targets for environmental protection aspect through the implementation of environmentally friendly operational activities. **[GRI 103-2]**

This responsibility is implemented through CSR activities and the daily life of the Company's personnel in the office, some of which are by:

[GRI 103-3]

1. Minimizing the use of paper for memos by transferring them to electronic mail (e-mail);
2. Using energy-saving electronic devices;
3. Using used paper or two-sided printing to save paper and ink; and
4. Saving water and electricity by conducting outreach to all employees.

Energy Consumption Management

BNI Life uses two main types of energy sources to support its operational activities, namely: electricity consumption in offices and fuel consumption for transportation. To control the consumption of these two types of energy, BNI Life implements regulatory policies related to the use of office space electricity.

To manage the use of transportation fuel, the Company applies the use of fuel-efficient vehicles and implements control over the use of operational vehicles. The implementation of this policy is expected to be able to monitor energy consumption, as illustrated in the energy consumption table below.



Konsumsi Energi [GRI 302-1] [GRI 302-4]

Energy Consumption [GRI 302-1] [GRI 302-4]

Sumber Energi Energy Source	Satuan Unit	2020*	2019	2018
Penggunaan Listrik Electricity Usage				
- Centennial Tower	kWh	1.080.181	1.095.326	1.116.486
- Gd. BNI Life KS. Tubun	kWh	770.040	776.928	757.743
Total	kWh	1.374.098	1.872.254	1.874.229
	Gj	4.947	6.740	6.747
Penghematan Listrik Energy Savings	kWh	498.156	1.975	-
	Gj	1.793	7	-

Pengurangan Emisi CO₂

Pendekatan yang dilakukan dalam mendukung program pengurangan emisi CO₂ adalah dengan mengelola penggunaan sumber energi, baik listrik maupun BBM. Listrik dihasilkan dari pembangkit listrik yang menggunakan bahan bakar, baik berupa minyak diesel, batubara maupun gas, sehingga mengurangi pemakaian listrik berarti mengurangi emisi CO₂.

Berdasarkan realisasi konsumsi energi tersebut diatas, perkiraan emisi CO₂ yang dikeluarkan oleh Perseroan adalah sebagai berikut:

Reduction of CO₂ Emissions

The approach taken in supporting the CO₂ emission reduction program is to manage the use of energy sources, both electricity and fuel. Electricity is generated from power plants that use fuel, whether in the form of diesel oil, coal or gas. Therefore, reducing electricity consumption means reducing CO₂ emissions.

Based on the aforementioned realization of energy consumption, the estimated CO₂ emission by the Company is as follows:

Pengeluaran Emisi CO₂

CO₂ Emission Release

Sumber Energi Energy Source	Satuan* Unit *	2020	2019	2018
Listrik Electricity	Ton eq CO ₂ Ton eq CO ₂ 347	347	474	475

*) <https://www.carbonfootprint.com/calculator.aspx>

Pengelolaan Konsumsi Air dan Material [GRI 303-1]

Kebutuhan air digunakan oleh Perseroan untuk mendukung kelancaran operasional perkantoran. Konsumsi air di BNI Life terbatas untuk kegiatan di dalam kantor. Perseroan tetap berupaya untuk melakukan penghematan jumlah konsumsi air. Penghematan dilakukan melalui penggunaan kran yang dapat membatasi konsumsi air dan pemasangan stiker dan banner berisi imbauan untuk menghemat air. Sumber air yang digunakan umumnya adalah pasokan dari PDAM.

Sedangkan penggunaan material oleh Perseroan berupa kertas sebagaimana perusahaan pada umumnya. Material kertas menjadi bahan yang penting dan signifikan bagi kegiatan operasional yang bergerak di bidang perasuransian. Namun, BNI Life menyadari sumber

Water and Material Consumption Management [GRI 303-1]

The Company uses water to support smooth office operations. Water consumption at BNI Life is limited for activities in the office. The Company is still trying to save the quantity of water consumption. Savings are conducted through the use of faucets that can limit water consumption and the installation of stickers and banners with an appeal to save water. PDAM is the supplier for the Company's water consumption.

Meanwhile, as in other companies, the Company uses paper. Paper is an important and significant material for operational activities engaged in insurance. However, BNI Life realizes that the source of paper making material comes from plants. Therefore, it is important to participate



bahan pembuatan kertas yang berasal dari tumbuhan, menjadi penting untuk turut serta dalam menghemat pemakaian kertas, melalui kebijakan paperless atau dokumen elektronik (e-file), reuse kertas terpakai yang masih dapat digunakan, dan alternatif penggunaan kertas daur ulang (*recycle*).

Secara rinci, gambaran penggunaan air dan material kertas di BNI Life adalah sebagai berikut:

Konsumsi Air dan Material			Water and Material Consumption		
No.	Sumber Source	Satuan Unit	2020*	2019	2018
Penggunaan Air Water Usage					
Centennial Tower	M3		492	654	604
Gd. BNI Life KS. Tubun	M3		6.099	5.357	6.794
Total	M3		6.591	6.011	7.398
	Liter		6.591.000	6.011.000	7.398.000
Penghematan Air Water Saving	M3		580	(1.387)	-
	Liter		580.000	(1.387.000)	-
Penggunaan Material Kertas Paper Material Usage	Lembar		3.009.399	4.974.152	5.169.445
	Rim		6.019	9.948	10.339
Penghematan Material Kertas Paper Material Saving	Rim		(3.929)	(391)	-

Pengelolaan Limbah

Kegiatan operasional perkantoran umumnya menghasilkan limbah padat. Beberapa dari limbah tersebut merupakan jenis limbah yang termasuk ke dalam kelompok limbah bahan berbahaya dan beracun (B3), seperti toner bekas dan barang elektronik bekas, sementara lainnya merupakan bahan non-B3, seperti kertas bekas.

BNI Life mengelola limbah-limbah tersebut melalui kerja sama dengan perusahaan pengelola limbah bersertifikat dan independen. BNI Life menyediakan tempat penampungan sementara limbah-limbah B3 maupun non-B3, sebelum diambil dan dikelola oleh perusahaan pengelola limbah secara berkala. Selain itu, BNI Life melalui Divisi Procurement & General Affair juga telah melakukan kajian manajemen limbah pada area kantor pusat dan kantor cabang.

Adapun pengolahan limbah kertas, Perusahaan menggunakan kembali kertas yang salah cetak untuk tempelan nota/kwitansi realisasi bukti pembayaran (kecuali dokumen penting dan rahasia). Sedangkan limbah toner printer dibawa oleh pihak jasa penyewa printer untuk dilakukan pergantian dengan toner yang baru.

in saving paper usage, through paperless policies or electronic documents (e-files), reuse of used paper, and alternative use of recycled paper.

In detail, an overview of the water and paper use in BNI Life is as follows:

Water and Material Consumption

Waste Management

Office operational activities generally produce solid waste. Some are included in the hazardous and toxic waste (B3) category, such as used toner and used electronic goods. Meanwhile, others are non-B3 materials, such as used paper.

BNI Life manages these wastes in collaboration with certified and independent waste management companies. BNI Life provides temporary shelter for B3 and non-B3 wastes before they are collected and managed by a waste management company on a regular basis. In addition, BNI Life through the Procurement & General Affairs Division has also conducted a waste management study in the head office and branch offices.

For the processing of paper waste, the Company reuses misprinted paper to attach notes/receipts for realization of proof of payment (except important and confidential documents). Meanwhile, printer toner waste is carried by the printer tenant to be replaced with new toner.



Keanekaragaman Hayati

Sampai dengan tahun 2020, Perseroan belum melakukan program CSR, khususnya terkait dengan kegiatan keanekaragaman hayati. Namun demikian, meski bidang usaha tidak berkaitan langsung dengan pengelolaan sumber daya alam, Perseroan tetap komitmen untuk memberikan kontribusi terhadap pelestarian alam dalam bentuk yang lain.

Pengaduan terkait Dampak Lingkungan

Selama periode pelaporan tidak ada pengaduan terhadap BNI Life yang berkaitan dengan dampak lingkungan. BNI Life juga tidak mendapat denda akibat ketidakpatuhan terhadap undang-undang dan peraturan tentang lingkungan. Selain itu juga tidak ada keluhan pada periode sebelumnya yang belum terselesaikan pada tahun pelaporan. ([GRI 307-1](#))

Biodiversity

Up to 2020, the Company has not conducted CSR programs related to biodiversity activities. However, even though the business sector is not directly related to natural resource management, the Company remains committed to contributing to the preservation of nature in other forms.

Complaints related to Environmental Impact

During the reporting period there was no complaint against BNI Life relating to environmental impacts. BNI Life also does not receive a penalty for non-compliance against the laws and regulations regarding environment. In addition, there was also no complaint on unresolved previous period on reporting year. ([GRI 307-1](#))



PENGEMBANGAN PRODUK DAN LAYANAN YANG BERKELANJUTAN

Dalam menjalankan aktivitas usahanya, BNI Life senantiasa untuk terus menerus meningkatkan kepuasan nasabah. Kepuasan para nasabah salah satunya dipengaruhi oleh kualitas layanan dan sistem yang diberikan oleh BNI Life, baik dari sisi keandalan, efektivitas serta efisiensi sarana layanan di samping oleh ketersediaan produk asuransi yang bervariasi dan sesuai dengan kebutuhan nasabah.

Selain itu, untuk mengembangkan fasilitas dan layanan kepada nasabah, BNI Life berupaya untuk selalu melakukan evaluasi dan pemutakhiran implementasi teknologi informasi. Di samping melakukan pengkinian infrastruktur, BNI Life juga mengakomodasi pengembangan produk asuransi melalui kemudahan akses dan transaksi secara *online*.

Sepanjang tahun 2020, BNI Life telah mengembangkan produk dan/atau layanan yang mendukung Keuangan Berkelanjutan dan pelayanan kepada nasabah yaitu, sebagai berikut:

1. Menyediakan layanan *live chat* pada website BNI Life
2. Menyediakan layanan customer care pada media sosial BNI Life
3. Memberikan literasi dan edukasi melalui website dan media sosial BNI Life

Pengelolaan Pengaduan Pelanggan

BNI Life telah menyediakan saluran untuk menyampaikan keluhan dan pengaduan sebagai upaya memberikan perlindungan dan pelayanan nasabah, BNI Life telah menyediakan layanan untuk menjawab pertanyaan, menampung masukan, keluhan dan pengaduan, antara lain: layanan *customer care* BNI Life, *customer care center*, media surat, dan *costumer portal* melalui website.

Untuk kemudahan jangkauan dan askses nasabah, Perseroa telah membentuk, Layanan customer care center yang tersedia dan tersebar di beberapa kota besar di Indonesia. Berikut sarana yang komprehensif yang bagi nasabah untuk mengajukan pengaduan terkait produk dan layanan, antara lain:

1. Customer Care

Layanan *Customer Care* BNI Life dapat dijangkau melalui:

- a. Mengakses telepon di nomor 1500 045;
- b. Mengakses email di alamat care@bni-life.co.id; atau
- c. Datang langsung ke bagian *Walk In Customer Care* dengan alamat:
Centennial Tower, 9th Floor Jl. Gatot Subroto kav 24- 25 Jakarta 12930

SUSTAINABLE DEVELOPMENT OF PRODUCTS AND SERVICES

In carrying out its business activities, BNI Life continuously improve customer satisfaction. Customer satisfaction is influenced by the quality of services and systems provided by BNI Life, both in reliability, effectiveness and efficiency of service facilities besides the availability of various and suitable insurance products for customer needs.

In addition, to develop facilities and services for customers, BNI Life always strives to evaluate and update the implementation of information technology. In addition to updating infrastructure, BNI Life accommodates the development of insurance products through easy access and online transactions.

Throughout 2020, BNI Life developed products and services that support Sustainable Finance and services to customers, namely, as follows:

1. Providing live chat services on the BNI Life website
2. Providing customer care services to the BNI Life social media
3. Providing literacy and education through the website and BNI Life social media

Customer Complaint Management

BNI Life provides channels for submitting complaints. As an effort to give customer protection and service, BNI Life offers services to answer questions as well as accommodate input and complaints, including: BNI Life customer care services, customer care centers, mail, and customer portals through the website.

For easy reach and access to customers, the Company establishes a customer care center service that is available and spread across several major cities in Indonesia. The following list contains a comprehensive tool for customers to submit complaints related to products and services, including:

1. Customer Care

BNI Life Customer Care services are accessible through:

- a. Telephone at 1500 045;
- b. Email at care@bni-life.co.id; or
- c. Direct visit to the Walk In Customer Care section by address:
Centennial Tower, 9th Floor Jl. Gatot Subroto kav 24-25 Jakarta 12930



2. Customer Care Center

- Jakarta: Lantai Ground Podium Menara BNI Pejompongan. Jl. Pejompongan Raya No.5 Bendungan Hillir, Tanah Abang - Jakarta Pusat 10210.
- Surabaya : Gedung Graha Pangeran Lt. XI. Jl. Achmad Yani No. 286 Surabaya
- Bandung : Jl. Burangrang No.38, Lengkong, Bandung
- Denpasar : Jl. Diponegoro No.122 Denpasar, Dusun Sanglah Barat, Daud Puri Klod, Denpasar Barat, Denpasar.
- Palembang :Jl. Basuki Rachmat, No. 24B Pahlawan, Kec Kemuning, Palembang, Sumatera Selatan, 30151
- Semarang : Rukan Pemuda Mas Blok A1-A2 Lantai 2, DP Mall, Jalan Pemuda No.150, Kelurahan Sekayu, Kecamatan Semarang Tengah, Kota Semarang.

3. Media surat

Nasabah dapat menyampaikan keluhan melalui surat yang dapat dikirimkan ke alamat kantor pusat BNI Life di Centennial Tower, Lantai 9 Jl. Gatot Subroto Kav 24-25, Jakarta 12930, Indonesia UP: Customer Complaint Handling.

2. Customer Care Center

- Jakarta: Ground Podium Floor Menara BNI Pejompongan. Jl. Pejompongan Raya No.5 Bendungan Hillir, Tanah Abang - Central Jakarta 10210.
- Surabaya: Gedung Graha Pangeran Lt. XI. Jl. Achmad Yani No. 286 Surabaya
- Bandung: Jl. Burangrang No.38, Lengkong, Bandung
- Denpasar: Jl. Diponegoro No.122 Denpasar, Sanglah Barat Hamlet, Daud Puri Klod, West Denpasar, Denpasar.
- Palembang:Jl. Basuki Rachmat, No. 24B Pahlawan, Kec Kemuning, Palembang, South Sumatra, 30151
- Semarang: Rukan Pemuda Mas Blok A1-A2 2nd Floor, DP Mall, Jalan Pemuda No.150, Sekayu Village, Central Semarang District, Semarang City.

3. Media letter

Customers can submit complaints by mail which can be sent to the BNI Life head office at Centennial Tower, 9th Floor Jl. Gatot Subroto Kav 24-25, Jakarta 12930, Indonesia UP: Customer Complaint Handling.

Data Jumlah Pengaduan dan Tindaklanjut Nasabah Tahun 2020

Data on the number of complaints and customer follow-up in 2020

Media	Jumlah Pengaduan Total Complain	Jumlah Tindak Lanjut Total Follow Up	Tingkat Penyelesaian Solvency rate
Customer Care	390	390	100%
Customer Care Center	73	73	100%
Media Surat Letter	450	450	100%
Jumlah Total	913	913	100%



INDEKS GRI STANDARD DAN POJK 51/2017

INDEKS GRI STANDARDS
AND POJK 51/2017



LEMBAR UMPAN BALIK

FEEDBACK SHEET

Kami mohon kesediaan para pemangku kepentingan untuk memberikan umpan balik setelah membaca Laporan Keberlanjutan ini dengan mengirim email atau mengirim formulir ini melalui fax atau pos.

We would like to ask all stakeholders to kindly provide feedback after reading this sustainability report by sending email or send this form by fax or mail.

Profil Anda | Your Profile

Nama (bila berkenan) | Name (if you please) : _____
Institusi/Perusahaan | Institution/Company : _____
Email : _____
Telp/Hp | Phone/Mobile : _____

Golongan Pemangku Kepentingan | Stakeholders Group

Pemerintah | Government
 LSM | NGO
 Perusahaan | Corporate
 Masyarakat | Community

Media
 Akademik | Academic
 Lain-lain, mohon sebutkan : _____
Others, please state : _____

Mohon pilih jawaban yang paling sesuai
Please choose the most appropriate answer

1. Laporan ini bermanfaat bagi Anda:

This report is useful to you:

<input type="checkbox"/> Sangat Tidak Setuju Strongly Disagree	<input type="checkbox"/> Tidak Setuju Disagree	<input type="checkbox"/> Netral Neutral	<input type="checkbox"/> Setuju Agree	<input type="checkbox"/> Sangat Setuju Strongly Agree
---	---	--	--	--

2. Laporan ini menggambarkan kinerja Perusahaan dalam pembangunan keberlanjutan:

This report describes the Company's performance in sustainability development:

<input type="checkbox"/> Sangat Tidak Setuju Strongly Disagree	<input type="checkbox"/> Tidak Setuju Disagree	<input type="checkbox"/> Netral Neutral	<input type="checkbox"/> Setuju Agree	<input type="checkbox"/> Sangat Setuju Strongly Agree
---	---	--	--	--

3. Laporan ini mudah dimengerti:

This report is easy to understand:

<input type="checkbox"/> Sangat Tidak Setuju Strongly Disagree	<input type="checkbox"/> Tidak Setuju Disagree	<input type="checkbox"/> Netral Neutral	<input type="checkbox"/> Setuju Agree	<input type="checkbox"/> Sangat Setuju Strongly Agree
---	---	--	--	--

4. Laporan ini menarik:

This report is interesting:

<input type="checkbox"/> Sangat Tidak Setuju Strongly Disagree	<input type="checkbox"/> Tidak Setuju Disagree	<input type="checkbox"/> Netral Neutral	<input type="checkbox"/> Setuju Agree	<input type="checkbox"/> Sangat Setuju Strongly Agree
---	---	--	--	--

5. Laporan ini meningkatkan kepercayaan Anda pada keberlanjutan Perusahaan:

This report increases your trust in the Company's sustainability:

<input type="checkbox"/> Sangat Tidak Setuju Strongly Disagree	<input type="checkbox"/> Tidak Setuju Disagree	<input type="checkbox"/> Netral Neutral	<input type="checkbox"/> Setuju Agree	<input type="checkbox"/> Sangat Setuju Strongly Agree
---	---	--	--	--

**Mohon berkenan mengisi:**

Please complete the below statements:

1. Bagian laporan mana yang paling berguna bagi Anda:
Which part of this report is most useful to you:

.....
.....
.....

2. Bagian laporan mana yang kurang berguna bagi Anda:
Which part of this report is less useful to you:

.....
.....

3. Bagian laporan mana yang paling menarik bagi Anda:
Which part of this report is the most interesting to you:

.....
.....

4. Bagian laporan mana yang kurang menarik bagi Anda:
Which part of this report is less interesting to you:

.....
.....

5. Mohon berikan saran/usul/komentar Anda atas laporan ini:
Please give us your advice/suggestions/comments on this report:

.....
.....

Terima kasih atas partisipasi Anda.

Thank you for your participation.

Mohon agar formulir ini dikirimkan kembali kepada:
Kindly send this form to:

KONTAK PERUSAHAAN

Arry Herwindo Wildan
(Sekretaris Perusahaan)

Kantor Pusat
Centennial Tower Lt. 9,
Jalan Gatot Subroto Kav. 24-25,
Jakarta Selatan

Phone : 021 -2953 9999
Fax : 021-2953 9998
Call Center : 1-500-045
Email : corporate.secretary@bni-life.co.id
www.bni-life.co.id





REFERENSI PERATURAN OTORITAS JASA KEUANGAN (POJK) NO. 51/POJK.03/2017

REGULATION OF SERVICES AUTHORITY REFERENCES
FINANCE (POJK) NO. 51/POJK.03/2017

No	Kriteria Criteria	Halaman Page
1	STRATEGI KEBERLANJUTAN SUSTAINABILITY STRATEGY	2
2	IKHTISAR KINERJA ASPEK KEBERLANJUTAN OVERVIEW OF SUSTAINABILITY ASPECTS PERFORMANCE	6
2.a.	Aspek Ekonomi Economic Aspect	7
2.b.	Aspek Lingkungan Hidup Environmental Aspect	8
2.c.	Aspek Sosial Social Aspect	10
3	PROFIL PERUSAHAAN COMPANY PROFILE	14
3.a.	Visi, Misi, dan Nilai Keberlanjutan Sustainability Vision, Mission and Values	16
3.b.	Profil Singkat Brief Profile	15
3.c.	Skala Usaha Business Scale	16
3.d.	Penjelasan Produk, Layanan, dan Kegiatan Usaha Description of Products, Services and Business Activities	17
3.e.	Keanggotaan pada Asosiasi Membership in Association	19
3.f.	Perubahan Yang Bersifat Signifikan Significant Changes	20
4	LAPORAN MANAJEMEN MANAGEMENT REPORT	10
	Sambutan Direksi Message from the Board of Directors	11
5	TATA KELOLA KEBERLANJUTAN SUSTAINABILITY GOVERNANCE	27
5.a.	Uraian Direksi dan Dewan Komisaris serta Pegawai Description of Board of Directors and Board of Commissioners and Employees	30, 31, 33
5.b.	Pengembangan Kompetensi SDM HR Competency Development	34
5.c.	Manajemen Risiko Perusahaan Corporate Risk Management	43
5.d.	Pemangku Kepentingan Stakeholders	44
5.e.	Pendekatan dalam Melibatkan Pemangku Kepentingan Approach in Involving Stakeholders	44
6	KINERJA KEBERLANJUTAN SUSTAINABILITY PERFORMANCE	46
6.a.	Kegiatan Membangun Budaya Keberlanjutan Activities to Build a Culture of Sustainability	47
6.b.	Kinerja Ekonomi Economic Performance	48
6.c.	Kinerja Sosial Social Performance	49
6.d.	Kinerja Lingkungan Hidup Environmental Performance	54
6.e.	Tanggung Jawab Pengembangan Produk Product Development Responsibilities	56
7	VERIFIKASI TERTULIS DARI PIHAK INDEPENDEN WRITTEN VERIFICATION OF INDEPENDENT PARTIES	26



INDEKS GRI STANDARDS OPSI “CORE”

GRI STANDARDS INDEX “CORE” OPTION

Indeks GRI GRI Index	Indikator Indicator	Halaman Page
GRI 101	LANDASAN LAPORAN KEBERLANJUTAN 2016 FOUNDATION OF SUSTAINABILITY REPORT 2016	
101	Landasan Foundation	24
GRI 102	PENGUNGKAPAN UMUM 2016 2016 GENERAL DISCLOSURES	
	Profil Organisasi Organization Profile	
102-1	Nama organisasi Organization Name	15
102-2	Kegiatan, merek, produk dan jasa Activities, brands, products and services	15
102-3	Lokasi kantor pusat Head office location	15
102-4	Lokasi operasi Operational location	15
102-5	Kepemilikan dan bentuk hukum Ownership and legal form	15
102-6	Pasar yang dilayani Markets served	18
102-7	Skala organisasi Organizational scale	16
102-8	Informasi karyawan dan pekerja lain Information on employees and other workers	15
102-9	Rantai pasokan Supply chain	20
102-10	Perubahan signifikan pada organisasi dan rantai pasokannya Significant changes to the organization and its supply chain	20
102-11	Pendekatan atau prinsip pencegahan Precautionary approach or principle	43
102-12	Inisiatif eksternal External initiatives	20
102-13	Keanggotaan asosiasi Association membership	19
	Strategi Strategy	
102-14	Pernyataan dari pembuat keputusan senior Statements from senior decision makers	11
	Etika dan Integritas Ethics and Integrity	
102-16	Nilai, prinsip, standar dan norma perilaku Values, principles, standards and norms of behavior	16
	Tata Kelola Governance	
102-18	Struktur Tata Kelola Governance Structure	29



Indeks GRI GRI Index	Indikator Indicator	Halaman Page
	Keterlibatan Pemangku Kepentingan Stakeholder Engagement	
102-40	Daftar Kelompok Pemangku kepentingan List of Stakeholder Groups	44
102-41	Perjanjian perundingan kolektif Collective bargaining agreements	44
102-42	Mengidentifikasi dan memilih pemangku kepentingan Identification and selection of stakeholders	44
102-43	Pendekatan terhadap keterlibatan pemangku kepentingan Approach to stakeholder engagement	44
102-44	Topik utama dan masalah yang dikemukakan Main topics and problems raised	44
	Praktik Pelaporan Reporting Practice	
102-45	Entitas yang termasuk dalam laporan keuangan dikonsolidasi Entities that are included in the consolidated financial statements	24
102-46	Menetapkan isi laporan dan batasan topic Determination of report content and topic boundaries	25
102-47	Daftar topik material List of material topics	25
102-48	Penyajian kembali informasi Restatement of information	24
102-49	Perubahan dalam pelaporan Changes in reporting	24
102-50	Periode pelaporan Reporting period	24
102-51	Tanggal laporan terbaru Most recent report date	24
102-52	Siklus pelaporan Reporting cycle	24
102-53	Titik kontak untuk pertanyaan mengenai laporan Point of contact for inquiries regarding reports	26
102-54	Klaim bahwa pelaporan sesuai dengan Standar GRI Claims that reporting is in accordance with the GRI Standards	24
102-55	Indeks isi GRI GRI content index	24
102-56	Assurance oleh pihak eksternal External assurance	26



Indeks GRI GRI Index	Indikator Indicator	Halaman Page
	PENGUNGKAPAN KHUSUS SPECIAL DISCLOSURES	
GRI 200	Kinerja Ekonomi 2016 2016 Economic Performance	
103	Pendekatan Manajemen Management Approach	
103-1	Penjelasan topik material dan batasannya Explanation of Material Topics and Its Limitations	48
103-2	Pendekatan manajemen dan komponennya Management approach and its components	48
103-3	Evaluasi dan pendekatan manajemen Evaluation and management approach	48
201-1	Nilai ekonomi yang diterima dan didistribusikan Economic value received and distributed	48
GRI 300	Kinerja Lingkungan 2016 2016 Environmental Performance	
302	Energi Energy	
103	Pendekatan Manajemen Management Approach	
103-1	Penjelasan topik material dan batasannya Explanation of Material Topics and Its Limitations	54
103-2	Pendekatan manajemen dan komponennya Management approach and its components	54
103-3	Evaluasi dan pendekatan manajemen Evaluation and management approach	54
302-1	Konsumsi energi di dalam organisasi Energy consumption within the organization	55
302-4	Pengurangan konsumsi energi Reduction in energy consumption	55
303	Air Water	
103	Pendekatan Manajemen Management Approach	
103-1	Penjelasan topik material dan batasannya Explanation of Material Topics and Its Limitations	54
103-2	Pendekatan manajemen dan komponennya Management approach and its components	54
103-3	Evaluasi dan pendekatan manajemen Evaluation and management approach	54
303-1	Pengambilan air berdasarkan sumber Water withdrawal by source	55



Indeks GRI GRI Index	Indikator Indicator	Halaman Page
GRI 400	Kinerja Sosial 2016 2016 Social Performance	
401	Kepegawaian Staffing	
103	Pendekatan Manajemen Management Approach	
103-1	Penjelasan topik material dan batasannya Explanation of Material Topics and Its Limitations	50
103-2	Pendekatan manajemen dan komponennya Management approach and its components	50
103-3	Evaluasi dan pendekatan manajemen Evaluation and management approach	50
401-1	Perekrutan karyawan baru dan pergantian karyawan New employee recruitment and employee turnover	51, 52
401-2	Tunjangan kepada karyawan purnawaktu Benefits to full-time employees	52
404	Pelatihan dan Pendidikan Training and Education	
103	Pendekatan Manajemen Management Approach	
103-1	Penjelasan topik material dan batasannya Explanation of Material Topics and Its Limitations	50
103-2	Pendekatan manajemen dan komponennya Management approach and its components	50
103-3	Evaluasi dan pendekatan manajemen Evaluation and management approach	50
404-1	Rata-rata jam pelatihan per tahun per karyawan Average hours of training per year per employee	51
404-2	Program untuk meningkatkan keterampilan karyawan dan program bantuan pelatihan Programs to improve employee skills and training assistance programs	50

Halaman ini sengaja dikosongkan

This page intentionaly left blank





PT BNI Life Insurance (BNI Life)

Centennial Tower, Lantai 9
Jl. Gatot Subroto Kav 24-25,
Jakarta 12930, Indonesia
Telp : 1-500-045

www.bni-life.co.id