

# Transformasi Bisnis Menuju Kinerja yang Berkelanjutan

Business Transformation Towards Sustainable Performance





## SANGGAHAN DAN BATASAN TANGGUNG JAWAB

### DISCLAIMER

Laporan Tahunan ini berisikan pernyataan-pernyataan kondisi keuangan, hasil operasi, proyeksi, rencana, strategi, kebijakan, serta tujuan Perusahaan, yang digolongkan sebagai pernyataan ke depan dalam pengertian perundang-undangan yang berlaku, kecuali hal-hal yang bersifat historis.

Pernyataan-pernyataan tersebut bersifat prospektif yang memiliki risiko dan ketidakpastian serta dapat mengakibatkan perkembangan aktual secara material berbeda dari yang tertulis dalam pernyataan-pernyataan tersebut. Pernyataan prospektif dalam laporan tahunan ini dibuat berdasarkan berbagai asumsi mengenai kondisi terkini dan kondisi mendatang dari Perusahaan serta lingkungan bisnis di mana Perusahaan menjalankan kegiatan usaha. Perusahaan tidak menjamin bahwa segala tindakan yang telah diambil untuk memastikan keabsahan dokumen ini akan membawa hasil-hasil tertentu sesuai harapan.

Laporan ini juga memuat kata "Perusahaan", "Perseroan", atau "BNI Life" yang didefinisikan sebagai PT BNI Life Insurance.

Penyebutan satuan mata uang "Rupiah", "Rp" atau IDR merujuk pada mata uang resmi Republik Indonesia, sedangkan "Dolar AS" atau USD merujuk pada mata uang resmi Amerika Serikat. Semua informasi keuangan disajikan dalam mata uang Rupiah sesuai dengan Standar Akuntasi Keuangan Indonesia.

Laporan Tahunan BNI Life 2021 disajikan dalam dua bahasa yaitu Bahasa Indonesia dan Inggris dengan menggunakan jenis dan ukuran huruf yang mudah dibaca dan dicetak dengan kualitas yang baik. Laporan Tahunan PT BNI Life Insurance dapat dilihat dan diunduh di situs resmi Perusahaan, [www.bni-life.co.id](http://www.bni-life.co.id)

This annual report contains financial condition, operation results, projections, plans, strategies, policy, as well as the Company's objectives, which is classified as forward-looking statements in the implementation of the prevailing laws, excluding historical matters.

Such forward-looking statements are subject to known and unknown risks (prospective), uncertainties, and other factors that could cause actual results to differ materially from expected results. Prospective statements in this annual report are prepared based on numerous assumptions concerning current conditions and future events of the Company and the business environment where the Company conducts business. The Company shall have no obligation to guarantee that the entire valid document presented will bring specific results as expected.

This annual report contains the words "Company", "The Company", or "BNI Life" here in after referred to as PT BNI Life Insurance.

The mention of the currency unit of "Rupiah, "Rp" or IDR here in after refers to the official currency of the Republic of Indonesia, while "US Dollar" or USD here in after refers to the official currency of the United States of America. All financial information is presented in Rupiah in accordance with Indonesian Financial Accounting Standards.

The 2021 BNI Life Annual Report is presented in bilingual, Indonesia and English languages as well as uses readable and printable type and size of font with good quality. PT BNI Life Insurance Annual Report can be seen and downloaded on the Official Website, [www.bni-life.co.id](http://www.bni-life.co.id).



# Transformasi Bisnis Menuju Kinerja yang Berkela

Business Transformation Towards Sustainable Performance

“

Transformasi bisnis menuju kinerja yang berkelanjutan menjadi *highlight* utama BNI Life pada tahun 2021. Di tengah tahun yang menantang, BNI Life terus menunjukkan performa terbaiknya dalam memberikan pelayanan dengan mentransformasi proses bisnis berbasis teknologi bertujuan untuk memberikan kenyamanan dan keamanan untuk nasabah. Selain itu, BNI Life juga terus mempertahankan posisinya sebagai perusahaan asuransi terbaik untuk mencapai kinerja yang berkelanjutan.

Business transformation towards sustainable performance is the main highlight of BNI Life in 2021. In the midst of a challenging year, BNI Life continues to show its best performance in providing services by transforming technology-based business processes aimed at providing convenience and safe experience for customers. In addition, BNI Life always maintains its position as the best insurance company to achieve sustainable performance.

”

# KESINAMBUNGAN TEMA

## Theme Continuity



## 2017

### SINERGI KOKOH KEKUATAN ASURANSI, SIAPKAN MASA DEPAN TERENCANA GENERASI MILLENNIAL INDONESIA

Resilient Insurance Synergy, Helping the Readiness of Indonesia Millennial Future

Industri asuransi terus mengalami pertumbuhan kinerja yang sangat memuaskan dan semakin diterima oleh masyarakat Indonesia. Sejalan dengan itu, kinerja BNI Life juga terus meningkat dengan baik. Pertumbuhan laba perusahaan yang tumbuh lebih dari 100% pada tahun 2017 menunjukkan kemampuan BNI Life bersaing di industri asuransi nasional.

The insurance industry continues to experience a very satisfied performance growth and to be more accepted by the people of Indonesia. In line with that, the performance of BNI Life also continues to increase favorably. The Company's profit growth that grew at more than 100% in 2017 showed the BNI Life's capability compete in the national insurance industry.

## 2018

### TRANSFORMASI MENUJU KINERJA OPTIMAL

Transformation Toward Optimal Performance

BNI Life senantiasa melakukan transformasi menuju arah yang lebih baik dalam rangka menyediakan layanan asuransi dan mempertahankan pertumbuhan bisnis yang optimal. Transformasi yang terwujud dalam inovasi untuk memberikan kemudahan dan kenyamanan (*Eazy Life*) bagi nasabahnya. Bersama-sama dengan basis nasabah yang telah ada saat ini dan untuk menyambut perkembangan teknologi digital yang akan memberikan perubahan besar di masa mendatang, maka BNI Life terus melakukan penyempurnaan produk dan layanan termasuk model bisnis digital (*Go Digital*).

BNI Life constantly makes transformation to be better in providing insurance services and to maintain optimal business growth. This transformation is manifested through innovation in providing convenience and comfort (*Eazy Life*) to customers. Together with the existing customer base, as well as to welcome the development of digital technology that will provide major changes to the way of life going forward, BNI Life continues to improve its products and services including the digital business model (*Go Digital*).

## 2019

### MEMPERKOKOH PONDASI BISNIS MENUJU PERTUMBUHAN YANG BERKELANJUTAN

Strengthening Business Foundation  
Toward Sustainable Growth

Sebuah perusahaan yang sehat merupakan perusahaan yang bukan hanya menciptakan keuntungan dan manfaat bagi para Pemangku Kepentingan, akan tetapi juga memiliki nilai keberlanjutan yang menjamin para Pemangku Kepentingan serta Pemegang Saham yang ada di dalam Perusahaan. BNI Life menyadari bahwa nilai ini merupakan unsur yang fundamental bagi sebuah perusahaan. BNI Life senantiasa berupaya memperkokoh pondasi bisnis BNI Life sehingga Perusahaan mampu memiliki nilai pertumbuhan yang berkelanjutan.

A healthy company does not only create benefits for its stakeholders but also have sustainable values that can assure all of its Stakeholders and Shareholders. BNI Life realizes that such value is a fundamental element for its business. BNI Life is committed to continuously strengthening its business foundation in order to have sustainable growth values.



## KESINAMBUNGAN TEMA

Theme Continuity



# 2020

**MENGOPTIMALKAN PERTUMBUHAN  
BISNIS DAN INOVASI BERKELANJUTAN**  
Optimizing Business Growth and  
Sustainable Innovation

Pertumbuhan bisnis dan terus berinovasi ditengah tahun yang menantang menjadi fokus utama BNI Life. Dengan meluncurkan 4 produk baru, yaitu; *BNI Life Infinite Protection*, *BNI Life Steady Protection*, Solusi Proteksi Dana Pensiun dan *BNI Life Ultima Protection* untuk memberikan pilihan variasi produk sesuai kebutuhan nasabah dan menegaskan posisi BNI Life menjadi Perusahaan Asuransi pilihan nasabah.

Business growth and keep innovating in the midst of a challenging year were the main focuses of BNI Life. By launching 4 new products, which are; BNI Life Infinite Protection, BNI Life Steady Protection, Solusi Proteksi Dana Pensiun and BNI Life Ultima Protection to provide a choice of product variations for the customer and confirmed BNI Life's position as the customer's choice.

# 2021

**TRANSFORMASI BISNIS MENUJU KINERJA YANG  
BERKELANJUTAN**  
Business Transformation Towards Sustainable Performance

Transformasi bisnis menuju kinerja yang berkelanjutan menjadi *highlight* utama BNI Life pada tahun 2021. Di tengah tahun yang menantang, BNI Life terus menunjukkan performa terbaiknya dalam memberikan pelayanan dengan mentransformasi proses bisnis berbasis teknologi bertujuan untuk memberikan kenyamanan dan keamanan untuk nasabah. Selain itu, BNI Life juga terus mempertahankan posisinya sebagai perusahaan asuransi terbaik untuk mencapai kinerja yang berkelanjutan.

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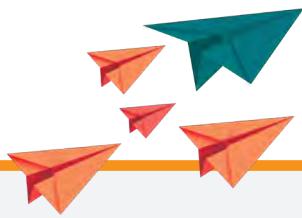
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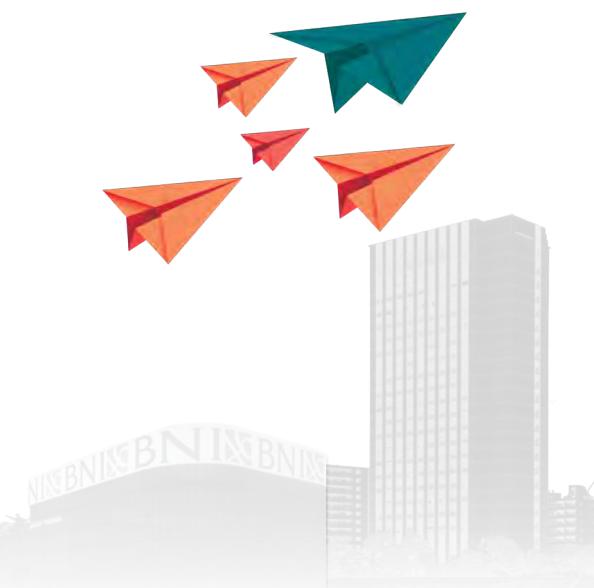
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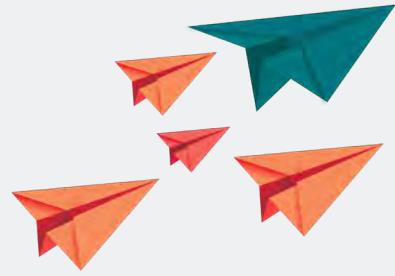
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# 01

## IKHTISAR KINERJA

Performance Highlights



“

BNI Life berhasil mencatatkan pencapaian laba bersih tahun berjalan sebesar Rp179,58 miliar dan jumlah penghasilan komprehensif tahun berjalan sebesar Rp118,26 miliar.

BNI Life has been successful to record net profit for the year of Rp179.58 billion and total comprehensive income for the year of Rp118.26 billion.

# IKHTISAR DATA KEUANGAN PENTING

## Summary of Significant Financial Data

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Dalam jutaan Rupiah, kecuali dinyatakan lain  
In millions Rupiah, unless otherwise stated

Uraian Description	2021	2020 <sup>1)</sup>	2019 <sup>1)</sup>	2018	2017
Jumlah Pendapatan Total Income	5.957.707	5.491.482	6.262.430	6.106.679	6.987.785
Jumlah Beban Total Expenses	5.830.362	5.329.765	5.955.073	5.934.492	6.619.398
Laba Sebelum Pajak Penghasilan Income Before Income Tax	127.345	161.717	307.357	172.187	368.387
Laba Bersih Tahun Berjalan Net Profit for the Year	179.580	157.586	302.101	185.038	374.904
Jumlah Penghasilan Komprehensif Tahun Berjalan Total Comprehensive Income (Loss) for the Year	118.268	350.317	457.335	(29.097)	510.678
Jumlah Investasi Total Investment	20.697.323	19.135.015	16.726.232	14.998.445	14.566.378
Aset Lain-Lain – Neto Other Assets – Net	2.119.764	1.412.827	1.512.024	795.912	871.371
<b>Jumlah Aset</b> Total Asset	<b>22.817.087</b>	<b>20.547.842</b>	<b>18.238.256</b>	<b>17.287.800</b>	<b>16.304.902</b>
Liabilitas Manfaat Polis Masa Depan Liabilities for Future Policy Benefits	8.312.786	7.107.348	5.763.404	9.852.657	9.790.274
Penyisihan Manfaat Polis Masa Depan dan Kontribusi yang Belum Menjadi Hak Provision for Liabilities for Future Policy Benefits and Unearned Contributions	135.137	121.963	119.744	107.122	100.200
Ujrah Diterima Dimuka Unearned Ujrah	20.599	15.884	12.885	13.177	10.288
Cadangan Atas Premi yang Belum Merupakan Pendapatan Unearned Premium Reserves	106.537	95.931	125.535	222.872	224.752
Estimasi Liabilitas Klaim Estimated Claim Liabilities	318.693	205.693	185.103	178.698	165.610
Liabilitas Lainnya Other Liabilities	1.559.671	624.281	654.929	1.457.491	414.829
<b>Jumlah Liabilitas</b> Total Liabilities	<b>16.374.419</b>	<b>14.247.860</b>	<b>12.292.097</b>	<b>11.832.017</b>	<b>10.705.953</b>
Dana Peserta Participants' Fund	499.826	428.132	333.996	245.444	247.042
Jumlah Ekuitas Total Equity	5.942.842	5.871.850	5.612.163	5.210.339	5.351.907

<sup>1)</sup> Disajikan kembali  
Restated



## IKHTISAR DATA KEUANGAN PENTING

Summary of Significant Financial Data

» **Laporan Arus Kas Konsolidasian**  
**Consolidated Statements of Cash Flows**

Dalam jutaan Rupiah, kecuali dinyatakan lain  
In millions Rupiah, unless otherwise stated

Uraian Description	2021	2020	2019	2018	2017
Arus Kas dari (Digunakan untuk) Aktivitas Operasi Cash Flows from (Used in) Operating Activities	196.627	1.727.434	463.497	408.951	1.926.921
Arus Kas dari (Digunakan untuk) Aktivitas Investasi Cash Flows from (Used in) Investing Activities	(105.374)	(1.567.155)	(414.330)	(434.154)	(1.854.035)
Arus Kas dari (Digunakan untuk) Aktivitas Pendanaan Cash Flows from (Used in) Financing Activities	(75.273)	(116.649)	(55.511)	(112.471)	(55.186)
Kenaikan (Penurunan) Bersih Kas dan Kas pada Bank Net Increase (Decrease) Cash and Cash in Banks	15.980	43.630	(6.344)	(137.674)	17.690
Dampak Bersih Perubahan Nilai Tukar atas Kas dan Kas pada Bank Net Effect of Changes in Exchange Rates in Cash and Cash in Banks	(10)	25	(134)	282	106
Kas dan Setara Kas Awal Tahun Cash and Cash Equivalents at the Beginning of the Year	84.451	40.796	141.877	279.269	261.473
Kas dan Setara Kas Akhir Tahun Cash and Cash Equivalents at the End of the Year	100.421	84.451	135.399	141.877	279.269

## IKHTISAR DATA KEUANGAN PENTING

Summary of Significant Financial Data

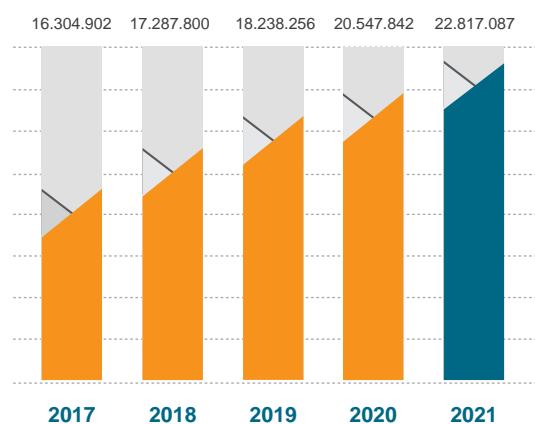
» **Rasio Keuangan Utama**  
**Main Financial Ratios**

Dalam %  
In %

Uraian Description	2021	2020	2019	2018	2017
<b>Rasio Rentabilitas (Profitabilitas)</b>					
Rentability Ratio (Profitability)					
Rasio Laba Terhadap Jumlah Aset Return on Assets	0,79	0,77	1,66	1,07	2,30
Rasio Laba Terhadap Jumlah Ekuitas Return on Equity	3,02	2,68	5,38	3,55	7,01
Marjin Laba Bersih Net Profit Margin	3,78	3,43	6,35	3,32	6,56
Rasio Perimbangan Hasil Investasi dengan Pendapatan Premi i Neto Balance Ratio of Investment Income to Net Premium Income	30,03	27,89	28,31	13,34	18,36
Rasio Beban Klaim, Beban Usaha dan Komisi Claim Expense, Operating Expense, and Commission Ratios	130,37	126,06	121,45	111,17	112,14
<b>Rasio Solvabilitas</b>					
Solvability Ratio					
Rasio Jumlah Liabilitas terhadap Ekuitas Debt to Equity Ratio	275,53	242,65	219,03	227,09	200,04
Rasio Jumlah Liabilitas terhadap Aset Debt to Assets Ratio	71,76	69,34	67,40	68,44	65,66
Pencapaian Rasio Solvabilitas Achievement of Solvability Ratio	714,30	794,94	721,61	737,82	776,56
<b>Rasio Selain Solvabilitas</b>					
Another Ratio of Solvability					
Rasio Kecukupan Investasi Investment Adequacy Ratio	158,29	164,29	173,37	165,48	181,18
Rasio Likuiditas Liquidity Ratio	153,18	423,43	364,33	253,39	806,69

» **TOTAL ASET**  
**Total Assets**

(Rp-juta)  
(Rp-million)



» **TOTAL LIABILITAS**  
**Total Liabilities**

(Rp-juta)  
(Rp-million)



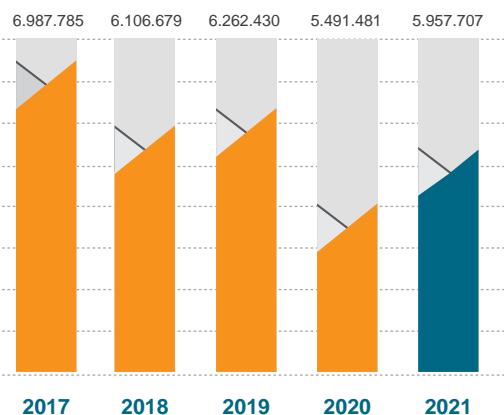


## IKHTISAR DATA KEUANGAN PENTING

Summary of Significant Financial Data

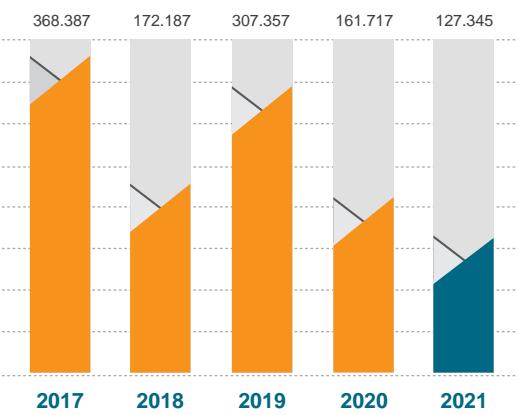
### » JUMLAH PENDAPATAN Total Income

(Rp-juta)  
(Rp-million)



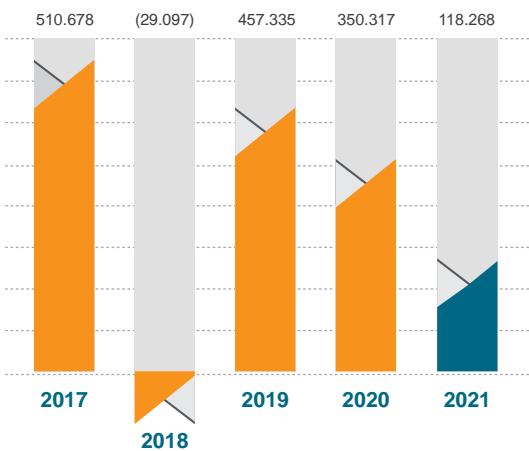
### » LABA SEBELUM PAJAK PENGHASILAN Income Before Income Tax

(Rp-juta)  
(Rp-million)



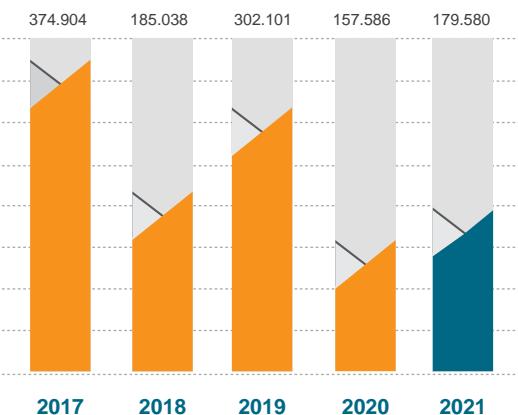
### » JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN Total Comprehensive Income for the Year

(Rp-juta)  
(Rp-million)



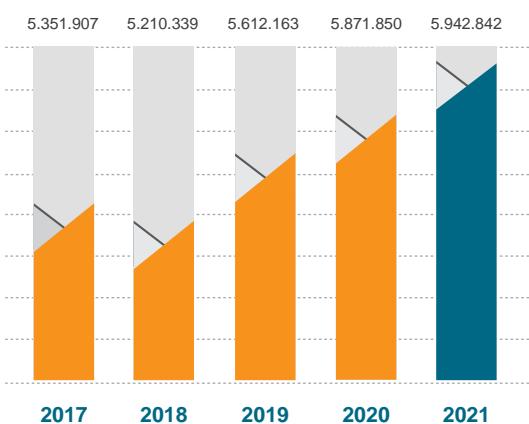
### » LABA BERSIH TAHUN BERJALAN Net Income for the Year

(Rp-juta)  
(Rp-million)



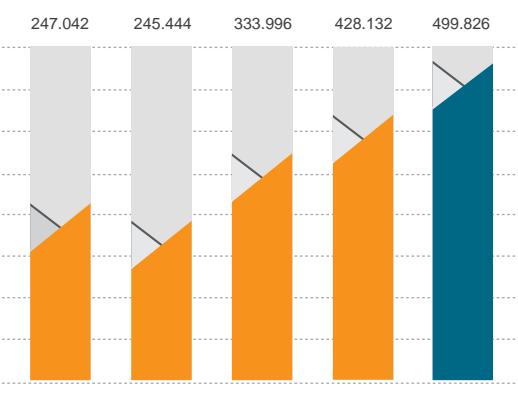
### » TOTAL EKUITAS Total Equity

(Rp-juta)  
(Rp-million)



### » DANA PESERTA Participants' Fund

(Rp-juta)  
(Rp-million)



# PERISTIWA PENTING 2021

## Significant Events 2021

26

Januari 2021 | January 2021



BNI Life berhasil meraih penghargaan "The Best Public Relation in Company Management on Marvelous Commitment and Dedication Toward Customer Services and Experiences" pada ajang *Indonesia Public Relation Award 2021* yang diselenggarakan oleh Warta Ekonomi.

BNI Life was successful to earn "The Best Public Relation In Company Management on Marvelous Commitment and Dedication Toward Customer Services and Experiences" at Indonesia Public Relation Award 2021 organized by Warta Ekonomi.

29

Januari 2021 | January 2021



BNI Life dinobatkan sebagai "The Best Sharia Unit Life Insurance" pada ajang *Iconomics Syariah Award 2021* yang diselenggarakan oleh media Iconomics.

BNI Life was awarded as "The Best Sharia Unit Life Insurance" at Iconomics Syariah Award 2021 held by Iconomics Media.

18

Februari 2021 | February 2021



BNI Life berhasil borong 13 predikat Unit Link terbaik pada ajang *Unit Link Awards 2021* yang berlangsung secara daring. Ajang *Unit Link Terbaik 2021* ini diselenggarakan oleh Majalah Investor bersama Infovesta Utama.

BNI Life won The Best 13 Unit Links predicate at Unit Link Awards 2021. This The Best Unit Link Award 2021 took place via online by Investor Magazine with Infovesta Utama.

26

Februari 2021 | February 2021



BNI Life mendapatkan predikat *Millennials Popular Digital Brands in E-Customer Service* di penghargaan *Indonesia Most Popular Digital Financial Brands Awards 2021* yang diadakan oleh Iconomics.

BNI Life received Millennials Popular Digital Brands in E-Customer Service at Indonesia Most Popular Digital Financial Brands Awards 2021 organized by Iconomics.

1

Maret 2021 | March 2021



Dalam rangka mengisi HUT BNI yang ke-75, BNI Kantor Wilayah 03 melakukan sosialisasi dan pembelian asuransi mikro BNI Life melalui Agen46.

Celebrating 75<sup>th</sup> BNI Anniversary, BNI Regional Branch 03 socialized and bought micro insurance of BNI Life at Agen46.

5

Maret 2021 | March 2021



BNI Life berpartisipasi pada program CSR; Gerakan Bersama Asosiasi Asuransi Jiwa (AAJI) Tanggap Bencana yang diadakan oleh AAJI dan Benih Baik.

BNI Life participated in CSR Program "Gerakan Bersama Asosiasi Asuransi Jiwa" (AAJI) Tanggap Bencana" held by AAJI and Benih Baik.

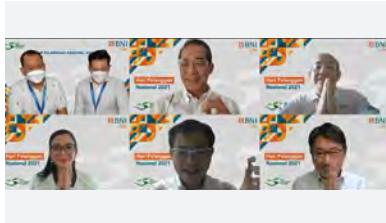


## PERISTIWA PENTING 2021

### Significant Events 2021

**9**

April 2021 | April 2021



BNI Life memperingati Hari Pelanggan Nasional 2021 melalui acara "BNI Life Sapa Pelanggan di seluruh Indonesia secara Virtual".

BNI Life celebrated 2021 National Customer Day at the event "BNI Life Sapa Pelanggan di Seluruh Indonesia" via online.

**30**

April 2021 | April 2021



BNI Life mendapatkan predikat sebagai perusahaan Peduli Covid-19 pada ajang Teropong CSR Award.

BNI Life received predicate as Covid-19 Care Company at the event "Teropong CSR Award".

**10**

Mei 2021 | May 2021



Dalam rangka kepedulian Perseroan terhadap kebutuhan sosial dan masyarakat, BNI Life memberikan bantuan dalam bentuk kebutuhan pokok kepada korban bencana Gempa Bumi yang terjadi di Malang, Jawa Timur.

As kind of the Company's care for social and community needs, BNI Life provided assistance in the form of basic needs to the Earthquake victims in Malang, East Java.

**25**

Mei 2021 | May 2021



Bantu Masyarakat di Tengah Pandemi BNI Life Gencarkan Berbagai Program CSR.

Helping the Community in the Midst of the Pandemic BNI Life conducted Various CSR Programs.

**26**

Juli 2021 | July 2021



BNI Life meraih predikat *Best Leader for Business Resilience through Business Innovation Effectiveness of Digital Acceleration* di penghargaan *Indonesia Financial Top Leader Award 2021* (Aset 10-20 Triliun) yang diselenggarakan oleh Warta Ekonomi.

BNI Life won "Best Leader for Business Resilience through Business Innovation effectiveness of Digital Acceleration at Indonesia Financial Top Leader Award 2021 (Asset up to 10-20 trillion) organized by Warta Ekonomi.

**8**

September 2021 | September 2021



BNI Life Gandeng Bank BJB Perkuat Kanal Bancassurance.

BNI Life cooperated with BJB Bank to strengthen Bancassurance.

## PERISTIWA PENTING 2021

### Significant Events 2021

**14** September 2021 | September 2021



BNI Life memberikan dana sponsor kepada Universitas Indonesia Salemba dalam rangka penyelenggaraan fasilitas Sentra Vaksinasi Covid-19.

BNI Life gave sponsorship funds to the University of Indonesia, Salemba to organize the Covid-19 Vaccination Center facility.

**24** September 2021 | September 2021



Dalam rangka menuju HUT 25<sup>th</sup>, BNI Life mendistribusikan Bantuan Alat Kesehatan Untuk Tenaga Medis di 25 Rumah Sakit Pemerintah dan Swasta.

In welcoming 25<sup>th</sup> Anniversary, BNI Life distributed Medical Equipments for Medical Workers in 25 Government and Private Hospitals.

**29** November 2021 | November 2021



BNI Life merayakan 25<sup>th</sup> BNI Life dan mengadakan rangkaian acara syukuran ulang tahun secara virtual dengan tema "Silve25ary"

BNI Life celebrated the 25<sup>th</sup> Anniversary and held a series of virtual birthday celebrations with the theme "Silve25ary".

**4** Desember 2021 | December 2021



BNI Life meresmikan Telesales Center Palma Jakarta.

BNI Life inaugurated the Telesales Center Palma Jakarta.

**4** Desember 2021 | December 2021



BNI Life berpartisipasi sebagai salah satu sponsor utama pada acara Pepesloop Hari Ibu yang diselenggarakan oleh komunitas sepeda perempuan; Pepespeda di Bintaro XChange, Tangerang Selatan.

BNI Life was a Main sponsor of the Pepesloop Mother's Day event organized by the women's cycling community; Pepespeda at Bintaro XChange, South Tangerang.

**29** Desember 2021 | December 2021



BNI Life menyumbangkan bantuan dana kepada korban bencana erupsi Gunung Semeru, Jawa Timur untuk pembangunan Layanan Sanitasi dan Masjid Darurat.

BNI Life donated funds to the Mount Semeru eruption victims, East Java for the Sanitation Services and an Emergency Mosque building.



# PENGHARGAAN DAN SERTIFIKASI

## Awards and Certifications

### PENGHARGAAN | AWARDS



**"Insurance Market Leader Award 2021"**

Insurance Market Leader Award 2021

<b>Predikat</b> Predicate	Life Insurance Market Leader
<b>Penyelenggara</b> Organizer	Media Asuransi



**"Indonesia Most Popular Digital Financial Brands Awards 2021"**

Indonesia Most Popular Digital Financial Brands Awards 2021

<b>Predikat</b> Predicate	Millennials Popular Digital Brands in E Customer Service
<b>Penyelenggara</b> Organizer	Iconomics
	Iconomics



**"22<sup>nd</sup> Infobank Insurance Award 2021"**

22<sup>nd</sup> Infobank Insurance Award 2021

<b>Predikat</b> Predicate	Excellent
<b>Penyelenggara</b> Organizer	Infobank



**"Indonesia Millennial's Brand Choices Award"**

Indonesia Millennial's Brand Choices Award

<b>Predikat</b> Predicate	Indonesia Outstanding Millenials Brand Choice 2021
<b>Penyelenggara</b> Organizer	Warta Ekonomi



**"Anugerah Syariah Republika 2021"**

Republika Sharia Award 2021

<b>Predikat</b> Predicate	Unit Asuransi Syariah Terbaik
<b>Penyelenggara</b> Organizer	Republika



**"Indonesia Most Acclaim Companies Awards 2021"**

Indonesia Most Acclaim Companies Awards 2021

<b>Predikat</b> Predicate	Indonesia Good Acclaimed Company 2021
<b>Penyelenggara</b> Organizer	Warta Ekonomi



## PENGHARGAAN DAN SERTIFIKASI

### Awards and Certifications



**"TOP GRC Awards 2021"**  
TOP GRC Awards 2021

<b>Predikat</b> Predicate	<b>TOP GRC 2021 4 Stars</b> TOP GRC 2021 4 Stars
<b>Penyelenggara</b> Organizer	TOP Business TOP Business



**"Asuransi Terbaik 2021"**  
The Best Insurance 2021

<b>Predikat</b> Predicate	Asuransi Jiwa Terbaik The Best Life Insurance
<b>Penyelenggara</b> Organizer	Majalah Investor Investor Magazine



**"Teropong CSR Award 2021"**  
Teropong CSR Award 2021

<b>Predikat</b> Predicate	Peduli Covid 19 Covid 19 Handling
<b>Penyelenggara</b> Organizer	Teropong Senayan Teropong Senayan



**"Sharia Finance Award 2021"**  
Sharia Finance Award 2021

<b>Predikat</b> Predicate	<i>The Outstanding Life Protection &amp; Sharia Based investment Product</i> The Outstanding Life Protection & Sharia Based investment Product
<b>Penyelenggara</b> Organizer	Warta Ekonomi Warta Ekonomi



**"Unit Link Award 2021"**  
Unit Link Award 2021

<b>Predikat</b> Predicate	Unit Link Terbaik dana aktif The best link unit active funds
<b>Penyelenggara</b> Organizer	Majalah Investor Investor Magazine



**"Unit Link Award 2021"**  
Unit Link Award 2021

<b>Predikat</b> Predicate	<ul style="list-style-type: none"> <li>Unit Link Terbaik dana kombinasi The Best Unit Link Combination Funds</li> <li><i>The best Syariah Balance Fund</i> The best Syariah Balance Fund</li> </ul>
<b>Penyelenggara</b> Organizer	Majalah Investor Investor Magazine



## PENGHARGAAN DAN SERTIFIKASI

### Awards and Certifications



#### "Iconomics Sharia Award"

Iconomics Sharia Award

<b>Predikat</b> Predicate	<i>The best Sharia Unit Life Insurance</i> The best Sharia Unit Life Insurance
<b>Penyelenggara</b> Organizer	Iconomics Iconomics



#### "TOP 100 CEO 2021"

TOP 100 CEO 2021

<b>Predikat</b> Predicate	<i>Infobank Top 100CEO Forum 2021 Covid-19 and Megatrends Globally Leading Through Uncertainty 2022</i> Infobank Top 100CEO Forum 2021 Covid-19 and Megatrends Globally Leading Through Uncertainty 2022
<b>Penyelenggara</b> Organizer	Infobank Infobank



#### "Infobank 10<sup>th</sup> Sharia Award"

Infobank 10<sup>th</sup> Sharia Award

<b>Predikat</b> Predicate	<i>Excellent</i> Excellent
<b>Penyelenggara</b> Organizer	Infobank Infobank



#### "Unit Link Award 2021"

Unit Link Award 2021

<b>Predikat</b> Predicate	<ul style="list-style-type: none"> <li><i>The best Unit link Dana mantap 13</i> The Best Unit Link Dana Mantap 13</li> <li><i>Unit Link Terbaik Dana Cemerlang</i> The Best Unit Link Dana Cemerlang</li> </ul>
<b>Penyelenggara</b> Organizer	Majalah Investor Investor Magazine



#### "Unit Link Award 2021"

Unit Link Award 2021

<b>Predikat</b> Predicate	<i>Unit Link Terbaik Dana Liquid</i> The Best Unit Link Liquid Funds
<b>Penyelenggara</b> Organizer	Majalah Investor Investor Magazine



#### "Indonesia BUMN Awards 2021"

Indonesia BUMN Awards 2021

<b>Predikat</b> Predicate	<i>The Best Brand Popularity</i> The Best Brand Popularity
<b>Penyelenggara</b> Organizer	Iconomics Iconomics



## PENGHARGAAN DAN SERTIFIKASI

### Awards and Certifications



#### "Best Professionals"

Best Professionals

<b>Predikat</b> Predicate	"Best Professionals" Obsession Awards 2021
<b>Penyelenggara</b> Organizer	Obsession Media Group Obsession Media Group



#### "TOP GRC Awards 2021"

TOP GRC Awards 2021

<b>Predikat</b> Predicate	The Most Committed GRC Leader 2021
<b>Penyelenggara</b> Organizer	TOP Business TOP Business



#### "TOP GRC Awards 2021"

TOP GRC Awards 2021

<b>Predikat</b> Predicate	The Most Committed GRC Leader 2021
<b>Penyelenggara</b> Organizer	TOP Business TOP Business



#### "Indonesia Public Relation Award 2021"

Indonesia Public Relation Award 2021

<b>Predikat</b> Predicate	The Best Public Relation in Company Management on Marvelous Commitment and Dedication Toward Customer Services and Experiences
<b>Penyelenggara</b> Organizer	Warta Ekonomi Warta Ekonomi



#### "Indonesia Financial Top Leader Award 2021"

Indonesia Financial Top Leader Award 2021

<b>Predikat</b> Predicate	Best Leader for Business Resilience through Business Innovation Effectiveness of Digital Acceleration
<b>Penyelenggara</b> Organizer	Warta Ekonomi Warta Ekonomi



#### "Indonesia Most Acclaimed CEO 2021"

Indonesia Most Acclaimed CEO 2021

<b>Predikat</b> Predicate	Indonesia Most Acclaimed CEO Award 2021 with Outstanding Leadership in Developing Corporate Business Segmentation
<b>Penyelenggara</b> Organizer	Warta Ekonomi Warta Ekonomi



## PENGHARGAAN DAN SERTIFIKASI

### Awards and Certifications



#### *"Indonesia Best Insurance Award 2021"*

Indonesia Best Insurance Award 2021

<b>Predikat</b> Predicate	<i>Best Insurance 2021 with Outstanding Financial Performance &amp; Corporate Business Development</i> Best Insurance 2021 with Outstanding Financial Performance & Corporate Business Development
<b>Penyelenggara</b> Organizer	Warta Ekonomi



#### *"The Best Contact Center Indonesia 2021"*

The Best Contact Center Indonesia 2021

<b>Predikat</b> Predicate	<i>The Best Business Contribution</i> The Best Business Contribution
<b>Penyelenggara</b> Organizer	ICCA



#### *"Economics Inspiring Women Award 2021"*

Economics Inspiring Women Award 2021

<b>Predikat</b> Predicate	<i>Inspiring Women 2021</i> Inspiring Women 2021
<b>Penyelenggara</b> Organizer	Majalah Investor Investor Magazine



#### *"TOP GRC Awards 2021"*

TOP GRC Awards 2021

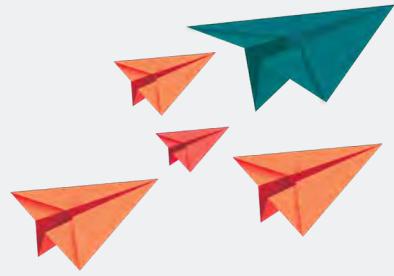
<b>Predikat</b> Predicate	<ul style="list-style-type: none"> <li><i>TOP GRC 2021 4 Stars</i> TOP GRC 2021 4 Stars</li> <li><i>The Most Committed GRC Leader 2021</i> The Most Committed GRC Leader 2021</li> </ul>	<b>Penyelenggara</b> Organizer	TOP Business
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## SERTIFIKASI | CERTIFICATE

Tanggal Dikeluarkannya Sertifikasi Certificate Issuance Date	Jenis Sertifikat Type of Certificate	Dikeluarkan Oleh Issued by	Masa Berlaku Hingga Validity Period
7 September 2018 7 September 2018	ISO 9001:2015 – Provision of Group Insurance ( <i>Health Insurance, Life Insurance, and Pension Fund</i> ) ISO 9001:2015 – Provision of Group Insurance ( <i>Health Insurance, Life Insurance, and Pension Fund</i> )	ACM Limited	7 September 2021 7 September 2021
28 Mei 2020 28 May 2020	Sertifikat Pemeringkatan Perusahaan Company Rating Certificate	PT Pemeringkat Efek Indonesia	1 Mei 2021 1 May 2021
15 September 2020 15 September 2020	Sertifikat Kompetensi dan Kualifikasi Perusahaan Competence Certificate and Company Qualification	Kamar Dagang dan Industri DKI Jakarta	15 September 2021 15 September 2021
2 September 2022 2 September 2022	Anti-Bribery Management System - ISO 37001:2016 Anti-Bribery Management System - ISO 37001:2016	British Standards Institution	8 Februari 2025 8 February 2025

Sertifikasi ISO 37001:2016 (SMAP) telah selesai dilakukan pada tanggal 22-23 Desember 2021  
ISO 37001:2016 (SMAP) certification has been carried out on 22-23 December 2021





# 02

## LAPORAN MANAJEMEN

Management Report



“

BNI Life terus berusaha meningkatkan proses bisnis berbasis digitalisasi serta perbaikan di area operasional agar semakin memudahkan masyarakat untuk mendapatkan perlindungan asuransi.

BNI Life continues to improve digitalization-based business processes as well as improvements of operational area for the public to be easier accessing their insurance protection.

# LAPORAN DEWAN KOMISARIS

## Board of Commissioners Report



**PARIKESIT SUPRAPTO**

Komisaris Utama/Independen  
President/Independent Commissioner



## LAPORAN DEWAN KOMISARIS

Board of Commissioners Report

**Dewan Komisaris menilai bahwa prospek usaha yang telah disusun oleh Direksi BNI Life beserta strategi-strateginya telah mempersiapkan Perseroan untuk menjawab tantangan dan menangkap peluang bisnis untuk tercapainya target Perseroan, baik jangka pendek maupun jangka panjang.**

The Board of Commissioners assessed that the business prospects and strategies implemented by the Board of Directors enable BNI Life to response the challenges and capture business opportunities for achieving the Company's target, both short term or long term.

**Para pemegang saham dan pemangku kepentingan yang terhormat,**

Atas rahmat Tuhan Yang Maha Esa kami panjatkan puji dan syukur kepada-Nya karena kami dapat menjalankan tugas pengawasan atas pengelolaan Perseroan yang diamanatkan kepada kami selaku Dewan Komisaris PT BNI Life Insurance.

Atas nama Dewan Komisaris, bersama ini kami sampaikan laporan pelaksanaan tugas pengawasan dan pemberian nasihat kepada Direksi PT BNI Life Insurance selama tahun 2021. Tugas dan tanggung jawab Dewan Komisaris telah dilaksanakan sesuai dengan Anggaran Dasar Perseroan dan peraturan perundang-undangan. Dewan Komisaris telah memastikan bahwa kegiatan operasional Perseroan telah mengacu kepada strategi bisnis yang telah ditetapkan, dikelola secara profesional, sesuai dengan kepentingan pemegang saham dan pemangku kepentingan lainnya.

Dalam laporan ini, Dewan Komisaris melaporkan penilaian terhadap kinerja Direksi dalam melakukan pengelolaan Perseroan, pengawasan terhadap implementasi strategi Perseroan, pandangan atas prospek usaha dan rencana kerja yang disusun oleh Direksi untuk tahun 2022, penerapan Tata Kelola Perusahaan yang baik (GCG), penilaian atas kinerja Komite di bawah Dewan Komisaris, perubahan komposisi Dewan Komisaris, frekuensi dan cara pemberian nasihat kepada anggota Direksi.

**Dear honored shareholders and stakeholders,**

Praise and gratitude to the presence of god almighty, we could conduct our supervisory and manage the Company that has been mandated to us as the Board of Commissioners of PT BNI Life Insurance.

On behalf of the Board of Commissioners, we kindly submit a report of our supervisory and advice-giving duties to the Board of Directors of PT BNI Life Insurance during 2021. Duties and responsibilities of the Board of Commissioners have been referred to the Articles of Association, relevant laws and regulations. The Board of Commissioners has ensured that the Company's operational activity has been aligned with the established business strategy, managed professionally, and in accordance with the interest of shareholder and other stakeholders.

In this report, the Board of Commissioners assessed the Board of Directors' performance in managing the Company, overseeing the Company's strategy implementation, our views and opinions on business prospect and work plans for 2022 prepared by the Board of Directors, Implementation of Good Corporate Governance (GCG), performance assessment of Committees under the Board of Commissioners, changes in composition of the Board of Commissioners, frequency and the way we give advice to the Board of Directors.

## LAPORAN DEWAN KOMISARIS

### Board of Commissioners Report

#### PENILAIAN TERHADAP KINERJA DIREKSI DAN DASAR PENILAIANNYA

Dewan Komisaris mengucapkan selamat kepada Direksi atas kemampuannya dalam memimpin PT BNI Life Insurance sehingga dapat melalui tantangan yang cukup berat yang disebabkan oleh pandemi COVID-19 yang berkepanjangan dan masih berlangsung sepanjang tahun 2021. Dewan Komisaris berpendapat bahwa Direksi telah mampu memberikan kontribusi yang maksimal kepada Perseroan ditengah tantangan perekonomian dan industri.

Kami bangga dan memberikan apresiasi terhadap pencapaian PT BNI Life Insurance sebagai hasil kerja keras seluruh manajemen Perseroan, meliputi Direksi beserta segenap jajaran karyawan BNI Life. Pada tahun 2021, Perseroan berhasil memperoleh pencapaian positif, penilaian berdasarkan pencapaian pada aspek operasional dan keuangan.

Pemegang Saham telah menetapkan *Key Performance Indicators (KPI)* Direksi yang digunakan untuk mengukur kinerja Direksi Perseroan pada RUPS Tahunan, antara lain (i) aspek keuangan dan pasar, (ii) fokus pelanggan, (iii) efektivitas produk dan proses, (iv) fokus tenaga kerja, (v) *leadership*.

Tantangan pandemi COVID-19 sepanjang tahun 2021 masih menjadi isu utama yang mempengaruhi perekonomian, termasuk industri asuransi yang harus beradaptasi dengan perubahan dan rutinitas yang baru. Namun demikian, secara garis besar Direksi telah berhasil melakukan penyesuaian dan adaptasi terhadap tantangan yang ada sehingga dapat mencatatkan kinerja yang baik.

#### PERFORMANCE ASSESSMENT OF THE BOARD OF DIRECTORS AND ITS BASIS OF ASSESSMENT

The Board of Commissioners would like to congratulate the Board of Directors for their ability in leading PT BNI Life Insurance so we could overcome a formidable challenge due to the prolonged and ongoing spread of COVID-19 throughout 2021. The Board of Commissioners assumed that the Board of Directors has given significant contribution to the Company amidst the economics and industry challenges.

We are proud and give the appreciation for the outstanding achievement of PT BNI Life Insurance as a result of the hard work from all management of the Company, including the Board of Directors and employees of BNI Life. In 2021, the Company has been successful to achieve positive achievement, our assessment was based on this outstanding achievement from operational and financial aspects.

Shareholder has also established Key Performance Indicator (KPI) at the Annual GMS for the Board of Directors to measure the performance of Board of Directors, which were (i) financial and market aspects, (ii) customer focus, (iii) effectiveness of product and business processes, (iv) labor focus, (v) leadership.

The COVID-19 pandemic challenges during 2021 has been still an issue impacting the economy, including insurance that shall adapt with rapid changes and new normal routine. However, the Board of Directors was successful in adjusting and adapting to this situation so we can record this outstanding achievement.



## LAPORAN DEWAN KOMISARIS

### Board of Commissioners Report

Penilaian kinerja Direksi dilakukan juga dengan mempertimbangkan pencapaian yang telah diraih pada akhir tahun. Pada tahun 2021, Perseroan mencatatkan pencapaian premi bruto 108,56% dari target Rencana Kerja dan Anggaran Perusahaan (RKAP) di perolehan premi bruto Perseroan sebesar Rp4,75 triliun bertumbuh 3,31% dibandingkan dengan premi bruto Perseroan tahun 2020 yang sebesar Rp4,60 triliun dengan berbagai upaya dan inovasi di tengah pandemi COVID-19.

Untuk aset Perseroan mengalami pencapaian 102,03% atau sebesar Rp22,82 Triliun dari target Rencana Kerja dan Anggaran Perusahaan (RKAP) yang ditargetkan senilai Rp22,36 triliun dan dibandingkan dengan tahun 2020 aset Perseroan tumbuh 11,04%. Laba bersih tahun berjalan Perseroan tahun 2021 tercatat sebesar Rp179,58 miliar, meningkat 13,96% dibandingkan dengan laba bersih tahun berjalan tahun 2020 yang sebesar Rp157,59 miliar.

#### PENGAWASAN TERHADAP IMPLEMENTASI STRATEGI

Selama tahun 2021, Dewan Komisaris telah melaksanakan pengawasan terhadap jalannya pengelolaan Perseroan yang dilakukan oleh Direksi dan secara aktif memberikan nasihat dan masukan kepada Direksi. Hal ini sesuai dengan fungsi Dewan Komisaris sebagai pengawas pengelolaan Perseroan oleh Direksi agar senantiasa sesuai dengan ketentuan Anggaran Dasar dan Keputusan RUPS, serta Peraturan Perundang-undangan yang berlaku untuk kepentingan Perseroan dan sesuai dengan maksud dan tujuan Perseroan.

The performance assessment of the Board of Directors examined the achievement at the end of the year. In 2021, the Company recorded 108.56% gross premium of Company Business Plan and Budget (RKAP) target in the Company's gross premium was Rp4.75 trillion, a growth of 3.31% with such an effort and innovation in the midst of COVID-19 pandemic compared to the Company's gross premium in 2020 was Rp4.60 trillion.

The Company's assets reached 102.03% or Rp22.82 trillion from Company Business Plan and Budget (RKAP) target was Rp22.36 trillion and compared to the Company's assets in 2020 grew by 11.04%. The Company's profit for the year in 2021 recorded Rp179.58 billion, an increase of 13.96% compared to profit for the year in 2020 was Rp157.59 billion.

#### SUPERVISION ON STRATEGY IMPLEMENTATION

During 2021, the Board of Commissioners supervised upon the management of the Company conducted by the Board of Directors and has actively provided advice and input to the Board of Directors. This was aligned with our function as a supervisor for the Board of Directors in managing the Company to be always relevant with the Articles of Association, Resolutions of GMS, as well as the prevailing laws and regulations for the benefit of the Company and aligned with the aims and objectives of the Company.

## LAPORAN DEWAN KOMISARIS

### Board of Commissioners Report

Tantangan terbesar sepanjang tahun 2021 adalah disebabkan adanya pandemi COVID-19 yang memasuki tahun kedua sejak tahun 2020, yang tidak hanya memberikan dampak yang sangat berat pada operasional BNI Life sebagai perusahaan asuransi yang menyediakan layanan jasa asuransi kepada pelanggan tetapi pandemi itu juga berdampak kepada seluruh dunia secara global. Namun demikian, Perseroan berhasil menghadapi tantangan tersebut dengan melakukan perubahan strategi, inovasi dan adaptasi atau penyesuaian.

Dewan Komisaris menilai bahwa Direksi telah melakukan tugas-tugasnya dengan optimal. Selain itu, Dewan Komisaris juga telah memberikan nasihat kepada Direksi agar terus memperkuat strategi yang mencakup pada optimasi pendapatan dan memanfaatkan teknologi digital. Dewan Komisaris secara periodik telah melakukan rapat bersama jajaran Direksi untuk memberikan nasihat atas perkembangan strategi yang diterapkan Direksi dalam pengelolaan Perseroan.

#### PANDANGAN ATAS PROSPEK USAHA YANG DISUSUN DIREKSI DAN DASAR PERTIMBANGANNYA

Dengan memperhatikan Rencana Jangka Panjang BNI Life Tahun 2020-2024, dimana pada tahun 2021 Perseroan berada pada fase *New Core Benefit (Optimization)*. Dewan Komisaris menilai bahwa prospek usaha yang telah disusun oleh Direksi BNI Life beserta strategi-strateginya telah mempersiapkan Perseroan untuk menjawab tantangan dan menangkap peluang bisnis untuk tercapainya target Perseroan, baik jangka pendek maupun jangka panjang.

The biggest challenge during 2021 was due to the COVID-19 pandemic which has been entering its second year since 2020. This pandemic has not only a great impact on BNI Life's operation as an insurance company that provides insurance services to customers but also has a great impact on world wide. However, the Company managed to face this challenge by making some changes in strategy, innovation and adaptation or adjustments.

The Board of Commissioners assessed that the Board of Directors has conducted their duties optimally. Furthermore, We also have provided advice to the Board of Directors that continuously strengthened the strategies by optimizing revenue and empowering digital technology. The Board of Commissioners has periodically held joint meeting with the Board of Directors to advise on the development of strategies implemented by the Board of Directors in managing the Company.

#### VIEWS ON BUSINESS PROSPECT PREPARED BY BOARD OF DIRECTORS

Based on BNI Life Long Term Plans for 2020-2024, the Company was in the New Core Benefit (Optimization) phase in 2021. The Board of Commissioners assessed that the business prospects and strategies implemented by the Board of Directors enable BNI Life to respond the challenges and capture business opportunities for achieving the Company's target, both short term or long term.



## LAPORAN DEWAN KOMISARIS

### Board of Commissioners Report

Dewan komisaris juga berpendapat bahwa Direksi perlu terus melakukan evaluasi lebih lanjut secara periodik mengenai strategi yang telah ditetapkan agar bisa meningkatkan kinerja ke level yang lebih baik lagi. Evaluasi ini perlu dilakukan dan tetap mengelola risiko yang mungkin akan timbul di masa yang akan datang, dengan terus memperhitungkan efisiensi serta tetap memperhatikan kesehatan dan keselamatan kerja para karyawan.

#### PANDANGAN ATAS PENERAPAN TATA KELOLA PERUSAHAAN YANG BAIK (GCG)

Implementasi Tata Kelola Perusahaan yang Baik (GCG) tetap menjadi fokus dari tugas dan tanggung jawab Dewan Komisaris bersama dengan Direksi. Dalam menjalankan fungsi pengawasannya, Dewan Komisaris tidak hanya bertanggung jawab kepada hasil atau tujuan yang dicapai tetapi juga senantiasa memantau proses untuk mencapai hasil yang diharapkan. Terkait dengan praktik GCG, Dewan Komisaris dalam menjalankan tugas pengawasan dan pemberian nasihat dibantu oleh Komite di bawah Dewan Komisaris yang terdiri dari Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi.

Kami juga memperhatikan beberapa isu kunci dalam penerapan GCG seperti manajemen risiko dan Tanggung Jawab Sosial Perusahaan (CSR). Hal ini sesuai dengan perkembangan kegiatan usaha Perseroan. Praktik manajemen risiko yang memadai diperlukan agar mampu mengidentifikasi potensi risiko yang mungkin timbul. Atas hal ini, Dewan Komisaris memantau dan memberikan saran atas risiko yang dikelola oleh Perseroan. Secara keseluruhan, Dewan Komisaris menganggap bahwa Perseroan telah membangun sistem pemantauan risiko dan menerapkan pedoman tata kelola perusahaan, manajemen risiko, dan sistem pengendalian internal yang baik. Dewan Komisaris bersama Direksi mempunyai komitmen untuk terus menerus memperbaiki implementasi GCG yang dalam pelaksanaannya diwujudkan secara konsisten.

The Board of Commissioners also believes that the Board of Directors needs to continue further periodic evaluations on the strategies that have been set to improve performance to the next level. This evaluation is needed to manage risk that may arise for the years to come, by measuring efficiency while taking care of the health and safety of employees.

#### VIEWS ON IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE (GCG)

The implementation of Good Corporate Governance (GCG) is still our focus with the Board of Directors. In conducting our supervisory function, the Board of Commissioners together with the Board of Directors is not only responsible for the results and but also constantly monitors the process of achieving the expected results. Aligned with the GCG practices, the Board of Commissioners is assisted by Committees under the Board of Commissioners in conducting our supervisory and advisory function, they are Audit Committee, Risk Oversight Committee, Nomination and Remuneration Committee.

We also pay attention to several key issues in GCG implementation such as risk management and Corporate Social Responsibility (CSR). These are in accordance with the business development of the Company. Adequate risk management practice is to be able to identify potential risk that may arise. For that reason, the Board of Commissioners always monitors and advises on the risk managed by the Company. Overall, the Board of Commissioners considers that the Company has built a risk monitoring system and has implemented good corporate governance, risk management, and internal control system guidelines. The Board of Commissioners together with the Board of Directors have a commitment to continuously improve the implementation of GCG consistently.

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### Board of Commissioners Report

#### PENILAIAN ATAS KINERJA KOMITE DI BAWAH DEWAN KOMISARIS

Dewan Komisaris dalam menjalankan tugas dibantu oleh beberapa komite, yaitu Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi dan Nominasi. Sepanjang tahun 2021, Kami menilai bahwa Komite di bawah Dewan Komisaris telah menjalankan tugas dan tanggung jawabnya secara efektif sesuai *charter* yang berlaku bagi masing-masing Komite, termasuk memberikan rekomendasi serta laporan kepada Dewan Komisaris atas hal-hal yang perlu menjadi perhatian dan tindak lanjut Dewan Komisaris.

Komite Audit memiliki tugas dan tanggung jawab untuk melakukan pengawasan atas efektivitas sistem pengendalian intern, internal audit dan proses pelaporan keuangan. Selama tahun 2021, Komite Audit telah melaksanakan tugasnya antara lain dengan memberikan rekomendasi kepada Dewan Komisaris berdasarkan penelaahan atas informasi keuangan, penelaahan atas hasil audit Satuan Pengawasan Intern dan Kantor Akuntan Publik.

Komite Pemantau Risiko memiliki tugas dan tanggung jawab untuk melakukan pengawasan atas efektivitas sistem manajemen risiko internal dan optimalisasi mitigasi risiko. Selama tahun 2021, Komite Pemantau Risiko telah melaksanakan tugasnya antara lain dengan memberikan rekomendasi kepada Dewan Komisaris berdasarkan penelaahan atas aktivitas pelaksanaan manajemen risiko yang telah berjalan.

Komite Remunerasi dan Nominasi memiliki tugas dan tanggung jawab untuk melakukan pemantauan, pengawasan dan penilaian atas talenta dan pengelolaan SDM Perseroan. Selama tahun 2021, Komite Remunerasi dan Nominasi telah melaksanakan tugasnya antara lain dengan memberikan rekomendasi kepada Dewan Komisaris mengenai penilaian terhadap kinerja Direksi dan usulan remunerasi Direksi dan Dewan Komisaris.

#### PERFORMANCE ASSESSMENT OF COMMITTEES UNDER BOARD OF COMMISSIONERS

The Board of Commissioners is assisted by several committees, which are the Audit Committee, Risk Oversight Committee, and Nomination and Remuneration Committee. Throughout 2021, we assessed that the Committees under the Board of Commissioners have performed their duties and responsibilities effectively according to the charter applicable to each Committee, including providing recommendations and reports to the Board of Commissioners related to some issues that need to be considered and followed up by the Board of Commissioners.

The Audit Committee has duties and responsibilities to supervise the effectiveness of the internal control system, Internal Audit, and financial report process. During 2021, the Audit Committee has conducted their duties such as providing recommendation to us based on review on financial information, review on audit result from Internal Audit Unit and Public Accounting Firm.

The Risk Oversight Committee has duties and responsibilities to supervise the effectiveness of internal risk management and risk mitigation optimization. During 2021, Risk Oversight Committee has conducted their duties among others giving recommendations to the Board of Commissioners based on reviews on ongoing risk management activities.

The Nomination and Remuneration Committee has the duties and responsibilities to monitor, supervise and assess the talent and management of the Company's human resources. During 2021, the Nomination and Remuneration Committee has carried out their duties, among others, providing recommendations to the Board of Commissioners related to the assessment of the Board of Directors' performance and the proposed remuneration for the Board of Directors and Board of Commissioners.



## LAPORAN DEWAN KOMISARIS

### Board of Commissioners Report

#### PANDANGAN ATAS PENERAPAN WHISTLEBLOWING SYSTEM (WBS) DAN PERAN DEWAN KOMISARIS DALAM WBS

Efektivitas pelaksanaan Sistem Pelaporan Pelanggaran (*whistleblowing system*) juga menjadi perhatian utama Dewan Komisaris. Perseroan telah memiliki Sistem Pelaporan Pelanggaran berfungsi sebagai sarana dalam pencegahan, pengungkapan pelanggaran atau tindak kecurangan dalam Perseroan.

Pandangan Dewan Komisaris atas penerapan Sistem Pelaporan Pelanggaran atau *whistleblowing system (WBS)* di Perseroan, Kami menilai bahwa implementasi WBS di Perseroan sudah baik. Disamping itu, Dewan Komisaris juga memberikan arahan agar efektivitas pelaksanaan WBS terus ditingkatkan, agar kedepannya WBS semakin efektif.

#### FREKUENSI DAN CARA PEMBERIAN NASIHAT KEPADA ANGGOTA DIREKSI

Salah satu cara Dewan Komisaris dalam menjalankan fungsi pengawasan terhadap kinerja Direksi adalah mengadakan rapat Dewan Komisaris dengan mengundang Direksi. Pelaksanaan rapat Dewan Komisaris ini juga merupakan bentuk kepatuhan Perseroan terhadap Peraturan Otoritas Jasa Keuangan No.73/POJK.05/2016 tentang Tata Kelola Perusahaan Yang Baik Bagi Perusahaan Perasuransian yang mengatur tentang pelaksanaan rapat Dewan Komisaris dimana dalam 1 (satu) tahun paling sedikit 4 (empat) kali rapat Dewan Komisaris dilakukan dengan mengundang Direksi.

Sepanjang tahun 2021, rapat Dewan Komisaris yang mengundang Direksi telah dilakukan sebanyak 14 (empat belas) kali. Dalam agenda rapat tersebut, Dewan Komisaris dapat mengetahui segala hal yang berhubungan dengan kegiatan pengelolaan Perseroan, seperti strategi bisnis, rencana usaha hingga kendala yang dihadapi Perseroan selama menjalankan kegiatan bisnis. Kami memberikan rekomendasi-rekomendasi dan arahan kepada Direksi sesuai dengan tugas, tanggung jawab dan kewenangan Dewan Komisaris.

#### VIEWS ON WHISTLEBLOWING SYSTEM (WBS) AND BOARD OF COMMISSIONERS ROLE IN WBS

The effectiveness of Whistleblowing System implementation is also the main concern for the Board of Commissioners. The Company already has a Violation Reporting System that functions as a tool for preventing, disclosing violations or acts of fraud within the Company.

Our views regarding the Whistleblowing System (WBS) implementation in the Company, we assessed that the WBS is running well. In addition, the Board of Commissioners also provides direction, so the effectiveness of WBS implementation continues to be more improved and effective in the future.

#### FREQUENCY AND THE WAY OF GIVING ADVICE TO THE BOARD OF DIRECTORS

One way for the Board of Commissioners to carry out its supervisory function on the performance of the Board of Directors is through a meeting of the Board of Commissioners by inviting the Board of Directors. This Board of Commissioners is also a form of the Company's compliance with Financial Service Authority No.73/POJK.05/2016 regarding Good Corporate Governance for Insurance Companies that regulates the Board of Commissioners meeting which in 1 (one) year at least 4 (four) meetings of the Board of Commissioners and are held by inviting the Board of Directors.

Throughout 2021, the Board of Commissioners' meeting inviting the Board of Directors was held 14 (fourteen) times. In the meeting agenda, the Board of Commissioners could find all things related to the Company's management activities, such as business strategies, business plans to the obstacles faced by the Company during business activities. We provide recommendations and directions to the Board of Directors in accordance with the duties, responsibilities and authorities of the Board of Commissioners.

## LAPORAN DEWAN KOMISARIS

### Board of Commissioners Report

#### PERUBAHAN KOMPOSISI DEWAN KOMISARIS DAN ALASAN PERUBAHANNYA

Pada tahun 2021, telah terjadi perubahan komposisi anggota Dewan Komisaris dalam Rapat Umum Pemegang Saham Tahunan Tahun 2021 sesuai Akta Pernyataan Keputusan Para Pemegang Saham Perusahaan Nomor Akta Nomor 01 tanggal 01 Oktober 2021 yang dibuat oleh Notaris Mala Mukti SH, LL.M.

Komposisi Dewan Komisaris BNI Life sebelum terjadi perubahan komposisi Dewan Komisaris adalah sebagai berikut:

Nama Name	Jabatan Position
Parikesit Suprapto	Komisaris Utama (Komisaris Independen) President Commissioner (Independent Commissioner)
Kazuhiko Arai	Komisaris Commissioner
Darwin Suzandi	Komisaris Commissioner
Husain Abdullah	Komisaris Independen Independent Commissioner
Henry Cratein Suryanaga	Komisaris Independen Independent Commissioner

Komposisi Dewan Komisaris BNI Life setelah terjadi perubahan komposisi Dewan Komisaris adalah sebagai berikut:

Nama Name	Jabatan Position
Parikesit Suprapto	Komisaris Utama (Komisaris Independen) President Commissioner (Independent Commissioner)
Kazuhiko Arai	Komisaris Commissioner
Iwan Abdi	Komisaris Commissioner
Alwi Abdurrahman Shihab	Komisaris Independen Independent Commissioner
Henry Cratein Suryanaga	Komisaris Independen Independent Commissioner



## LAPORAN DEWAN KOMISARIS

Board of Commissioners Report

### APRESIASI

Mewakili Dewan Komisaris, saya menyampaikan terima kasih atas dukungan dan kepercayaan yang diberikan oleh para pemegang saham dan pemangku kepentingan kepada PT BNI Life Insurance. Dewan Komisaris juga menyampaikan penghargaan dan apresiasi yang setinggi-tingginya kepada segenap Direksi dan jajaran manajemen serta seluruh karyawan, atas dedikasi dan kerja keras sehingga Perseroan berhasil mencatatkan kinerja yang baik di tahun 2021 yang penuh tantangan.

### APPRECIATION

On behalf of the Board of Commissioners, I would like to thank for the support and trust from shareholder and stakeholder to PT BNI Life Insurance. The Board of Commissioners also give our highest appreciation and recognition to the Board of Directors and all management as well as all employees for their dedication and hard work, so that the Company was able to record this outstanding achievement in 2021 that full of challenges.

Atas nama Dewan Komisaris  
On behalf of Board of Commissioners

**PT BNI Life Insurance**



**PARIKESIT SUPRAPTO**

Komisaris Utama/Komisaris Independen  
President Commissioner/Independent Commissioner

# LAPORAN DIREKSI

Board of Directors Report



**SHADIQ AKASYA**

Direktur Utama  
President Director



## LAPORAN DIREKSI

Board of Directors Report

“

**Perseroan terus berusaha meningkatkan proses bisnis berbasis digitalisasi serta perbaikan di area operasional agar semakin memudahkan masyarakat untuk mendapatkan perlindungan asuransi.**

The Company strives to increase business process into digitalization-based and improvements in the operational area to make it easier for the public to get their insurance protection.

”

Para pemegang saham dan pemangku kepentingan yang terhormat,

Dengan memanjatkan puji dan syukur kehadirat Tuhan Yang Maha Esa, ijinkan kami mewakili segenap manajemen BNI Life untuk menyampaikan Laporan Tahunan tahun buku 2021 sebagai bentuk pertanggungjawaban kepada para pemegang saham dan seluruh pemangku kepentingan. Pencapaian usaha BNI Life di tahun 2021, seperti yang tertuang dalam laporan tahunan ini, merupakan gambaran dari upaya-upaya inisiasi strategis yang telah dilakukan manajemen, yang diharapkan mampu memberikan dampak yang positif terhadap kinerja BNI Life secara berkelanjutan. Selanjutnya perkenankanlah kami selaku Direksi BNI Life untuk menyampaikan pengelolaan Perseroan di tahun buku 2021.

Dear honored shareholders and stakeholders,

Our praise and gratitude to God Almighty, allow us on behalf of all managements of BNI Life to present the 2021 Annual Report as our accountability report to shareholders and all stakeholders. The business achievement of BNI Life in 2021, as mentioned in this Annual Report, showcases a picture of strategic initiation that has been conducted by management, which is expected to provide more positive impact on BNI Life's performance in sustainable manner. Afterwards, please allow us on behalf of the Board of Directors of BNI Life to present the management of the Company throughout the 2021 financial year.

## LAPORAN DIREKSI

### Board of Directors Report

#### TINJAUAN EKONOMI

Pertumbuhan ekonomi Indonesia pada 2021 ini bergerak fluktuatif, meskipun sempat terkontraksi pada kuartal I 2021, pertumbuhan ekonomi Indonesia kemudian meroket pada kuartal selanjutnya, lalu kembali terhantam COVID-19 varian delta.

Di kuartal I 2021, pertumbuhan ekonomi Indonesia masih mengalami kontraksi 0,74% secara *year on year* (*yoY*). Kontraksi terjadi karena pertumbuhan ekonomi pada kuartal I tahun 2020 masih tercatat positif sebesar 2,97%. Selanjutnya, ekonomi Indonesia pada kuartal II 2021 tercatat tembus 7,07% *yoY*. Pertumbuhan ekonomi Indonesia meroket menjadi 3,69% untuk tahun 2021 dibandingkan dengan tahun 2020 yang mengalami kontraksi sebesar 5,32%.

Pertumbuhan ekonomi ini membawa Indonesia keluar dari resesi. Pertumbuhan positif ini mengakhiri catatan kontraksi ekonomi berturut-turut yang terjadi sejak kuartal II 2020 sampai dengan kuartal I 2021. Namun demikian, penyebaran COVID-19 varian Delta yang meluas sejak Juli hingga Agustus 2021 menyebabkan pertumbuhan ekonomi Indonesia kembali merosot. Pada kuartal III 2021, pertumbuhan ekonomi hanya sebesar 3,51% *yoY*.

Pada tanggal 24 November 2021 varian baru COVID-19, yaitu Omicron pertama kali dilaporkan oleh Organisasi Kesehatan Dunia (WHO) berasal dari Afrika. Kementerian Kesehatan telah melakukan pelacakan asal muasal masuknya COVID-19 varian Omicron ke Indonesia dengan kasus pertama diduga berasal dari warga negara Indonesia (WNI) yang tiba dari Nigeria pada tanggal 27 November 2021.

#### ECONOMIC OVERVIEW

Indonesia's economic growth in 2021 was fluctuating. Even though, it has contracted in the 1<sup>st</sup> quarter of 2021, Indonesia's economic growth then skyrocketed in the next quarter, then was hit again by the delta variant of the COVID-19 virus.

In the 1<sup>st</sup> quarter of 2021, Indonesia's economic growth still experienced a contraction by 0.74% year on year (*yoY*). This contraction occurred due to economic growth in the 1<sup>st</sup> quarter in 2020 was still positive at 2.97%. Furthermore, the Indonesian economy in the 2<sup>nd</sup> quarter of 2021 recorded 7.07% *yoY*. Indonesia's economic growth skyrocketed 3.69% in 2021 compared to the last year contracted by 5.32%.

This economic growth puts Indonesia out of recession. This positive growth ended the record of consecutive economic contractions from the 2<sup>nd</sup> quarter of 2020 to the 1<sup>st</sup> quarter of 2021. However, the spread of the Delta variant of COVID-19 from July to August 2021 impacted Indonesia's economic growth to decline again. In the 3<sup>rd</sup> quarter of 2021, economic growth was only 3.51% *yoY*.

On 24 November 2021, a new variant of COVID-19 Omicron was first reported by the World Organization Organization (WHO) spreading in Africa. The Ministry of Health has traced the first spread of this new Omicron variant of the COVID-19 virus in Indonesia with the first case allegedly coming from an Indonesian citizen (WNI) who arrived from Nigeria on 27 November 2021.



## LAPORAN DIREKSI

### Board of Directors Report

Penyebaran varian COVID-19 Omicron, masih perlu diwaspadai. Perkembangan dinamika global juga menjadi perhatian karena bisa berdampak terhadap pemulihan ekonomi nasional. Sampai dengan 7 Desember 2021 sebanyak 100 juta orang telah menerima vaksinasi COVID-19 dosis 1 dan dosis 2, artinya sudah 49% dari total sasaran 208,2 juta orang yang harus divaksinasi COVID-19. Selain itu, berdasarkan rangkuman dari *Our World in Data* pada 6 Desember 2021 menunjukkan Indonesia menduduki peringkat ke-5 negara dengan jumlah terbanyak vaksinasi COVID-19 dosis lengkap setelah Tiongkok, India, Amerika Serikat dan Brazil. Hal ini menunjukkan kemampuan pencegahan pandemi di Indonesia dalam menghadapi pandemi, menunjukkan perbaikan upaya mengurangi angka kesakitan berat, bahkan kematian.

#### ANALISA KINERJA TAHUN 2021

Pandemi COVID-19 masih menjadi isu utama yang mempengaruhi perekonomian, termasuk industri asuransi harus beradaptasi dengan perubahan dan rutinitas yang baru. Sejalan dengan ini, Perseroan terus berusaha meningkatkan proses bisnis berbasis digitalisasi serta perbaikan di area operasional agar semakin memudahkan masyarakat untuk mendapatkan perlindungan asuransi.

BNI Life senantiasa tetap berkomitmen memberikan layanan terbaik kepada nasabah dengan menyediakan berbagai kemudahan dan alternatif kanal mulai dari layanan kunjungan langsung ke kantor layanan sampai fasilitas *online* dan/atau digital.

The spread of the COVID-19 Omicron–varian, still needs to be worried about. The development of global dynamics is also a concern due to an impact on the recovery of the National economy. As of 7 December 2021, 100 million people have received COVID-19 vaccination doses 1 and 2, which means 49% of the total target of 208.2 million people that must be vaccinated against COVID-19. In addition, based on a summary from Our World in Data on 6 December 2021, it shows that Indonesia was on 5th rank country with the highest number of full-dose COVID-19 vaccinations after China, India, the United States and Brazil. This shows Indonesia's ability to deal with this pandemic in Indonesia in facing the pandemic, showing some improvements in efforts to reduce the number of serious illnesses and even deaths.

#### PERFORMANCE ANALYSIS FOR 2021

The COVID-19 pandemic is still a main issue affecting the economy, including the insurance industry that must adapt to changes and new routines. The Company continues to improve digitalization-based business processes as well as improvements into the operational area to make it easier for the public to obtain insurance protection.

BNI Life is always committed to deliver the best service to customers through various conveniences and alternative channels, from direct visits to service offices and online and/or other digital facilities.

## LAPORAN DIREKSI

### Board of Directors Report

Untuk menjawab tantangan dunia digital, Perseroan telah mengembangkan *new core system* sejak bulan Juli 2019 dan telah *go-live* pada 1 Juni 2021. Dengan menggunakan sistem baru yang berbasis web dan dapat terintegrasi dengan semua aplikasi digitalisasi maka Perseroan dapat meningkatkan efisiensi operasional asuransi individu dan menunjang proses bisnis. Selanjutnya Perseroan akan terus melakukan optimalisasi *new core system capability*, menciptakan *data management and analytic* untuk mempersiapkan *Artificial Intelligence*.

Selain itu, untuk memfasilitasi nasabah yang ingin melakukan klaim dari rumah, Perusahaan memiliki platform digital BNI Life *Mobile Apps* yang dilengkapi fitur *Digi Claim*, sehingga nasabah tetap aman dan nyaman melakukan proses klaim. Layanan Klaim 25 menit untuk klaim *reimbursement* dengan syarat tertentu.

BNI Life *Mobile Apps* dapat dijadikan sebagai *virtual card* berisi informasi data diri keanggotaan asuransi BNI Life peserta inti dan anggota keluarga yang terdaftar di data kepesertaan. Selain itu, nasabah juga bisa mendapatkan informasi masa aktif polis, manfaat yang didapatkan seperti rawat inap, rawat jalan, manfaat perawatan gigi, perawatan khusus, *medical check up*, kacamata, melahirkan, keluarga berencana, alat bantu (*prothesia*), santunan duka, santunan rawat inap BPJS dan layanan santunan penggantian penjaminan lainnya, sesuai dengan manfaat dan ketentuan polis yang dimiliki nasabah.

Perseroan juga melakukan peninjauan organisasi agar dapat berjalan lebih efektif dan efisien, yaitu melakukan automasi proses bisnis, digitalisasi layanan dan melakukan *right-sizing organization*. *Right-sizing organization* dimaksudkan untuk kemudahan & percepatan koordinasi antar tim, memacu para karyawan agar dapat lebih *agile*, berorientasi pada hasil dan tetap mengedepankan *risk-awareness*. Hal ini juga mendukung skema kerja baru yaitu *WFH - WFO* (*Work From Home – Work From Office*) yang diterapkan Perseroan.

To answer the digital universe challenge, the Company has developed a new core system since July 2019 and has go-live on 1 June 2021. By using this new web-based system and can be integrated with all digital applications, the Company can increase operational efficiency of individual insurance and can support the business process. Afterwards the Company will continue in optimizing new core system capability, creating data management and analytics to prepare Artificial Intelligence.

In addition, the Company has already had a digital platform BNI Life Mobile Apps completed with the Digi Claim feature, so that the customers will feel safe and comfortable in processing claims from their home. 25 minutes Claim Service for reimbursement claims shall apply terms and conditions.

BNI Life Mobile Apps can be used as virtual cards containing information on personal data for BNI Life memberships for core participants and family members registered in the membership data. Moreover, our customer can also get information on the active period of the policy, the benefits obtained such as hospitalization, outpatient care, dental care benefits, special care, medical check up, glasses, childbirth, family planning, prostheses, mourning compensation, BPJS inpatient care and other insurance replacement compensation services, in accordance with the benefits and conditions of the policy owned by our customer.

The Company also has reviewed the organization to be more efficient and effective, which is automatizing the business process, right-sizing organization. Right-sizing organization is aimed for convenience & accelerating communications across teams, encouraging employees to be more agile, result oriented and continuing to prioritize risk-awareness. This is very helpful for new work scheme, which is WFH-WFO (Work From Home - Work From Office) applied by the Company



## LAPORAN DIREKSI

### Board of Directors Report

Dalam mengembangkan sumber daya manusia, BNI Life menggunakan *Talent Management*, yang terdiri dari proses: *talent acquisition, talent mobility, talent development* dan *talent retention*. Dan secara khusus pengembangan SDM di tahun 2021, meliputi: *leadership competency, career path management, develop digital capability, dan integrated human capital policy*.

Sejalan dengan rencana BNI Life melakukan *spin-off Unit Syariah* yang akan dilaksanakan maksimal pada tahun 2024, Perusahaan telah membentuk team *task force* dan melakukan *feasibility study*. Hasil dari *feasibility study* tersebut dapat disimpulkan bahwa kondisi umum unit syariah saat ini baik secara bisnis maupun organisasi sudah siap untuk melakukan *spin off* sesuai dengan ketentuan regulasi dalam Peraturan OJK (POJK) No.67/POJK.05/2016 tentang Perijinan Usaha dan Kelembagaan Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah.

#### KINERJA KEUANGAN 2021

Tahun 2021, BNI Life mencatatkan perolehan premi bruto Perusahaan sebesar Rp4.753 miliar atau bertumbuh 3,31% dibandingkan dengan premi bruto Perusahaan tahun 2020 yang sebesar Rp4.601 miliar. Perseroan berhasil mencapai target RKAP premi bruto Perusahaan sebesar 108,56%.

Dari jumlah perolehan premi bruto tahun 2021, *Bancassurance* memberikan kontribusi sebesar Rp3.222 miliar atau berhasil mencatatkan pertumbuhan sebesar 20,36%, dan *Employee Benefit* memberikan kontribusi sebesar Rp1.365 miliar atau berhasil mencapai target sebesar 120%, serta *Agency* memberikan kontribusi sebesar Rp166 miliar.

In developing human resources, BNI Life uses Talent Management, consisting of the processes:talent acquisition, talent mobility, talent development and talent retention. And specifically human resource development in 2021, including: leadership competency, career path management, developing digital capability, and integrated human capital policy.

In line with BNI Life's plan to spin-off the Sharia Unit at maximum in 2024, BNI Life has established a task force team to conduct a feasibility study. The result from this feasibility study can be concluded that general condition of this current sharia unit, both from business or organization, has been ready for conducting this spin-off based on Financial Services Authority Regulation (POJK) No.67/POJK.05/2016 regarding Business and Institutional Licensing of Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Companies.

#### FINANCIAL PERFORMANCE 2021

In 2021, BNI Life recorded the Company's gross premium of Rp4,753 billion or grew 3.31% compared to the Company's gross premium in 2020 was Rp4,601 billion. The Company succeeded in achieving the Company's RKAP gross premium target of 108.56%.

From the total gross premium recorded in 2021, Bancassurance contributed Rp3,222 billion or recorded a growth of 20.36%, and Employee Benefit contributed Rp1,365 billion or succeeded in achieving the target by 120%, Agency also contributed as much as Rp166 billion.

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Laba bersih tahun berjalan Perseroan tahun 2021 tercatat sebesar Rp179,58 miliar, meningkat 13,96% dibandingkan dengan laba bersih tahun berjalan Perseroan tahun 2020 yang sebesar Rp157,59 miliar.

### STRATEGI DAN KEBIJAKAN STRATEGI

Direksi menyadari bahwa untuk mencapai kinerja operasional dan keuangan yang baik, diperlukan perencanaan strategis dan upaya-upaya untuk memastikan keberhasilan pencapaian target yang ditetapkan. Sesuai dengan *Corporate Strategy 2021 - 2025*.

#### Visi Perusahaan

Menjadi Perusahaan asuransi terkemuka kebanggaan bangsa.

#### Misi Perusahaan

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

Kebijakan manajemen untuk strategi tahun 2021, antara lain:

1. Kebijakan laba:
  - a. Mempertahankan premi reguler serta meningkatkan premi *unit link* dan persistensi.
  - b. Menjaga profitabilitas dan efisiensi biaya.
2. Kebijakan bisnis:
  - a. Beradaptasi dengan *new normal* dan meningkatkan digitalisasi bisnis.
  - b. Mempersiapkan *spin-off* Syariah.

The Company's net profit for the year 2021 recorded Rp179.58 billion, an increase of 13.96% compared to the Company's profit for the year 2020 was Rp157.59 billion.

### STRATEGY AND STRATEGIC POLICY

The Board of Directors realizes that these outstanding operational and financial performances, strategic planning and efforts are needed to ensure the success of achieving the targets. In accordance with the Corporate Strategy 2021 - 2025.

#### Company Vision

To become the leading life Insurance Company in the country.

#### Company Mission

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

The management policies for the 2021 strategy, were:

1. Profit policy:
  - a. Sustain regular premium, increase unit link premium and improve persistency.
  - b. Maintain profitability and cost efficiency.
2. Business policy:
  - a. Adapt to new normal and enhance business digitalization.
  - b. Prepare sharia spin-off.



## LAPORAN DIREKSI

### Board of Directors Report

- |   |  |
|---|--|
| <p>3. Kebijakan investasi:</p> <ul style="list-style-type: none"><li>a. Menjaga kualitas dan hasil dari ALM selama proses investasi.</li></ul> <p>4. Kebijakan operasional dan IT:</p> <ul style="list-style-type: none"><li>a. Meningkatkan proses bisnis di area operasional.</li><li>b. Mengoptimalkan kapabilitas <i>New Core System</i>.</li></ul> <p>5. Kebijakan Sumber Daya Manusia:</p> <ul style="list-style-type: none"><li>a. Meningkatkan produktivitas dan kapabilitas sumber daya manusia.</li></ul> | <p>3. Investment policy:</p> <ul style="list-style-type: none"><li>a. Maintain high quality and high yield ALM during investment process.</li></ul> <p>4. Operational and IT policies:</p> <ul style="list-style-type: none"><li>a. Improve business process in operation area.</li><li>b. Optimize New Core System capability.</li></ul> <p>5. Human Resources Policy:</p> <ul style="list-style-type: none"><li>a. Increase human capital productivity and capability.</li></ul> |
|---|--|

Selain itu, Perseroan juga membuat penguatan strategi untuk mencapai target di tahun 2021, antara lain:

- a. Meningkatkan kapabilitas & produktivitas pemasar.
- b. Memperbaiki *product mix*.
- c. Mengoptimalkan strategi investasi untuk memaksimalkan pendapatan investasi.
- d. Meningkatkan proses *underwriting*.
- e. Memperkuat efisiensi biaya.

In addition, the Company has also strengthened its strategy to achieve the target in 2021, including:

- a. Boosting sales capability and productivity.
- b. Improve product mix.
- c. Optimize investment strategy to maximize investment income.
- d. Improve underwriting process.
- e. Strengthen cost efficiency.

### PERBANDINGAN TARGET DAN REALISASI TAHUN 2021

Setiap periode operasional, BNI Life melakukan evaluasi terhadap hasil-hasil operasional yang dicapai pada tahun buku. Ukuran kinerja berdasarkan Target atau Rencana Kerja dan Anggaran Perusahaan (RKAP) yang ditetapkan pada awal tahun anggaran, namun pada tahun 2021 Perseroan melakukan revisi RKAP.

### COMPARISON BETWEEN TARGET AND REALIZATION IN 2021

Each operational period, BNI Life evaluates the operational results in every financial year. Performance measurement are based on the Target or Company Business Plan and Budget (RKAP) which set at the beginning of the fiscal, however in 2021 the Company made some changes in its RKAP.

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Perbandingan antara Target dan Realisasi Tahun 2021 dapat dilihat pada tabel berikut:

### » Perbandingan Target dan Realisasi Tahun 2021 Target and Realization Comparison in 2021

Uraian Description	Target 2021 (Rp-juta) 2021 Target (Rp-million)	Realisasi 2021 (Rp-juta) 2021 Realization (Rp-million)	Pencapaian Realisasi terhadap Target (%) Realization of Achievement to Target (%)
	1	2	
<b>Posisi Keuangan</b> Financial Position			
Aset Assets	22.362.232	22.817.087	102,03%
Liabilitas Liabilities	15.847.056	16.374.419	103,33%
Dana Peserta Participants' Fund	497.482	499.826	100,47%
Ekuitas Equity	6.017.694	5.942.842	98,76%
<b>Laba (Rugi)</b> Profit (Loss)			
Pendapatan Premi – Bruto Premium Income – Gross	4.378.439	4.753.078	108,56%
Pendapatan Premi – Neto Premium Income – Net	4.192.307	4.627.858	110,39%
Pendapatan Income	5.528.778	5.957.707	107,76%
Beban Expenses	5.272.365	5.830.362	110,58%
Laba Bersih Tahun Berjalan Net Profit for the Year	248.633	179.580	72,23%
<b>Rasio Keuangan</b> Financial Ratio			
Rasio Liabilitas terhadap Ekuitas (%) Debt to Equity Ratio (%)	263,34%	275,53%	104,63%
Rasio Liabilitas terhadap Aset (%) Debt to Asset Ratio (%)	70,87%	71,76%	101,27%

Secara keseluruhan kinerja keuangan Perseroan secara umum mencatatkan pertumbuhan finansial yang baik, dengan pencapaian aset dan liabilitas masing-masing sebesar 102,03% dan 103,33%. Namun, jika dibandingkan dengan target tahun 2021, pencapaian laba bersih tahun berjalan adalah sebesar 72,23%, dimana hal ini disebabkan oleh: peningkatan beban klaim kematian yang tinggi yang terealisasi Rp577,54 miliar karena kondisi saat pandemi, atau 135,4% dari target Rp426,61 miliar dan dampak *mark to market* atas investasi (*Yield Curve*) yang menambah beban cadangan sebesar Rp184,21 miliar.

Comparison between Target and Realization in 2021 can be seen in the following table:

Overall, the Company's financial performance recorded better financial growth in general, with the achievements of asset and liabilities were respectively 102.03% and 103.33%. However, if we compare with the 2021 target, the achievement of profit for the year was 72.23% due to: a high-increase of death claim was realized Rp577.54 billion due to the pandemic condition, or was 135.4% from the target of Rp426.61 billion and mark to market for investment impact (*Yield Curve*) that adds capital expenses as much as Rp184.21 billion.



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#### KENDALA/TANTANGAN DAN LANGKAH PENYELESAIAN

Tantangan terbesar sepanjang tahun 2021 masih disebabkan oleh pandemi COVID-19 yang berkepanjangan dan berdampak pada hampir seluruh industri bisnis yang ada, sehingga menciptakan tantangan lainnya, antara lain:

1. Masi berlangsungnya pandemi COVID-19 (fase kedua dan tingkat vaksinasi yang masih rendah) berdampak signifikan pada peningkatan klaim kematian.
2. Kondisi market yang tidak stabil berdampak pada pendapatan investasi.
3. Protokol COVID-19 (*social distancing*, tanpa tatap muka).
4. Penurunan jumlah klien potensial sebagai imbas dari perubahan skema kerja *WFH* (*Work From Home*).
5. Proses bisnis berubah menjadi digital.
6. Peningkatan beban cadangan (dampak *mark to market*).

Untuk mengatasi hal tersebut, Perseroan menerapkan sejumlah strategi di tahun 2021, diantaranya:

1. Memperkuat kebijakan *underwriting*.
2. Mengoptimalkan strategi investasi untuk memaksimalkan pendapatan investasi.
3. Memaksimalkan strategi penjualan *Non face to face*.
4. Memperbaiki proses operasional.
5. Memperbaiki sistem *telemarketing*.
6. Meningkatkan kapabilitas dan kompetensi sales.
7. Melakukan bisnis secara digital dan memaksimalkan *e-learning*.

#### OBSTACLES/CHALLENGES AND SOLUTIONS

The biggest challenge throughout 2021 was impacted by the prolonged COVID-19 pandemic and has had an impact on almost all existing business industries and was creating other challenges, including:

1. The ongoing COVID-19 pandemic (phase two and vaccination rates were still low) has had a significant impact on increasing passed away claims.
2. Unstable market conditions impacted on investment income.
3. COVID-19 protocol (social distancing, no face to face).
4. The decrement of potential clients as a result of changes in the WFH (Work From Home) work scheme.
5. Business processes have been turning digital.
6. The increment of reserve expense (mark to market impact).

To overcome this, the Company implemented some strategies in 2021, including:

1. Strengthening the underwriting policy.
2. Optimizing investment strategies to maximize investment returns.
3. Maximizing non-face to face sales strategy.
4. Improving operational processes.
5. Improving the telemarketing system.
6. Improving sales capability and competence.
7. Establishing business digitally and maximizing e-learning.

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#### PROSPEK USAHA TAHUN 2022

Dengan mulai pulihnya perekonomian global, bank sentral Amerika Serikat yakni *The Fed* mulai memutuskan untuk melakukan langkah pengurangan pembelian obligasi (*tapering off*) yang telah berlangsung sejak November 2021 dan diproyeksikan akan berakhir secara penuh pada bulan Maret 2022. Secara tidak langsung langkah tersebut dapat mempengaruhi industri asuransi yang memiliki sistem pengelolaan asset dan liabilitas. Dengan adanya gejolak perekonomian dari efek *tapering off* ini kami terus mengatur strategi investasi yang sesuai dengan keadaan perekonomian, selain itu kami juga percaya bahwa dampak dari *tapering* ini tidak permanen dan tidak signifikan terhadap Indonesia yang memiliki fundamental makro ekonomi yang cukup *solid*.

Pemerintah optimis pertumbuhan ekonomi Indonesia akan berada pada kisaran 5% - 5,5% yoy pada tahun 2022. Walaupun pemulihan ekonomi diperkirakan akan tetap berlanjut, sejumlah risiko tetap membayangi target pertumbuhan ekonomi tahun 2022.

Mengenai gelombang infeksi varian Omicron di tahun 2022, jika kita melakukan pengendalian dengan benar (protokol kesehatan) dan peningkatan jumlah penerima vaksinasi, diprediksi COVID-19 tidak akan begitu mendominasi. Karena secara umum tingkat kekebalan dalam populasi kita akan jauh lebih tinggi daripada saat terjadinya pandemi Omicron dan Delta, tetapi juga membantu kita menghadapi varian baru apapun.

Adapun faktor lainnya yang perlu diantisipasi adalah kesenjangan inflasi atau kenaikan antara indeks harga konsumen dan produsen. Hal ini terlihat dari tingginya inflasi di tingkat produsen yang melampaui 7%, sedangkan tingkat inflasi di tingkat konsumen masih tumbuh di bawah 2%.

#### BUSINESS PROSPECT FOR 2022

Along with World's economic recovery, the United States of America central bank, The Fed, has decided to take steps lowering the obligation purchase (*tapering off*) that has begun since November 2021 and is projected to end in full in March 2022. Indirectly, this step can affect the insurance industry that has asset and liability management systems. With the economic turmoil from this *tapering off* effect, we continue to control investment strategies in accordance with economic conditions, in addition we also believe that the impact of this *tapering* is not permanent and not significant for Indonesia, which has fairly solid macroeconomic fundamentals.

The government is optimistic that Indonesia's economic growth will be at 5% - 5.5% yoy in 2022. Although the economic recovery is expected to continue, a number of risks still haunt the economic growth target in 2022.

Related to the infection wave of the Omicron variant in 2022, if we handle this properly (health protocol) and increase the number of vaccine recipients, it was predicted the COVID-19 will not be dominated. Because in general the level of immunity in our population will be much stronger than facing the Omicron and Delta pandemics, but it also helps us to deal with any new variants.

Another factor that needs to be anticipated is the inflation gap or increase between the consumer and producer price index. This can be seen from the high inflation at the producer level which exceeded 7%, while the inflation rate at the consumer level continued to grow below 2%.



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#### Strategi Tahun 2022

Untuk menjawab tantangan dan peluang yang akan terjadi pada tahun 2022, Perseroan telah menyusun strategi untuk tahun 2022, yaitu:

1. Mempertahankan premi regular, meningkatkan *unit link* dan menjual produk yang menguntungkan.
2. Memperbaiki *product mix* dan persistensi.
3. Strategi bisnis *Un-organic*.
4. Memperbaiki manajemen keuangan, termasuk *Asset Liability Management (ALM) sophistication*.
5. Persiapan IFRS 17 (*gap-analysis & design*).
6. Meningkatkan risiko bisnis.
7. Meningkatkan program efisiensi biaya.
8. Membangun *Big Data Analytics & Artificial Intelligent*.
9. Memperbaiki kualitas proses bisnis di area operasional.
10. Meningkatkan kapabilitas dan produktivitas sumber daya manusia.

#### PENERAPAN TATA KELOLA PERUSAHAAN YANG BAIK (GCG)

Dalam menjalankan kegiatan usaha, BNI Life menerapkan best practices GCG secara konsisten agar dapat berkontribusi positif bagi Perseroan serta memberikan nilai tambah untuk pemangku kepentingan. Penerapan GCG di lingkup Perseroan telah sejalan dengan prinsip-prinsip GCG yang terdiri dari 5 (lima) prinsip dasar yang tertuang dalam Pedoman Umum *Good Corporate Governance* yang dikeluarkan oleh Komite Nasional Kebijakan Governance (KNKG), yaitu Transparansi, Akuntabilitas, Pertanggungjawaban, Kemandirian, serta Kesetaraan dan Kewajaran.

#### Strategy for 2022

To answer the challenges and opportunities that will occur in 2022, the Company has prepared a strategy for 2022, such as:

1. Sustain regular premium, boost unit link & selling profitable product.
2. Improve product mix & persistency.
3. Un-organic Business Strategy.
4. Improve financial management, incl. Asset Liability Management (ALM) sophistication.
5. Preparation IFRS 17 (gap-analysis & design).
6. Enhance Business Risk.
7. Enhance cost efficiency program.
8. Establish Big Data Analytics & Artificial Intelligent.
9. Improve business process quality in operation area.
10. Increase human capital capability & productivity.

#### IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE (GCG)

In carrying out business activities, BNI Life consistently applies GCG best practices to give more positive contribution to the Company and to deliver added-value for stakeholders. The implementation of GCG within the Company is in line with the GCG principles which consists of 5 (five) basic principles contained in the General Guidelines for Good Corporate Governance issued by the National Committee on Governance Policy (KNKG) are Transparency, Accountability, Responsibility, Independence, and Equality and Fairness.

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Penerapan GCG yang dilakukan BNI Life tidak semata hanya 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.

Dalam menerapkan GCG di lingkup Perseroan, BNI Life berpedoman pada ketentuan-ketentuan sebagai berikut:

1. Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas;
2. Undang-Undang No. 40 Tahun 2014 tentang Usaha Perasuransi;
3. Peraturan Otoritas Jasa Keuangan (POJK) No.73/POJK.05/2016 tentang Tata Kelola Perseroan yang Baik bagi Perseroan Perasuransi;
4. Peraturan Otoritas Jasa Keuangan (POJK) No.55/POJK.05/2017 tentang Laporan Berkala Perusahaan Perasuransi;
5. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No.1/SEOJK.05/2017 tentang Bentuk dan Susunan Laporan Berkala Perusahaan Asuransi dan Perusahaan Reasuransi;
6. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No.2/SEOJK.05/2017 tentang Bentuk dan Susunan Laporan Berkala Perusahaan Asuransi Syariah, Perusahaan Reasuransi Syariah, dan Unit Syariah.

The implementation of GCG in BNI Life is not only to comply with applicable laws and regulations (*compliance*), but also as a continuous effort to innovate and improve mechanisms in the application of GCG principles to always be able to provide added value to all stakeholders and have an impact on the creation of business performance that grows sustainably.

In practicing GCG within the Company, BNI Life is guided by the following regulations:

1. Law No. 40 of 2007 concerning Limited Liability Companies;
2. Law No. 40 of 2014 concerning Insurance Companies;
3. Financial Services Authority Regulation (POJK) No.73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies;
4. Financial Services Authority Regulation (POJK) No.55/POJK.05/2017 concerning Insurance Company Periodic Reports;
5. Circular Letter of the Financial Services Authority (SEOJK) No.1/SEOJK.05/2017 concerning the Form and Structure of Periodic Reports of Insurance Companies and Reinsurance Companies;
6. Financial Services Authority Circular Letter (SEOJK) No.2/SEOJK.05/2017 concerning the Form and Structure of Periodic Reports for Sharia Insurance Companies, Sharia Reinsurance Companies, and Sharia Units.



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Dalam upaya dalam mengoptimalkan penerapan GCG, BNI Life telah menyusun peta jalan (*roadmap*) dengan tujuan utama sebagai referensi utama dalam melakukan perbaikan praktik GCG secara lebih komprehensif. Selain itu, *roadmap* GCG juga dapat menjadi panduan bagi Pemangku Kepentingan untuk mendapat gambaran secara menyeluruh atas proses penciptaan nilai tambah dan perbaikan berkesinambungan dari implementasi GCG di Perseroan.

#### TANGGUNG JAWAB SOSIAL PERUSAHAAN

##### Tanggung Jawab Sosial Bidang Lingkungan Hidup

BNI Life berkomitmen untuk menjalankan tanggung jawab sosial Perusahaan terhadap lingkungan hidup dalam rangka mengurangi dampak lingkungan dari kegiatan Perseroan maupun kegiatan manusia pada umumnya. Komitmen Perseroan untuk tetap menjaga dan mempertahankan sekaligus pelestarian lingkungan.

Perseroan tetap mengedepankan komitmen ramah lingkungan dalam proses pengelolaan bisnis dan terus konsisten dalam menerapkan *sustainable development* antara lain dengan memperhatikan penggunaan kertas, air dan pemakaian listrik. Hal ini dilakukan untuk menjaga lingkungan hidup di sekitar Perseroan dan di lingkungan masyarakat secara umum.

##### Tanggung Jawab Sosial Bidang Ketenagakerjaan, Keselamatan dan Kesehatan Kerja

BNI Life bertanggung jawab terhadap keselamatan dan kesehatan kerja serta kesejahteraan setiap karyawannya dan juga menjamin kesetaraan dan kesempatan kerja yang sama bagi seluruh karyawan mulai dari tahap perekrutan, pengembangan karir hingga evaluasi kinerja. BNI Life tidak mengakui adanya diskriminasi berdasarkan *gender* maupun karakter lain seperti agama maupun etnis dimana kebijakan dan keputusan dalam aspek ketenagakerjaan sepenuhnya mempertimbangkan kinerja pegawai yang bersangkutan.

As an effort to optimize the implementation of GCG, BNI Life has compiled a roadmap with the main objective as a reference in improving GCG practices more comprehensively. Afterwards, the GCG roadmap can also be a guide for Stakeholders to get a comprehensive picture of creating added value and continuous improvement of GCG implementation in the Company.

#### CORPORATE SOCIAL RESPONSIBILITY

##### Corporate Social Responsibility to Environment

BNI Life is committed to conducting corporate social responsibility on the environment in order to reduce the environmental impact of the Company and human activities in general. The Company's commitment is to conserve and maintain the environment at the same time.

The Company continues to prioritize an environmentally friendly commitment in the business management process and continues to be consistent in implementing sustainable development among others by paying attention to the use of paper, water and electricity consumption. This is what we do to protect the environment around the Company and in the community.

##### Corporate Social Responsibility to Occupational Health and Safety

BNI Life is responsible for occupational, health and safety, and the welfare of every employee and always ensures equality and equal job opportunities for all employees from the recruitment phase, career development until performance evaluation. BNI Life does not recognize discrimination based on gender or other characters such as religion or ethnicity where labor policy and decisions fully considering the performance of the employee concerned.

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#### Tanggung Jawab Sosial Bidang Pengembangan Sosial dan Masyarakat

Perseroan menyadari keberlangsungan bisnis Perseroan tidak lepas dari partisipasi masyarakat. Partisipasi dan dukungan masyarakat terhadap pencapaian kinerja Perseroan, menuntut Perseroan untuk memberikan imbal balik manfaat kepada masyarakat. Hal ini bisa dilihat sebagai bentuk tanggung jawab sosial kemasyarakatan.

#### Tanggung Jawab Sosial Bidang Perlindungan Pelanggan

Dalam menjalankan aktivitas usahanya, BNI Life senantiasa untuk terus menerus meningkatkan kepuasan nasabah. Hal tersebut ditunjukan dengan terus memberikan kinerja terbaik. Perseroan juga bertanggung jawab atas kegiatan usaha pasca produksi dengan mengeluarkan *Standard Operation Procedure (SOP)* yang mengelola kebijakan dalam mengatasi keluhan nasabah terhadap produk dan jasa yang diberikan oleh Perusahaan.

#### PERUBAHAN KOMPOSISI ANGGOTA DIREKSI

Pada tahun 2021, tidak terdapat perubahan susunan Direksi yang sesuai dengan Surat Keputusan Akta Keputusan RUPS Luar Biasa Akta No.65 tanggal 29 Juli 2021. Maka, susunan Direksi untuk tahun yang berakhir 31 Desember 2021 sebagai berikut:

Nama Name	Jabatan Position
Shadiq Akasya	Direktur Utama President Director
Eben Eser Nainggolan	Direktur Keuangan Finance Director
Neny Asriany	Direktur Director
Naoto Oda	Direktur Director
Hiroshi Ono	Direktur Director

#### Corporate Social Responsibility to Social and Community Development

The Company realizes that the business sustainability and community are inseparable parts for many years. Participation and support from the community genuinely contribute to the Company's performance target, which enables the Company to always give more shared values for the community.

#### Corporate Social Responsibility to Customer Protection

In carrying out its business activities, BNI Life always strives to improve customer satisfaction. This is demonstrated by continuing to provide the best performance. The Company is also responsible for post-production business activities by issuing a Standard Operation Procedure (SOP) that manages policies in dealing with customer complaints against products and services provided by the Company.

#### CHANGES IN COMPOSITION OF BOD

In 2021, there was no changes in composition of Board of Directors based on Deed of Extraordinary GMS Resolution No. 65 on 29 July 2021, so the composition of the Board of Directors for the year ended 31 December 2021 are as follows:



## LAPORAN DIREKSI

### Board of Directors Report

#### APRESIASI

Demikian, laporan tugas Direksi atas pelaksanaan usaha Perseroan selama tahun 2021. Izinkan kami memberikan penghargaan yang setinggi-tingginya dan terima kasih kepada Dewan Komisaris, pemegang saham, Insan Perusahan, regulator, pelanggan, pemasok, dan mitra usaha, atas kerjasama yang telah tercipta. Kami berharap agar BNI Life dapat terus berkiprah, berkontribusi, dan senantiasa berinovasi demi hasil yang optimal. Semoga pencapaian ini akan menginspirasi seluruh pihak untuk dapat terus memaksimalkan kemampuannya dan menjadi fondasi bagi Perseroan untuk dapat tumbuh di masa yang akan datang.

#### APPRECIATION

This is a report on the duties of the Board of Directors for the Company's business during 2021. Allow us to give the highest appreciation and gratitude to the Board of Commissioners, shareholders, Company's employees, regulators, customers, suppliers, and business partners for their cooperation during the year. We hope that BNI Life can continue to take part, contribute, and always innovate for optimal results. Hopefully this outstanding achievement will inspire all parties to be able to continuously maximize their abilities and become the foundation for the Company to grow for the years to come.

Atas nama Direksi  
On behalf of Board of Directors  
**PT BNI Life Insurance**



**SHADIQ AKASYA**  
Direktur Utama  
President Director

# LAPORAN PENGAWASAN DPS

## Sharia Supervisory Board Report



**IR. H. AGUS HARYADI, AAAIJ, FIIS, ASAI**

**Ketua Dewan Pengawas Syariah**  
Chairman of Sharia Supervisory Board



## LAPORAN PENGAWASAN DPS

Sharia Supervisory Board Report

“

**Kami, Dewan Pengawas Syariah bersyukur dan mengapresiasi komitmen Direksi dan Dewan Komisaris Perseroan yang tetap konsisten dalam pengembangan unit usaha syariah di BNI Life, terutama dalam pengembangan teknologi dengan inovasi berkelanjutan, perluasan jaringan pemasaran dan menjawab tantangan-tantangan yang ada.**

We, Sharia Supervisory Board, are grateful and appreciating the commitment of the Board of Commissioners and Directors who keep consistent in developing the BNI Life sharia business unit, especially in developing technology with continuous innovation, expanding marketing networks and responding to existing challenges.

”

**Assalamualaikum Warohmatullahi Wabarakatuh  
Bismillaahirrohmaanirrohiim**

Alhamdulillah, puji dan syukur kita panjatkan ke hadirat Allah SWT atas rahmat dan karunia-Nya kepada kita semua. Sholawat dan serta salam semoga tercurah untuk Baginda Rasulullah SAW, beserta seluruh keluarganya, para kerabatnya dan pengikutnya hingga akhir zaman nanti.

**Assalamualaikum Warohmatullahi Wabarakatuh  
Bismillaahirrohmaanirrohiim**

Alhamdulillah, praise and gratitude to the presence of Allah SWT for his mercy and grace to all of us. Also, prayers and greetings may remain expressed to the Holy prophet, and to all his families and Muslims until the end of time.

## LAPORAN PENGAWASAN DPS

### Sharia Supervisory Board Report

Dewan Pengawas Syariah memberikan apresiasi atas kerjasama yang luar biasa kepada seluruh manajemen dan *stakeholder* PT BNI Life Insurance dalam menghadapi tantangan sepanjang tahun 2021, dimana merupakan tahun kedua sejak pandemi COVID-19 mempengaruhi seluruh dunia dari tahun 2020. Banyak tantangan yang dihadapi, banyak perubahan yang terjadi, banyak penyesuaian yang perlu dilakukan untuk beradaptasi dan tentu saja tingginya tingkat persaingan dalam industri asuransi syariah itu sendiri.

Namun demikian, kami panjatkan syukur Alhamdulillah ke hadirat Allah SWT atas rahmat hidayah dan karunia yang diberikan, Perseroan berhasil melalui tahun 2021 dengan mencatatkan kinerja yang sangat baik. Hal ini tentu saja merupakan hasil dari komitmen manajemen dalam menjalankan misinya untuk memberikan solusi perencanaan masa depan dan perlindungan terpercaya dengan layanan prima kepada *stakeholders* dengan segala kemudahannya melalui inovasi berkelanjutan.

BNI Life juga memperhatikan lini bisnisnya untuk tetap memenuhi kebutuhan Nasabah dengan menghadirkan Divisi Syariah sebagai lini yang menjalankan kinerjanya sesuai prinsip Islam. Divisi ini memiliki 4 saluran distribusi penjualan, yaitu *Employee Benefit Syariah*, *Credit Life & Bundling*, *Agency Syariah* dan *Bancassurance Syariah*. Adapun produk syariah yang ditawarkan, antara lain adalah *Investasi (Hy End Pro Syariah, Sakinah Investa Link)*, *Pendidikan (Wadiah Gold Cendekia)* dan *Kesehatan (Health Plan Syariah)*.

The Sharia Supervisory Board gives highest appreciation for the outstanding hard work of all management and stakeholders of PT BNI Life Insurance in overcoming the challenges during 2021, which was the second year since the COVID-19 pandemic impacting worldwide from 2020. There were so many challenges, a lot of changes, adjustments that are needed to adapt in this situation and also tight competition in the sharia industry itself.

However, We express our gratitude to Allah SWT for the grace of guidance and gifts, the Company has succeeded to record an outstanding performance in 2021. Of course, this achievement came from great commitment of all management in pursuing its mission to give future planning solution and reliable protection with excellent service to stakeholders with all the conveniences through continuous innovation.

BNI Life also examines its line of business to always fulfill the customer's needs through sharia division, which is as a line of business based on sharia principles. This division has 4 distribution channels of sales, those are Employee Benefit Syariah, Credit Life & Bundling, Agency Syariah and Bancassurance Syariah. These sharia products we offer to customers are Investment (Hy End Pro Syariah, Sakinah Investa Link), Education (Wadiah Gold Cendekia) and Health (Health Plan Syariah).



## LAPORAN PENGAWASAN DPS

### Sharia Supervisory Board Report

Kami, Dewan Pengawas Syariah, telah menjalankan tugas dan tanggung jawab sepanjang tahun 2021 dalam memastikan operasional Perseroan, khususnya unit syariah dalam menjalankan usahanya sudah mengacu kepada POJK 69 tahun 2016 tentang Penyelenggaraan Usaha Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah serta prinsip-prinsip *Good Corporate Governance*.

Berdasarkan hasil pengamatan kami sepanjang tahun 2021, Dewan Pengawas Syariah tidak menemukan praktik operasional yang melanggar prinsip-prinsip Syariat Islam dan telah melaksanakan usaha sesuai dengan prinsip syariah, regulasi yang berlaku serta Fatwa Dewan Syariah Nasional-MUI dan opini Dewan Pengawas Syariah.

Kami berpendapat bahwa Dewan Komisaris dan Direksi BNI Life telah menjalankan tugas dan tanggung jawab yang diberikan dengan baik dalam mengembangkan unit usaha syariah BNI Life. Hal ini tercermin dari berlangsungnya rapat Dewan Komisaris, Direksi dan Dewan Pengawas Syariah beserta jajaran manajemen terkait unit usaha syariah secara reguler.

Kami, Dewan Pengawas Syariah bersyukur dan mengapresiasi komitmen Direksi dan Dewan Komisaris Perseroan yang tetap konsisten dalam pengembangan unit usaha syariah di BNI Life, terutama dalam pengembangan teknologi dengan inovasi berkelanjutan, perluasan jariangan pemasaran dan menjawab tantangan-tantangan yang ada.

We, Sharia Supervisory Board, have conducted our duties and responsibilities during 2021 in ensuring the Company's operational, which is particularly sharia unit in running its business according to POJK 69 in 2016 regarding Business Operation of Insurance Company, Sharia Insurance Company, Reinsurance Company, and Sharia Reinsurance Company with *Good Corporate Governance* principles.

Based on our supervisory during 2021, Sharia Supervisory Board did not find any operational practices that was violated islamic sharia principles and has run its business based on sharia principles, relevant regulation, as well as the fatwa of the National Sharia Council-MUI and Sharia Supervisory Board's opinions.

We conclude that the Board of Commissioners and Directors of BNI Life has conducted their duties and responsibilities well in developing the BNI Life sharia business unit. It is reflected in the meetings of the Board of Commissioners, Directors and Sharia Supervisory Board with all of management regularly related to the sharia business unit.

We, Sharia Supervisory Board, are grateful and appreciating the commitment of the Board of Commissioners and Directors who keep consistent in developing the BNI Life sharia business unit, especially in developing technology with continuous innovation, expanding marketing networks and responding to existing challenges.

## LAPORAN PENGAWASAN DPS

### Sharia Supervisory Board Report

Tantangan pandemi COVID-19 yang masih terjadi sepanjang tahun 2021 berhasil dimanfaatkan oleh BNI Life menjadi peluang untuk berinovasi dan beradaptasi dalam menjalankan usahanya. Salah satunya adalah menciptakan *platform digital BNI Life Mobile Apps* yang dilengkapi fitur *Digi Claim*, sehingga nasabah tetap aman dan nyaman melakukan proses klaim. Layanan Klaim 25 menit untuk klaim *reimbursement* berlaku ketentuan dan dengan kondisi dokumen lengkap diterima oleh BNI Life. Pencapaian kinerja di tahun 2021 tidak terlepas dari dukungan dan komitmen seluruh jajaran Manajemen dan Insan BNI Life dalam menerapkan prinsip-prinsip dasar Tata Kelola Perusahaan yang baik secara konsisten.

Kami juga menilai bahwa Dewan Komisaris dan Direksi telah membangun hubungan yang konstruktif. Hal ini tercermin dari upaya Dewan Komisaris yang selalu memacu dan memonitor secara intensif Direksi dalam rangka menggapai kinerja usaha yang berkelanjutan. Hal tersebut diwujudkan melalui *review* atas Rencana Kerja dan Anggaran Perseroan (RKAP) dan melakukan pemantauan pelaksanaan serta pencapaianya melalui rapat Dewan Komisaris maupun rapat bersama Direksi yang dilakukan secara rutin.

Dewan Pengawas Syariah percaya bahwa manajemen telah berikhtiar dengan baik. Ikhtiar tersebut diwujudkan dengan merumuskan dan mengimplementasikan strategi, analisis dan pengendalian risiko serta penerapan praktik tata kelola sesuai dengan regulasi. Segenap manajemen pun telah menunjukkan kemampuannya untuk tetap mengawal jalannya usaha di tengah tantangan, persaingan dan dinamika yang ada.

The COVID-19 pandemic challenges during 2021 has successfully led BNI Life to pursue the possibilities of innovating and adapting. One of the possibilities is introducing BNI Life Mobile Apps complete with Digi Claim feature, so the customer can do the claim process safely and comfortably. 25 minutes claim service for reimbursement claims apply conditions and with complete documents received by BNI Life. This outstanding achievement in 2021 can not be separated from the support and commitments of all management and BNI Life Personnel in practicing Good Corporate Governance basic principles consistently.

We also assessed that the Board of Commissioners and Directors have built a constructive relationship. This is reflected in the efforts of the Board of Commissioners who always encourage and intensively monitor the Board of Directors in order to achieve sustainable business performance. This is realized through a review of the Company's Business Plan and Budget (RKAP) and monitoring its implementations and achievements through regular meetings of the Board of Commissioners and joint meetings of the Board of Directors.

Sharia Supervisory Board believes that the management have well-initiative. This initiative drives the management to formulate and implement strategies, analyzing and controlling risks as well as applying governance practice based on the relevant regulations. All management has also shown their ability to keep monitoring the business amidst the challenges, tight competition and dynamic changes.



## LAPORAN PENGAWASAN DPS

### Sharia Supervisory Board Report

Dalam upaya menghadapi tahun 2022, Dewan Pengawas Syariah berharap agar BNI Life dapat terus menjaga komitmen bisnis yang telah dijalankan sejauh ini serta mampu meningkatkan kinerjanya semaksimal dan sebaik mungkin dengan tetap menjaga pemenuhan prinsip kehati-hatian dan prinsip syariah dalam menjalankan kegiatan operasionalnya.

Pada kesempatan ini, kami kembali mengingatkan manajemen BNI Life agar tetap berkomitmen untuk menjaga pemenuhan prinsip-prinsip syariah serta kepatuhan atas peraturan perundang-undangan yang berlaku. Semoga kita juga selalu berada dalam taufik dan hidayah serta inayah-Nya untuk dapat mencapai kesuksesan di dunia maupun di akhirat kelak dan kepada-Nyalah kita selalu berserah diri.

Wa Billahi Taufiq Wal Hidayah.

Wassalamu'alaikum Warahmatullahi Wabarakatuh.

In the coming year of 2022, Sharia Supervisory Board expects that BNI Life is able to be committed to maintain its business and also can escalate the performance as maximum and best as possible while practicing prudence and sharia principles in running its operational activities.

On this occasion, we kindly remind BNI Life management to always be committed in applying sharia principles and compliance with applicable laws and regulations. May we always be in his kindness, guidance and help to be successful in the world and in the hereafter and to Allah we always surrender.

Wa Billahi Taufiq Wal Hidayah.

Wassalamu'alaikum Warahmatullahi Wabarakatuh.

Atas nama Dewan Pengawas Syariah  
On behalf of Sharia Supervisory Board

**PT BNI Life Insurance**

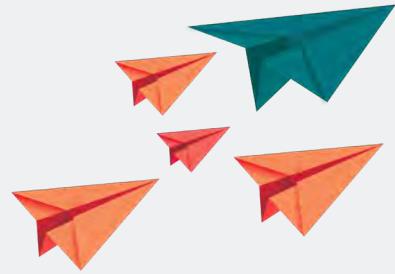


**IR. H. AGUS HARYADI, AAAIJ, FIIS, ASAI**

Ketua Dewan Pengawas Syariah  
Chairman of Sharia Supervisory Board

Kami Hadir  
di Seluruh  
Nusantara





# 03

## PROFIL PERUSAHAAN

Company Profile



“

Perusahaan memiliki platform digital *BNI Life Mobile Apps* yang dilengkapi fitur *Digi Claim*, sehingga nasabah tetap aman dan nyaman melakukan proses klaim.

The Company has digital platform “BNI Life Mobile Apps” completed with Digi Claim feature, so our customer could feel safe and comfortable in processing their claim.

# IDENTITAS PERUSAHAAN

## Company Identity



**Nama Perusahaan**  
Company Name

**PT BNI LIFE INSURANCE**



**Dasar Hukum Pendirian**  
Legal Basis of Establishment

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.

Notary Deed No. 24 dated 28 November 1996, drawn up before Laura Elisabeth Palilingan, SH, Notary in Jakarta, a substitute for Koesbiono Sarmahadi, SH., MH, Notary in Jakarta.

	<b>Nama Panggilan</b> Short Name	BNI LIFE
	<b>Alamat</b> Address	Centennial Tower Lt. 9, Jalan Gatot Subroto Kav. 24-25 Jakarta Selatan Centennial Tower 9 <sup>th</sup> floor, Jalan Gatot Subroto Kav. 24-25 South Jakarta
	<b>Telepon</b> Phone	021-29539999
	<b>Faksimili</b> Facsimile	021-29539998
	<b>Call Center</b> Call Center	1-500-045
	<b>Bidang Usaha</b> Line of Business	Asuransi Jiwa Life Insurance
	<b>Kepemilikan</b> Ownership	<ul style="list-style-type: none"><li>PT Bank Negara Indonesia (Persero) Tbk (60,000000%)</li><li>Sumitomo Life Insurance (39,999993%)</li><li>Yayasan Danar Dana Swadharma (0,000003%)</li><li>Yayasan Kesejahteraan Pegawai Bank Negara Indonesia (0,000003%)</li></ul>
	<b>Tanggal Pendirian</b> Date of Establishment	28 November 1996 28 November 1996
	<b>Nomor dan Tanggal Izin Usaha</b> Business License Number and Date	No. 305/KMK.017/1997 Tanggal 7 Juli 1997 No. 305/KMK.017/1997 dated 7 July 1997
	<b>Perubahan Nama</b> Change of Name	<ul style="list-style-type: none"><li>(2004 – Sekarang) (2004 – Present) PT BNI Life Insurance</li><li>(1996 – 2004) PT BNI Life Insurance</li><li>(1996 – 2004) PT Asuransi Jiwa BNI Jiwasraya</li><li>(1996 – 2004) PT Asuransi Jiwa BNI Jiwasraya</li></ul>



## IDENTITAS PERUSAHAAN

Company Identity



	<b>Akses Informasi</b> Information Access	Facebook Facebook : bnilifeid
		Instagram Instagram : bnilifeid
		LinkedIn LinkedIn : BNI Life
		Twitter Twitter : @BNILifeID
		Youtube Youtube : BNILifeID
	<b>Website</b> Website	<a href="http://www.bniliife.co.id">www.bniliife.co.id</a>
	<b>Modal Dasar</b> Authorized Capital	Rp400.000.000.000
	<b>Modal Ditempatkan dan Disetor Penuh</b> Issued and Fully Paid-in Capital	Rp300.699.133.000
	<b>SDM</b> HC	753 pegawai 753 employees
	<b>Sekretaris Perusahaan</b> Corporate Secretary	Nama Name : Arry Herwido Wildan  Telepon Phone : 021 -2953 9999  Faksimili Facsimile : 021-2953 9998  Surat Elektronik Email : corporate.secretary@bniliife.co.id
	<b>Jumlah Jaringan Usaha</b> Total Business Network	1 Kantor Pusat 1 Head Office 5 Kantor Layanan 5 Customer Care Center 12 Kantor Pemasaran 12 Marketing Offices 10 Kantor Pemasaran Mandiri 10 Independent Marketing Offices

# RIWAYAT SINGKAT PERUSAHAAN

## Company Brief History

### SEKILAS TENTANG PERUSAHAAN

PT BNI Life Insurance (selanjutnya disebut sebagai "Perusahaan", "Perseroan", atau "BNI Life") didirikan berdasarkan Akta Notaris No. 24 tanggal 28 November 1996 di Jakarta yang diaktakan oleh Laura Elisabeth Palilingan, SH., dan disahkan dengan Keputusan Menteri Kehakiman Republik Indonesia No. C2-1787 HT.01.01.Th97 tanggal 14 Maret 1997 serta diumumkan dalam Lembaran Berita Negara No. 74 Tambahan No. 4121 tanggal 16 September 1997.

### COMPANY AT A GLANCE

PT BNI Life Insurance (hereinafter referred to as "Company", "The Company", or "BNI Life") was established pursuant to the Notary Deed No. 24 dated 28 November 1996, drawn up before Laura Elisabeth Palilingan, SH., Notary in Jakarta, and approved through the Decree of Minister of Justice of the Republic of Indonesia No. C2-1787 HT.01.01.Th97 dated 14 March 1997, and announced in the State Gazette No. 74, Supplement No. 4121 dated 16 September 1997.





## RIWAYAT SINGKAT PERUSAHAAN

### Company Brief History

Awalnya Perusahaan bernama PT Asuransi Jiwa BNI Jiwasraya, karena merupakan Perusahaan Patungan yang dibentuk oleh PT Bank Negara Indonesia (Persero) Tbk, Yayasan Kesejahteraan Pegawai BNI (YKP BNI), Yayasan Danar Dana Swadharma (YDDS) dan PT Asuransi Jiwasraya dengan modal dasar Rp15 miliar Rupiah dan modal disetor Rp5 miliar Rupiah.

Pada 26 November 2004, Perusahaan mengubah namanya menjadi PT BNI Life Insurance sesuai akta Berita Acara Rapat Umum Pemegang Saham Luar Biasa PT Asuransi Jiwa BNI Jiwasraya nomor 10 yang dibuat di hadapan Ruli Iskandar, SH, Notaris di Jakarta yang disahkan dengan Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. C-31600 HT.01.04.TH.2004 tanggal 29 Desember 2004. Dalam rangka memperluas segmen pasar, tahun 2004 BNI Life membentuk Unit Syariah.

BNI Life merupakan Perusahaan asuransi yang menyediakan beberapa produk asuransi seperti asuransi jiwa, kesehatan, pendidikan, investasi syariah dan pensiun. Pendirian BNI Life sejalan dengan kebutuhan perusahaan induknya, PT Bank Negara Indonesia (Persero) Tbk atau BNI untuk menyediakan layanan dan jasa keuangan terpadu bagi semua nasabahnya (*one-stop financial services*).

Hingga 31 Desember 2021, komposisi kepemilikan saham BNI Life adalah 60,000000% dimiliki oleh PT Bank Negara Indonesia (Persero) Tbk; 39,999993% dimiliki oleh Sumitomo Life Insurance Company; 0,000003% dimiliki oleh Yayasan Kesejahteraan Pegawai BNI (YKP BNI) dan 0,000003% dimiliki oleh Yayasan Danar Dana Swadharma (YDDS).

Initially, the Company's name was PT Asuransi Jiwa BNI Jiwasraya as it was a Joint Venture established by PT Bank Negara Indonesia (Persero) Tbk, Yayasan Kesejahteraan Pegawai BNI (YKP BNI), Yayasan Danar Dana Swadharma (YDDS), and PT Asuransi Jiwasraya, with total authorized capital of Rp15 billion and paid-in capital of Rp5 billion.

The Company changed its name to PT BNI Life Insurance on 26 November 2004, in accordance with the deed of Minutes of Extraordinary General Meeting of Shareholders of PT Asuransi Jiwa BNI Jiwasraya No. 10, drawn up before Ruli Iskandar, SH, Notary in Jakarta, and approved through the Decree of Minister of Law and Human Rights of the Republic of Indonesia No. C-31600 HT.01.04.TH.2004 dated 29 December 2004. BNI Life established a Sharia Unit in 2004 in order to expand the market segment.

Engaged in the insurance industry, BNI Life provides a wide range of insurance products, such as life, health, education, sharia, investment, and pension insurance. The establishment of BNI Life is following the needs of its parent entity, PT Bank Negara Indonesia (Persero) Tbk or BNI, aiming at providing integrated financial services for all customers (one-stop financial services).

As of 31 December 2021, the composition of BNI Life's share ownership was 60.000000% owned by PT Bank Negara Indonesia (Persero) Tbk; 39.999993% owned by Sumitomo Life Insurance Company; 0.000003% is owned by Yayasan Kesejahteraan Pegawai BNI (YKP BNI) and 0.000003% is owned by Yayasan Danar Dana Swadharma (YDDS).

# JEJAK LANGKAH

## Milestones

### 2006

Meluncurkan unit *TELEMARKETING* Kantor Pusat BNI Life pindah ke Jl. KS Tubun No. 67, Jakarta. Launch of *TELEMARKETING* BNI Life Head office, which was relocated at Jl. KS Tubun No.67, Jakarta.

### 2007

Revitalisasi Bisnis *BANCASSURANCE IN-BRANCH* dengan menempatkan *Bancassurance Specialist* di Kantor-kantor cabang BNI.  
Revitalization of *BANCASSURANCE IN-BRANCH* Business by placing Bancassurance Specialist in BNI branch offices.

### 2009

PT Bank Negara Indonesia (Persero) Tbk menempatkan penyertaan modal sebesar Rp99.999.771.725,-  
PT Bank Negara Indonesia (Persero) Tbk placed equity capital of Rp99,999,771,725,-

### 2012

- Kantor Pusat BNI Life pindah ke *Landmark Center* lantai 21 Jl. Jend. Sudirman No. 1, Jakarta  
BNI Life Head office was relocated on Landmark Center 21<sup>st</sup> floor at Jl. Jend. Sudirman No. 1, Jakarta.
- BNI memperbesar kepemilikan sahamnya pada perusahaan asuransi jiwa BNI Life menjadi 99,99%. BNI strengthened its ownership of BNI Life Company by owning 99.99% share.

### 2013

- Menjalin kemitraan strategis BNI dan Sumitomo Life dengan saham baru senilai Rp4,2 triliun.  
Established strategic partnership of BNI and Sumitomo Life with new shares worth Rp4.2 trillion.
- Dengan kepemilikan saham baru tersebut, komposisi kepemilikan saham BNI Life resmi menjadi: BNI sebesar 60,00000%, saham Sumitomo Life sebesar 39,999993%, saham Yayasan Danar Dana Swadharma (YDDS) sebesar 0.000003%, saham Yayasan Kesejahteraan Pegawai BNI (YKP BNI) 0.000003% saham.  
With the new share ownership, the composition of BNI Life's authorized shareholders were: BNI amounted to 60,000000% shares, Sumitomo Life amounted to 39.999993% shares, Yayasan Danar Dana Swadharma amounted to 0.000003% shares, Yayasan Kesejahteraan Pegawai BNI amounted to 0.000003% shares.

### 2017

- Membuka VIP Lounge di RS Pusat Pertamina, Jakarta.  
Opening of VIP Lounge at Pertamina Central Hospital, Jakarta.
- Membuka Kantor Layanan Nasabah di *Landmark Center*, Jakarta.  
Opening of Customer Care Center at Landmark Center, Jakarta.
- Kantor Pusat BNI Life pindah ke Gedung Centennial, Jl. Gatot Subroto, Jakarta.  
BNI Life Head Office moved to Centennial Building on Jl. Gatot Subroto, Jakarta.
- BNI Life *Training Center*, pusat pelatihan karyawan dan tenaga pemasar berada di Jl. KS Tubun No. 67 Jakarta Pusat.  
BNI Life Training Center, employee and sales force training center is located at JI KS Tubun No. 67 Central Jakarta.
- Saat ini BNI Life terdiri dari:  
Currently, BNI Life consists of:
  - » *Bancassurance Outlet* tersebar di 34 provinsi di Indonesia.  
Bancassurance Outlets spread over 34 provinces in Indonesia.
  - » Kantor Pemasaran berada di lebih dari 50 kota besar di Indonesia.  
Marketing Offices located in more than 50 major cities in Indonesia.
- Kantor Layanan yang berada di 7 kota di Indonesia.  
Service Points located in 7 cities in Indonesia.
- Unit *Telemarketing* berada di K-Link Tower dan SME Tower, Jakarta.  
Telemarketing units are located at K-Link Tower and SME Tower, Jakarta.
- Jumlah Tenaga Pemasar pada tahun 2017 sebanyak 5.710.  
Number of sales force in 2017 was 5,710.

### 2016

- Menambah saluran distribusi baru, *EMPLOYEE BENEFITS*.  
Added new distribution channel, EMPLOYEE BENEFITS.
- Membuka Kantor Layanan Nasabah di Yogyakarta.  
Opened a Customer Care Center in Yogyakarta.

### 2015

Memfokuskan layanan nasabah dengan membuka kantor layanan nasabah di Surabaya, Bandung, Denpasar, Palembang dan Semarang.  
Opening customer care center in Surabaya, Bandung, Denpasar, Palembang and Semarang, as a means of focusing on customer service.

### 2014

Resmi menjadi Perseroan *Joint Venture* pada tahun 2014.  
Became an official joint venture company in 2014.



## JEJAK LANGKAH

### Milestones



#### 2018

- BNI Life mendapatkan kepercayaan dan kesempatan atas peluncuran Kartu Sehat BUMN yang berkolaborasi bersama IHC, BNI Admedika, dan BPJS Kesehatan. Kartu Sehat BUMN BNI Life akan memberikan manfaat tambahan melalui produk Optima Cash Plan yang merupakan program asuransi kesehatan terbaik. BNI Life has been entrusted with the opportunity to launch SOE (BUMN) health card, collaborating with IHC, BNI, Admedika and National Health Security Program (BPJS Kesehatan). BNI Life SOE Health Card will provide additional benefits through Optima Cash Plan, a product that offers best health insurance programs.
- Memperkenalkan tagline *Eazy Life* BNI Life di Hari Pelanggan Nasional. Introducing Eazy Life BNI Life tagline in National Consumer Day.

#### 2021

**BNI Life terus memberikan layanan terbaik dengan menggandeng Bank BJB untuk memperkuat kanal *Bancassurance*. Selain itu, pada tahun 2021 terjadi penggabungan 3 Bank Syariah yaitu PT Bank BNI Syariah, PT Bank BRI Syariah dan PT Bank Mandiri Syariah menjadi PT Bank Syariah Indonesia, dimana sebelumnya BNI Life menempatkan penyertaan langsung pada PT Bank BNI Syariah.**

**BNI Life continues to give service excellence to strengthen bancassurance channel in cooperation with Bank BJB. Moreover, in 2021 there has merged 3 Sharia Banks which are PT Bank BNI Syariah, PT Bank BRI Syariah, and PT Bank Mandiri Syariah to be PT Bank Syariah Indonesia, where previously BNI Life placed direct investments in PT Bank BNI Syariah.**

#### 2020

- Peluncuran produk baru Solusi Proteksi Dana Pensiun. The launch of a new product, the Pension Fund Protection Solution.
- Peluncuran New Core System untuk Polis Individu (iClips). The launch of the New Core System for Individual Policies (iClips).
- Peluncuran *Eazy Dealing* fitur *digital signature* nasabah pada saat pembelian Polis. The launch of Eazy Dealing customer digital signature feature when purchasing the policy.
- Melaksanakan program CSR – Sentuhan BNI Life sebagai wujud kepedulian BNI Life kepada masyarakat yang terdampak pandemi COVID-19. Kegiatan CSR yang dilakukan, antara lain: » Bantuan fasilitas kesehatan di lebih dari 24 Puskesmas dan Rumah Sakit di Indonesia berupa *portable handwasher*, Alat Pelindung Diri (APD), Masker medis dan non medis, *hand sanitizer* dan sabun cuci tangan » Bantuan ke 24 Panti Asuhan di Jabodetabek berupa Lumbung Sedekah Pangan dan Paket Pangan, yaitu bantuan dalam bentuk bahan pokok (sembako) kepada masyarakat yang membutuhkan dan terdampak pandemi, sehingga masyarakat yang membutuhkan dapat mengambil langsung kebutuhan pokok yang diperlukan dan bagi warga sekitar yang ingin memberikan bantuan dapat memberikan melalui Lumbung Sedekah Pangan tersebut » Bantuan pendidikan di 24 Sekolah di Indonesia berupa sarana komunikasi dan perbaikan lapangan olah raga. Implementing the CSR program – the involvement of BNI Life as a form of BNI Life's concern for the people affected by the COVID-19 pandemic. The CSR activities carried out include: » Assistance to health facilities in more than 24 Public Health Centers and Hospitals in Indonesia in the form of portable handwashers, Personal Protective Equipment (PPE), medical and non-medical masks, hand sanitizers and handwashing soap » Assistance to the 24 orphanages in Jabodetabek in the form of Lumbung Sedekah Pangan dan Paket Pangan Program, namely assistance in the form of basic staples (sembako) for people who are in need and affected by the pandemic. The program is expected to assist people in need. They can directly pick the basic staples. Local residents are welcome to provide assistance through the Lumbung Sedekah Pangan program. » Educational assistance for 24 schools in Indonesia in the form of communication facilities and improvement of sports fields.

#### 2019

- Peluncuran Visi dan Misi baru oleh Dewan Komisaris dan Direksi BNI Life bertepatan saat Ulang Tahun BNI Life. Launch of new Vision and Mission by the Board of Commissioners and the Board of Directors of BNI Life in the celebration of BNI Life's anniversary.
- Peluncuran Mars BNI Life. Launch of Mars BNI Life.
- Peluncuran fitur e-Commerce di website BNI Life. Launch of e-Commerce feature on BNI Life's website.
- Peluncuran BNI Life Mobile Apps. Launch of BNI Life Mobile Apps.

# INFORMASI PERUBAHAN NAMA

## Information on Name Change

Sebagaimana yang telah diuraikan sebelumnya, Perseroan pertama kali didirikan pada tanggal 28 November 1996 dengan nama PT Asuransi Jiwa BNI Jiwasraya, kemudian pada tanggal 26 November 2004, Perseroan mengubah namanya menjadi PT BNI Life Insurance sesuai akta Berita Acara Rapat Umum Pemegang Saham Luar Biasa PT Asuransi Jiwa BNI Jiwasraya nomor 10 yang dibuat di hadapan Ruli Iskandar, SH, Notaris di Jakarta yang disahkan dengan Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. C-31600 HT.01.04.TH.2004 tanggal 29 Desember 2004.

The establishment of the Company was on 28 November 1996 under the name of PT Asuransi Jiwa BNI Jiwasraya. Later on 26 November 2004, the Company changed its name to PT BNI Life Insurance, that refers to the deed of the Minutes of the Extraordinary General Meeting of Shareholders of PT Asuransi Jiwa BNI Jiwasraya number 10 which was drawn up before Ruli Iskandar, SH, Notary in Jakarta which was legalized by the Decree of the Minister of Law and Human Rights of the Republic of Indonesia No. C-31600 HT.01.04.TH.2004 dated 29 December 2004.





## LOGO PERUSAHAAN

### Company Logo

BNI Life memiliki identitas Perseroan yang selaras dengan identitas PT Bank Negara Indonesia (Persero) Tbk sebagai Perseroan induk. Pembaruan logo telah dilakukan pada tahun 2004.

BNI Life embraces a corporate identity that is consistent with the identity of PT Bank Negara Indonesia (Persero) Tbk as the parent company. The Company's logo was updated in 2004.



Simbol 46 melambangkan tahun berdiri BNI dan mencerminkan sejarah sebagai bank nasional pertama yang dibentuk di Indonesia setahun pasca kemerdekaan di tahun 1945. Posisi simbol yang diagonal dikelilingi kotak oranye melambangkan cara berpikir dan aspirasi BNI Life yang maju.

The 46 logo symbolizes the year where BNI was established and reflects its history as the first national bank established in Indonesia a year after independence in 1945. A diagonal symbol surrounded by an orange box symbolized the advanced thinking and aspirations of BNI Life.



Huruf pada logo BNI dirancang untuk mencerminkan kekuatan, otoritas dan kewibawaan BNI Life, sekaligus tetap menyiratkan citra yang modern dan maju. Jenis huruf dirancang khusus secara manual sehingga menghasilkan huruf logo yang orisinal, unik, dan terkesan canggih.

BNI letters are designed to reflect the power, authority, and prestige of BNI Life, while still giving a modern and advanced image. The typeface is manually and specially designed to compose original, unique and advanced logo letters.



Medium Orange

Warna-warni pada identitas BNI memberi kesan segar dan menarik dengan tetap mempertahankan nuansa historis dari warna turqoise yang lebih dalam menyiratkan citra stabil dan menonjol, sementara warna oranye cerah menyiratkan kepercayaan diri dan kesan dinamis.

Diversity in BNI identity boasts fresh and exciting impressions while still maintaining historical nuances with the colors turquoise and orange. The deep turquoise implies a stable image that stands out, while the bright orange color implies a confident and dynamic impression.

## LOGO PERUSAHAAN

### Company Logo

#### Peningkatan Layanan

Konsistensi keberadaan *corporate identity* dilakukan Perseroan melalui peningkatan pengetahuan publik terhadap Perseroan melalui penempatan iklan di media massa nasional. Adapun informasi yang diberikan BNI Life melalui media massa menunjukkan bahwa Perseroan berupaya memberikan ragam produk unggulan terlengkap bagi masyarakat Indonesia.

Salah satu upaya tersebut dilakukan dengan terus meningkatkan layanan dan kualitas layanan, seperti *Speedy Claim* 25 menit dan *One Day Service* untuk pembayaran manfaat polis produk tradisional. Kedua layanan ini diberikan guna memberikan kenyamanan bagi para nasabah. Selain itu, informasi produk yang dipublikasikan berupa produk asuransi kesehatan baru, *Spectra Health Care*. Produk ini diharapkan dapat memenuhi kebutuhan masyarakat akan produk asuransi kesehatan yang lengkap, fleksibel dan terjangkau.

#### Service Improvement

The Company has consistently maintained the existence of corporate identity by improving public knowledge of the Company through advertisements in the national media. BNI Life provides information through the mass media to show that the Company is working to provide the most complete range of excellent products for Indonesian people.

The Company continuously carries out efforts to improve services and its quality, such as 25-minute Speedy Claim and One-Day Service for payment of policy benefits for traditional products. Both services provide comfort for the customers. In addition, the Company has published product information in the form of a new health insurance product, Spectra Health Care, which is expected to address the community's need for comprehensive, flexible and affordable health insurance products.





# BIDANG USAHA

## Lines of Business

Sesuai dengan Anggaran Dasar Perseroan No 7 tanggal 3 April 2014, sebagaimana diubah dengan 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, pada pasal 3 menyebutkan bahwa:

Maksud dan Tujuan serta Kegiatan Usaha menurut Anggaran Dasar terakhir yang dibuat adalah sebagai berikut:

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 tanggungan sendiri maupun bersama-sama dengan pihak lain dengan cara dan bentuk yang sesuai dengan keperluan Perseroan serta dengan mengindahkan peraturan perundangan yang berlaku, untuk itu Perseroan berhak bekerja sama termasuk tetapi tidak terbatas secara patungan dan juga berhak untuk mendirikan atau turut 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.

Pursuant to the Company's latest Articles of Association, stated in Deed No. 7 dated 3 April 2014, as amended by No. 42 dated 14 July 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, article 3 states:

According to the most recent Articles of Association, the Company's Purposes, Objectives, and Business Activities are presented as follow:

1. The purpose and objectives of the Company are to conduct the life insurance business including life insurance business with sharia principle;
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.

## BIDANG USAHA

### Lines of Business

#### KEGIATAN USAHA YANG DIJALANKAN PADA TAHUN BUKU

Sepanjang tahun 2021, Perseroan menjalankan kegiatan usaha yang sesuai dengan yang terdapat pada Anggaran Dasar Perseroan yaitu pada bidang asuransi.

#### PRODUK DAN LAYANAN

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

#### INDIVIDU

##### 1. 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:

- i. 110% Pengembalian Premi
- ii. Tanpa Pengembalian Premi

###### b. BNI Life Pandai Plus

Perlindungan jiwa dan kesehatan optimal dengan pembayaran minimal.

###### c. BNI Life Definite Protection

Produk asuransi yang memberikan perlindungan asuransi jiwa berjangka berupa Meninggal Dunia dan manfaat hidup dengan pengembalian premi 100%.

###### d. 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.

#### BUSINESS ACTIVITY CONDUCTED DURING FISCAL YEAR

Throughout 2021, the Company has conducted business activities in accordance with the provisions stipulated in its Articles of Association, namely engaging in the insurance industry.

#### PRODUCTS AND SERVICES

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

#### INDIVIDUAL

##### 1. Life

###### a. *BLife Term Pro*

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:

- i. 110% Premium Refund
- ii. Without Premium Refund

###### b. BNI Life Pandai Plus

Optimum life and health protection with the minimum payment.

###### c. BNI Life Definite Protection

One of Insurance products that gives term life insurance protection such as death and benefits of living with 100% premium return.

###### d. 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.



## BIDANG USAHA

### Lines of Business

#### e. Perisai Plus

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

- i. 100% untuk pelunasan Saldo Hutang Kartu Kredit BNI tertanggung kepada BNI.
- ii. 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.

#### f. BNI Life Active (Asuransi Kecelakaan)

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

#### g. 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%.

#### h. Blife Perisai Prima (Asuransi Kecelakaan)

Merupakan produk yang memberikan proteksi terhadap resiko kematian akibat kecelakaan dan penggantian biaya perawatan di Rumah Sakit akibat kecelakaan.

#### i. Steady Protection Plus

Memberikan proteksi ekonomi terhadap risiko kematian serta memberikan manfaat berupa pengembalian premi jika Tertanggung masih hidup sampai akhir asuransi.

#### e. Perisai Plus

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

- i. 100% for the payment of the insured BNI Credit Card Balance to BNI
- ii. 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.

#### f. BNI Life Active (Accident Insurance)

BNI Life Active is an accident insurance protection that provides benefits such as death compensation due to accident, health cost compensation and Service Assistance with death compensation up to 1 billion.

#### g. Proteksi Prima

This product provides comprehensive insurance benefits in the event of illness and accidents. The benefits provided are ranged from Hospitalization, Surgery Compensation, Death Benefits, as well as cashless facilities and a 50% refund of premium that has already paid.

#### h. Blife Perisai Prima (Accident Insurance)

Blife Perisai Prima is a product that gives protection from death due to accident and Reimbursement for injury-induced medical expenses due to accidents.

#### i. Steady Protection Plus

Gives economic protection for the risk of death and other benefits in kind of premium returns if the Insured is still alive until the end of the insurance.

## BIDANG USAHA

### Lines of Business

#### 2. Kesehatan

##### a. Proteksi Prima

Proteksi Prima merupakan produk perlindungan Asuransi Kesehatan yang memberikan manfaat santunan perawatan rumah sakit karena penyakit dan/atau kecelakaan, santunan harian rawat inap ICU, santunan kunjungan dokter spesialis, santunan pembedahan, santunan meninggal dunia karena penyakit dan/atau kecelakaan, dan pengembalian premi.

##### b. Maksima Sehat

Memberikan penggantian biaya bagi Anda maupun anggota keluarga Anda yang menjalani perawatan di Rumah Sakit yang diakibatkan oleh penyakit maupun kecelakaan serta termasuk didalamnya pemberian santunan terhadap risiko kecelakaan.

##### c. Solusi Dana Kesehatan

Solusi Dana Kesehatan merupakan produk perlindungan Asuransi Kesehatan yang memberikan manfaat santunan harian rawat inap rumah sakit, santunan biaya pembedahan, santunan rawat inap ICU, santunan rawat inap rumah sakit yang disebabkan oleh penyakit infeksi akibat virus dan bakteri, santunan meninggal dunia, santunan tambahan meninggal dunia karena penyakit akibat infeksi virus dan bakteri, *no claim bonus* dan *online telemedical consultation*.

#### 3. 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.

#### 2. Health

##### a. Proteksi Prima

Proteksi Prima is a health insurance protection product that provides benefits for hospital care due to illness or accident, ICU compensation, compensation for specialist doctor visits, surgery compensation, passed away compensation due to illness and/or accident and premium refund.

##### b. Maksima Sehat

Maksima Sehat covers reimbursement of costs for you and your family members who are undergoing treatment at the hospital caused by illness or accident and includes the provision of compensation for the risk of accidents.

##### c. Health Fund Solution

Health Fund Solution is a Health Insurance protection product that provides benefits for daily hospitalization, compensation for surgery costs, compensation for ICU inpatient care, compensation for hospitalization caused by infectious diseases due to viruses and bacteria, compensation for death, additional compensation for death the world because of diseases caused by viruses and bacterial infections, no claim bonuses and online telemedical consultation.

#### 3. Education

##### a. BNI Life Smart Education

An Individual Life Insurance Products that provide benefits for financial planning programs and present Education Funds for Children in the form of Tuition Fees from Kindergarten to College, Allowance for College and Insurance Protection.



## BIDANG USAHA

### Lines of Business

#### b. Solusi Pintar

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

#### 4. Investasi

##### a. BLife Spectra Multi Link

*BLife Spectra Link* merupakan program perlindungan jiwa dan investasi yang khusus disediakan untuk mewujudkan kemudahan dalam perencanaan finansial sekaligus memberikan perlindungan terhadap jiwa sehingga tujuan Anda dan keluarga di masa depan dapat terwujud. *BLife Spectra Link* memberikan fleksibilitas kepada pemegang polis dalam menentukan pilihan dana untuk memaksimalkan hasil investasi sesuai dengan profil risikonya dengan pembayaran premi secara sekaligus atau berkala.

##### b. Hy-End Pro

*Hy-End Pro* adalah produk asuransi yang memberikan gabungan manfaat *endowment* (manfaat meninggal dan manfaat hidup) serta potensi perkembangan nilai tunai variabel yang optimal.

##### c. Spectra Double Power

*Spectra Double Power* adalah produk asuransi yang memberikan manfaat ganda berupa perlindungan dan tabungan disertai dengan tambahan manfaat nilai tunai variabel. Manfaatnya yang menyeluruh menjadikan BNI Life *Spectra Double Power* sebagai pilihan yang tepat bagi Anda yang mendambakan perlindungan jiwa, nilai tabungan yang dijamin, sekaligus tambahan nilai tunai dari dana yang Anda tanamkan.

#### b. Solusi Pintar

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

#### 4. Investment

##### a. BLife Spectra Multi Link

*BLife Spectra Link* is a life protection and investment program that is specifically provided to establish financial planning easier while at the same time providing protection for your life so that you and your family's future goals can be realized. *BLife Spectra Link* provides flexibility to policyholders in determining the choice of funds to maximize investment returns according to their risk profile by paying premiums at once or periodically.

##### b. Hy-End Pro

*Hy-End Pro* is an insurance product that provides a combination of endowment benefits (death benefits and living benefits) as well as the potential for optimal development of variable cash values.

##### c. Spectra Double Power

*Spectra Double Power* is an insurance product that provides dual benefits for protection and savings along with additional variable cash value benefits. The comprehensive benefits establish BNI Life *Spectra Double Power* the right choice for you who crave life protection, guaranteed savings value, as well as additional cash value from the funds you invested.

## BIDANG USAHA

### Lines of Business

d. *BLife Plan Multi Protection*

*BLife Plan Multi Protection* merupakan produk perlindungan Asuransi Kesehatan yang memberikan manfaat santunan harian rawat inap rumah sakit, santunan biaya pembedahan, santunan rawat inap ICU, santunan rawat inap rumah sakit yang disebabkan oleh penyakit infeksi akibat virus dan bakteri, santunan meninggal dunia, santunan tambahan meninggal dunia karena penyakit akibat infeksi virus dan bakteri, *no claim bonus* dan *online telemedical consultation*.

e. *BLife Mprotection*

*BLife Mprotection* merupakan produk perlindungan Asuransi Kesehatan yang memberikan manfaat santunan harian rawat inap rumah sakit, santunan biaya pembedahan, santunan rawat inap ICU, santunan rawat inap rumah sakit yang disebabkan oleh penyakit infeksi akibat virus dan bakteri, santunan meninggal dunia, santunan tambahan meninggal dunia karena penyakit akibat infeksi virus dan bakteri, *no claim bonus* dan *online telemedical consultation*.

f. *BLife MProtection Plus*

*BLife MProtection Plus* merupakan produk perlindungan Asuransi Kesehatan yang memberikan manfaat santunan harian rawat inap rumah sakit, santunan biaya pembedahan, santunan rawat inap ICU, santunan rawat inap rumah sakit yang disebabkan oleh penyakit infeksi akibat virus dan bakteri, santunan meninggal dunia, santunan tambahan meninggal dunia karena penyakit akibat infeksi virus dan bakteri, *no claim bonus* dan *online telemedical consultation*.

d. *BLife Plan Multi Protection*

*BLife Plan Multi Protection* is a Health Insurance protection product that provides benefits for daily hospitalization, compensation for surgery costs, compensation for ICU inpatient care, compensation for hospitalization caused by infectious diseases due to viruses and bacteria, compensation for death, additional compensation for death because of diseases viruses and bacterial infections, no claim bonuses and online telemedical consultation.

e. *BLife Mprotection*

*BLife Protection* is a Health Insurance protection product that provides benefits for daily hospitalization, compensation for surgery costs, compensation for ICU inpatient care, compensation for hospitalization caused by infectious diseases due to viruses and bacteria, compensation for death, additional compensation for death because of diseases viruses and bacterial infections, no claim bonuses and online telemedical consultation.

f. *BLife MProtection Plus*

*BLife MProtection Plus* is a Health Insurance protection product that provides benefits for daily hospitalization, compensation for surgery costs, compensation for ICU inpatient care, compensation for hospitalization caused by infectious diseases due to viruses and bacteria, compensation for death, additional compensation for death because of diseases viruses and bacterial infections, no claim bonuses and online telemedical consultation.



## BIDANG USAHA

### Lines of Business

#### KUMPULAN

##### 1. Kesehatan

###### a. Optima Cash Plan

Produk Asuransi Kumpulan yang memberikan manfaat santunan harian rawat inap di rumah sakit akibat sakit atau kecelakaan kepada karyawan dan keluarga.

###### b. Optima Group Health & Optima Managed Care

Produk Asuransi Kesehatan kumpulan untuk karyawan dan keluarga dengan manfaat asuransi yang *flexible* yang dapat disesuaikan dengan kebutuhan (Rawat Inap, Rawat Jalan, Rawat Gigi, Melahirkan dan Kacamata).

##### 2. Jiwa & Kecelakaan

###### a. Optima Group Life

Produk Asuransi Kumpulan untuk karyawan yang memberikan proteksi terhadap risiko kematian baik karena sakit maupun kecelakaan, risiko cacat tetap total maupun sebagian serta Biaya Perawatan di Rumah Sakit akibat Kecelakaan.

###### b. Optima Group Protection

Produk Asuransi Kumpulan untuk karyawan yang memberikan proteksi terhadap risiko kematian karena kecelakaan, risiko cacat tetap total maupun sebagian serta Biaya Perawatan di Rumah Sakit akibat Kecelakaan.

###### c. Asuransi Jiwa Kredit

Merupakan produk asuransi kumpulan yang memberikan perlindungan kepada Debitur perbankan atau lembaga keuangan terhadap risiko Meninggal Dunia yang dipertanggungkan yang mungkin terjadi selama masa asuransi.

#### GROUP

##### 1. Health

###### a. Optima Cash Plan

A group insurance product that provides daily benefits for hospitalization due to illness or accident for employees and their families.

###### b. Optima Group Health & Optima Managed Care

Group Health Insurance product for employees and their families with flexible insurance benefits that can be adjusted to the needs (Inpatient, Outpatient, Dental, Maternity and Glasses).

##### 2. Life & Accident

###### a. Optima Group Life

Group Insurance product for employees that provides protection against the risk of death either due to illness or accident, the risk of total or partial permanent disability and Hospital Treatment costs due to Accidents.

###### b. Optima Group Protection

Group Insurance product for employees that provides protection against the risk of death due to accidents, the risk of total or partial permanent disability and Hospital Treatment costs due to Accidents.

###### c. Credit Life Insurance

Credit Life Insurance is collective insurance product that gives protection to debtors banking or financial institution for passed away risk insured that may occur during the insurance period.

## BIDANG USAHA

### Lines of Business

#### 3. Investasi

##### a. Optima Group Saving

Produk Asuransi kumpulan yang memberikan perlindungan jiwa dan pengelolaan investasi sebagai manfaat bagi karyawan ketika memasuki masa akhir jabatan atau mengundurkan diri.

##### b. Optima Executive Saving

Produk Asuransi kumpulan purna jabatan Direksi dan Komisaris yang memberikan manfaat perlindungan jiwa dan pengelolaan investasi sebagai manfaat ketika memasuki masa akhir jabatan atau mengundurkan diri.

#### 3. Investment

##### a. Optima Group Saving

A group insurance product that provides life protection and investment management as a retirement benefit or resignation for employees.

##### b. Optima Executive Saving

A group Insurance product for post-employment of Directors and Commissioners that provides life protection and investment management as a retirement benefit or resignation.





## BIDANG USAHA

### Lines of Business

#### SYARIAH

##### 1. Investasi

###### a. Hy End Pro Syariah

*Hy End Pro Syariah* merupakan produk asuransi dan investasi perencanaan keuangan dengan sistem syariah yang memiliki masa asuransi 5 tahun dengan pengelolaan investasi dengan sistem bagi hasil.

###### b. Sakinah Investa Link

*Sakinah Investa Link* merupakan produk asuransi dan investasi perencanaan keuangan dengan sistem syariah yang memiliki masa asuransi hingga Pihak Yang Diasuransikan 100 tahun dengan pilihan investasi sesuai risiko yang dipilih nasabah.

###### c. Sakinah Multipro Link

*Sakinah Multipro Link* merupakan produk asuransi Individu yang dikaitkan dengan Investasi – Unit Link cara bayar berkala yang memberikan santunan asuransi ketika peserta meninggal dunia dan memberikan manfaat hasil investasi sesuai dengan pilihan nasabah hingga Pihak Yang Diasuransikan berusia 100 tahun.

##### 2. Pendidikan

*Wadiyah Gold Cendekia* merupakan produk asuransi dan investasi perencanaan keuangan yang bertujuan untuk perlindungan dana pendidikan buah hati di setiap jenjang pendidikan yang dikelola sesuai prinsip syariah.

##### 3. Kesehatan

*Health Plan Syariah* merupakan produk asuransi kesehatan yang dirancang khusus untuk badan/institusi bertujuan untuk memberikan perlindungan kesehatan bagi pegawai atau anggota organisasi.

#### SHARIA

##### 1. Investment

###### a. Hy End Pro Syariah

*Hy End Pro Syariah* is an insurance product and financial planning investment with a sharia system that has an insurance period of 5 years with investment management with a profit sharing system.

###### b. Sakinah Investa Link

*Sakinah Investa Link* is an insurance product and financial planning investment with a sharia system that has an insurance period of up to 100 years of insured with investment options according to the risk chosen by the customer.

###### c. Sakinah Multipro Link

*Sakinah Multipro Link* is an individual insurance product linked to Investment – Unit Link regular payment based which provides insurance compensation when the participant dies and provides investment return benefits according to customer's choice until insured 100 years old.

##### 2. Education

*Wadiyah Gold Cendekia* is an insurance and financial planning investment product that aims to protect children's education funds at every level of education whose management is carried out in accordance with sharia principle.

##### 3. Health

*Sharia Health Plan* is a health insurance product specifically designed for agencies/institutions with the aim of providing health protection for employees or members of the organization.

## VISI, MISI, DAN BUDAYA PERUSAHAAN

Vision, Mission, and Company Culture

### 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.

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



## VISI, MISI, DAN BUDAYA PERUSAHAAN

Vision, Mission, and Company Culture

### NILAI PERUSAHAAN

Nilai-nilai Perusahaan merupakan hal pokok yang menjadi inti dari filosofi bekerja dalam Perusahaan. Nilai-nilai ini dijadikan acuan bagi seluruh karyawan dalam melakukan aktivitas Perusahaan untuk mencapai keberhasilan secara keseluruhan. Dewan Komisaris dan Direksi pun berkomitmen untuk memimpin BNI Life dengan dasar nilai-nilai Perusahaan yang dipahami oleh semua Insan BNI Life dengan baik. Dengan metode kepemimpinan ini, diyakini BNI Life dapat mencapai kinerja keuangan yang baik.



#### 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.

### REVIEW DAN PERSETUJUAN VISI, MISI DAN BUDAYA PERUSAHAAN

Dewan Komisaris dan Direksi telah melakukan kajian atas visi dan misi Perusahaan, baik dalam periodik jangka pendek Rencana Kerja dan Anggaran Perusahaan (RKAP) tahun 2020 yang telah ditandatangani oleh Dewan Komisaris dan Direksi pada November 2019.

### REVIEW AND AGREEMENT OF COMPANY VISION, MISSION AND CULTURE

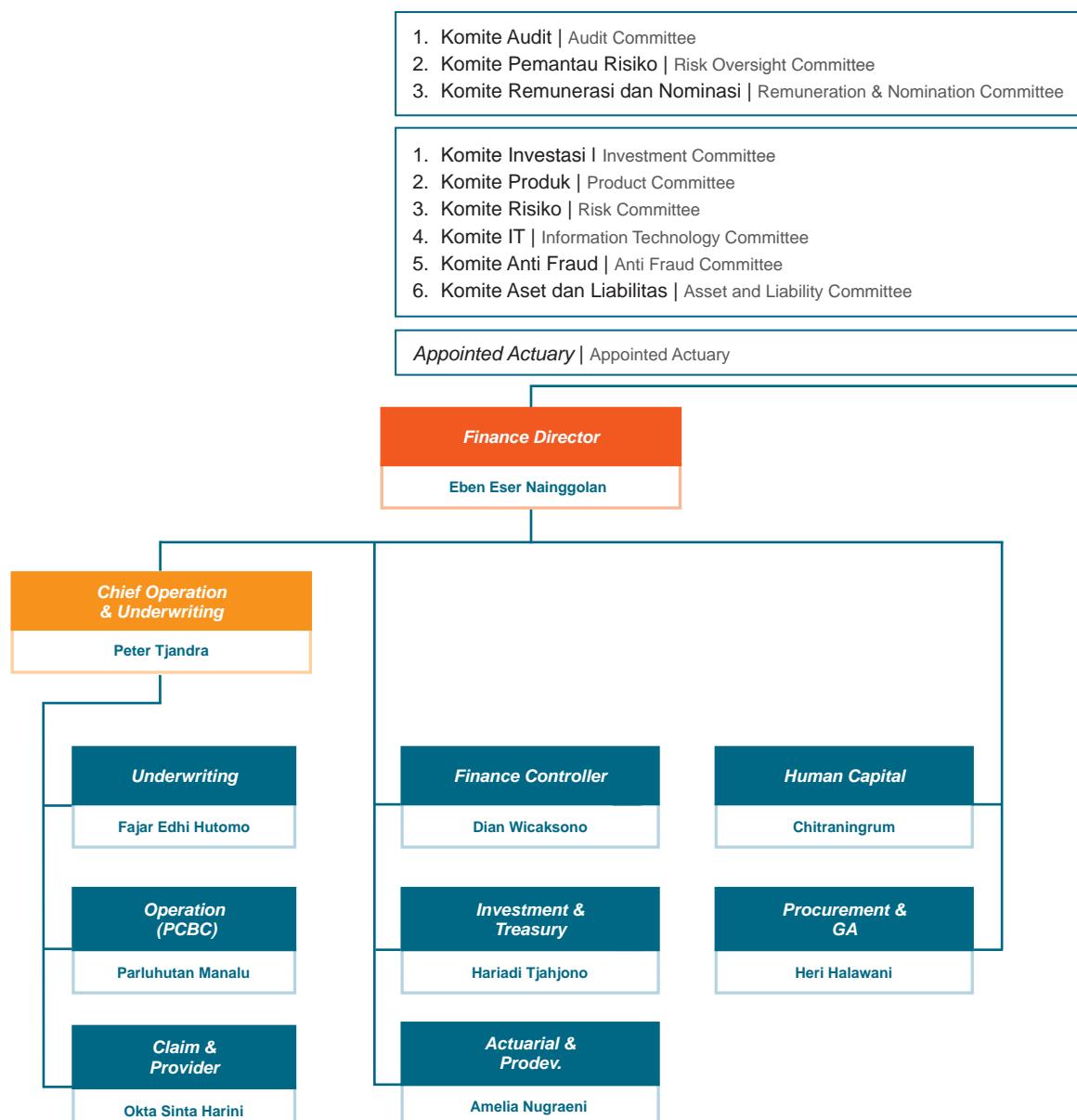
The Board of Commissioners and the Board of Directors have reviewed the Company's vision and mission, both in the short-term Company Business Plan and Budget (RKAP) 2020 which was signed by the Board of Commissioners and Directors on November, 2019.

# STRUKTUR ORGANISASI PERUSAHAAN

## Company Organization Structure

Struktur Organisasi Perusahaan, didasarkan pada Surat Keputusan Direksi Perseroan No. 049. SK.BL.DIR.1221 pada tanggal 1 Desember 2021, Struktur Perusahaan BNI Life mengalami perubahan sebagai berikut:

The Company's Organizational Structure refers to the Decree of the Company's Directors No. 049. SK.BL. DIR.1221 dated 1 December 2021. The BNI Life Corporate Structure has changed as follows:



**1** *Bancassurance supervise Regional Business Head*  
Bancassurance supervise Regional Business Head

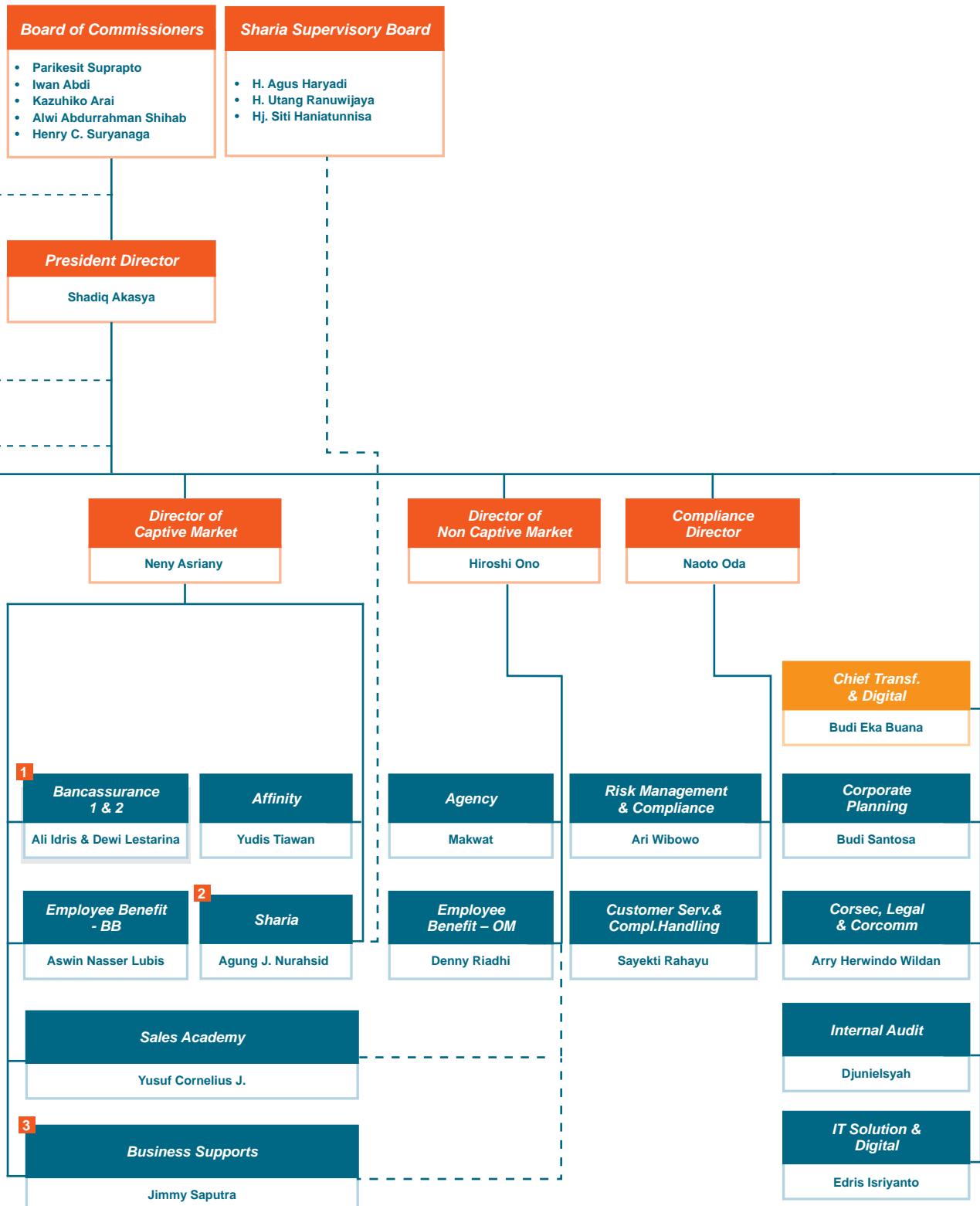
**2** *Preparing to Spin Off*  
Preparing to Spin Off

**3** *Fully support to both Captive & Non Captive Market*  
Fully support to both Captive & Non Captive Market



## STRUKTUR ORGANISASI PERUSAHAAN

Company Organization Structure



# PROFIL DEWAN KOMISARIS

## Board of Commissioners Profile

1

### Parikesit Suprapto

Komisaris Utama (Komisaris Independen)  
President Commissioner (Independent Commissioner)

2

### Kazuhiko Arai

Komisaris  
Commissioner

3

### Iwan Abdi

Komisaris  
Commissioner

4

### Alwi Abdurrahman Shihab

Komisaris Independen  
Independent Commissioner

5

### Henry Cratein Suryanaga

Komisaris Independen  
Independent Commissioner





## PROFIL DEWAN KOMISARIS

Board of Commissioners Profile



### PARIKESIT SUPRAPTO

Komisaris Utama/Independen  
President/Independent Commissioner



#### Kewarganegaraan | Nationality

Indonesia  
Indonesian



#### Domisili | Domicile

Tangerang  
Tangerang



#### Usia | Age

70 tahun per 31 Desember 2021  
70 years old as of 31 December 2021



#### Periode Jabatan | Period of Office

2018 – Saat ini  
2018 – Present

#### Dasar Pengangkatan | Legal Basis of Appointment

Diangkat sebagai Komisaris Utama sejak 9 Oktober 2018 dan diangkat kembali pada tanggal 30 Juni 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No.64 jo 65 tanggal 29 Juli 2021.

Appointed as a President Commissioner since 9 October 2018 and reappointed on 30 June 2021 as stated on the Deed of Extraordinary GMS Resolutions No.64 jo 65 on 29 July 2021.

#### Riwayat Pendidikan | Educational Background

1995	Doktor Ekonomi Pembangunan, University of Notre Dame, USA Doctorate of Economic Development, University of Notre Dame, USA
1990	Magister Ekonomi Pembangunan, Indiana University, USA Master of Economic Development, Indiana University, USA
1980	Sarjana Ekonomi Perusahaan, Sekolah Tinggi Sekolah Manajemen Industri Bachelor Degree of Corporate Economics, Sekolah Tinggi Manajemen Industri
1975	Diploma Akuntansi Perusahaan, Akademi Pimpinan Perusahaan Diploma of Corporate Accounting, Akademi Pimpinan Perusahaan

#### Pengalaman Kerja | Work Experience

2013 – 2018	Komisaris Independen PT Bank Bukopin Tbk Independent Commissioner of PT Bank Bukopin Tbk
2013 – 2016	Komisaris PT KPEI Commissioner of PT KPEI
2012 – 2014	Komisaris PT Telkom (Persero) Tbk Commissioner of PT Telkom (Persero) Tbk
2012 – 2014	Tenaga Perbantuan Menteri Kementerian Negara BUMN The Assistance of State Ministry of SOE
2011	Komisaris PT Indosat (Persero) Tbk Commissioner of PT Indosat (Persero) Tbk
2010 – 2012	Deputi Bidang Usaha Jasa Kementerian Negara BUMN Deputy for State Ministry of SOE
2008 – 2012	Komisaris Utama PT PUSRI (Persero) President Commissioner of PT PUSRI (Persero)
2008 – 2010	Komisaris PT Bank Negara Indonesia (Persero) Tbk Commissioner of PT Bank Negara Indonesia (Persero) Tbk
2001 – 2006	Komisaris PT Indocement Tunggal Perkasa Tbk Commissioner of PT Indocement Tunggal Perkasa Tbk

#### Rangkap Jabatan | Concurrent Position

Tidak memiliki rangkap jabatan  
Has not any concurrent positions

#### Hubungan Afiliasi | Affiliation Relationship

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.  
Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

## PROFIL DEWAN KOMISARIS

### Board of Commissioners Profile



#### KAZUHIKO ARAI

Komisaris  
Commissioner



#### Kewarganegaraan | Nationality

Jepang  
Japanese



#### Domisili | Domicile

Jepang  
Japan



#### Usia | Age

59 tahun per 31 Desember 2021  
59 years old as of 31 December 2021



#### Periode Jabatan | Period of Office

2017 – Saat ini  
2017 – Present

#### Dasar Pengangkatan | Legal Basis of Appointment

Diangkat sebagai Komisaris sejak 9 Agustus 2017 dan diangkat kembali pada tanggal 6 Juli 2020 tercantum dalam Akta Keputusan RUPS Luar Biasa No.15 tanggal 6 Juli 2020.

Appointed as a Commissioner since 9 August 2017 and reappointed on 6 July 2020 as stated on the Deed of Extraordinary GMS No.15 on 6 July 2020.

#### Riwayat Pendidikan | Educational Background

1985	Sarjana Hukum, Keio University Bachelor of Law, Keio University
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#### Pengalaman Kerja | Work Experience

2014 – 2017	Direktur di PT BNI Life Insurance Director of PT BNI Life Insurance
2012 – 2014	<i>General Manager of International Business Department Sumitomo Life Insurance Company</i> General Manager of International Business Department Sumitomo Life Insurance Company
2011 – 2012	<i>Chief Representative, Hanoi Representative Office, Sumitomo Life Insurance Company</i> Chief Representative, Hanoi Representative Office, Sumitomo Life Insurance Company
2008 – 2011	<i>General Manager In Charge of International Business Department, Sumitomo Life Insurance Company</i> General Manager in Charge of International Business Department, Sumitomo Life Insurance Company
2007 – 2008	<i>General Manager, Shonan Branch Office Sumitomo Life Insurance Company</i> General Manager, Shonan Branch Office Sumitomo Life Insurance Company

#### Rangkap Jabatan | Concurrent Position

Tidak memiliki rangkap jabatan  
Has not any concurrent positions

#### Hubungan Afiliasi | Affiliation Relationship

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.  
Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.



## PROFIL DEWAN KOMISARIS

### Board of Commissioners Profile



**IWAN ABDI**

Komisaris  
Commissioner



**Kewarganegaraan | Nationality**

Indonesia  
Indonesian



**Domisili | Domicile**

Jakarta  
Jakarta



**Usia | Age**

56 tahun per 31 Desember 2021  
56 years old as of 31 December 2021



**Periode Jabatan | Period of Office**

2021 – Saat ini  
2021 – Present

**Dasar Pengangkatan | Legal Basis of Appointment**

Diangkat sebagai Komisaris sejak 1 Oktober 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No. 01 tanggal 1 Oktober 2021.

Appointed as a Commissioner since 1 October 2021 as stated on the Deed of Extraordinary GMS Resolutions No.01 on 1 October 2021.

**Riwayat Pendidikan | Educational Background**

1992	Sarjana (S1) – Pertanian, Universitas Andalas Bachelor Degree – Agriculture, Andalas University
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**Pengalaman Kerja | Work Experience**

2020 – 2021	Direktur Bisnis dan Jaringan Ritel, PT Bank BNI Syariah Director of Business and Network Retail, PT Bank BNI Syariah
2018 – 2020	SEVP Bisnis dan Jaringan Ritel, PT Bank BNI Syariah SEVP Business and Network Retail, PT Bank BNI Syariah
2015 – 2018	Kepala Divisi Manajemen Jaringan, PT Bank Negara Indonesia (Persero) Tbk Head of Network Management Division, PT Bank Negara Indonesia (Persero) Tbk
2013 – 2015	CEO Kantor Wilayah Semarang/Pemimpin Kantor Wilayah Semarang, PT Bank Negara Indonesia (Persero) Tbk CEO Semarang branch office/Head of Semarang branch office, PT Bank Negara Indonesia (Persero) Tbk
2011 – 2013	Kepala Konsumen & Perbankan Ritel Wilayah Jakarta Kemayoran, PT Bank Negara Indonesia (Persero) Tbk Head of Customer & Retail Banking Jakarta Kemayoran, PT Bank Negara Indonesia (Persero) Tbk
2008 – 2011	Manajer Penjualan Regional, PT Bank Negara Indonesia (Persero) Tbk Regional Sales Manager, PT Bank Negara Indonesia (Persero) Tbk

**Rangkap Jabatan | Concurrent Position**

Tidak memiliki rangkap jabatan  
Has not any concurrent positions

**Hubungan Afiliasi | Affiliation Relationship**

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.  
Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

## PROFIL DEWAN KOMISARIS

### Board of Commissioners Profile



#### ALWI ABDURRAHMAN SHIHAB

Komisaris Independen  
Independent Commissioner



#### Kewarganegaraan | Nationality

Indonesia  
Indonesian



#### Domisili | Domicile

Jakarta  
Jakarta



#### Usia | Age

75 tahun per 31 Desember 2021  
75 years old as of 31 December 2021



#### Periode Jabatan | Period of Office

2021 – Saat ini  
2021 – Present

#### Dasar Pengangkatan | Legal Basis of Appointment

Diangkat sebagai Komisaris sejak 10 September 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No. 26 tanggal 10 September 2021.  
Appointed as a Commissioner since 10 September 2021 as stated on the Deed of Extraordinary GMS No.26 on 10 September 2021.

#### Riwayat Pendidikan | Educational Background

1995	Doktor Fakultas Agama, Temple University, USA Doctorate of Religion Faculty, Temple University, USA
1992	Magister Fakultas Agama, Temple University, USA Master of Religion Faculty, Temple University, USA
1990	Doktor Aqidah Filsafat, University of Ain Shams, Cairo – Mesir Doctorate of Aqidah Philosophy, University of Ain Shams, Cairo – Egypt
1968	Magister Fakultas Ushuluddin Aqidah Filsafat, University of Al-Azhar, Cairo – Mesir Master of Ushuluddin Aqidah Philosophy Faculty, University of Al-Azhar, Cairo – Egypt
1966	Sarjana Fakultas Ushuluddin (Teologi) Aqidah Filsafat, University of Al-Azhar, Cairo – Mesir Bachelor of Ushuluddin (Teologi) Aqidah Philosophy Faculty, University of Al-Azhar, Cairo – Egypt

#### Pengalaman Kerja | Work Experience

2017 – 2020	Komisaris Utama di PT Askindo (Persero) President Commissioner, PT Askindo (Persero)
2016 – 2019	Utusan Khusus Presiden RI untuk Timur Tengah dan OKI Special representative of President of Republic Indonesia for Middle East and OKI
2015	Sebagai Konsultan Khusus pada bidang Marketing di PT Batutua Tembaga Raya, PT Indotan, dan PT Indonesia Mid-East Consultancy As Special Consultant for Marketing field, PT Batutua Tembaga Raya, PT Indotan, and PT Indonesia Mid-East Consultancy
2015	Penasihat Khusus untuk Pengembangan Bisnis Luar Negeri di PT Pertamina (Persero) Special Consultant for Foreign Business Development, PT Pertamina (Persero)
2007 – 2013	Komisaris Independen Asuransi Rama Jakarta Independent Commissioner of Asuransi Rama Jakarta
2004 – 2005	Menteri Koordinator Departemen Kesejahteraan Rakyat Coordinating Ministry for People Welfare
1999 – 2001	Menteri Departemen Luar Negeri Republik Indonesia Foreign Affairs Minister of the Republic of Indonesia

#### Rangkap Jabatan | Concurrent Position

Tidak memiliki rangkap jabatan  
Has not any concurrent positions

#### Hubungan Afiliasi | Affiliation Relationship

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi  
dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.  
Has not affiliation with other members of the Board of Commissioners, the Board of  
Directors, Controlling Shareholders, and the Holding Company.



## PROFIL DEWAN KOMISARIS

Board of Commissioners Profile



### HENRY C SURYANAGA

Komisaris Independen  
Independent Commissioner



#### Kewarganegaraan | Nationality

Indonesia  
Indonesian



#### Domisili | Domicile

Jakarta  
Jakarta



#### Usia | Age

60 tahun per 31 Desember 2021  
60 years old as of 31 December 2021



#### Periode Jabatan | Period of Office

2018 – Saat ini  
2018 – Present

#### Dasar Pengangkatan | Legal Basis of Appointment

Diangkat sebagai Komisaris Independen sejak 12 Juli 2018 dan diangkat kembali pada tanggal 30 Juni 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No.64 jo 65 tanggal 29 Juli 2021.

Appointed as an Independent Commissioner since 12 July 2018 and reappointed on 30 June 2021 as stated on the Deed of Extraordinary GMS No.64 jo 65 on 29 July 2021.

#### Riwayat Pendidikan | Educational Background

1992	<i>Magister International Finance, New York University, New York, USA</i> Master of International Finance, New York University, New York, USA
1986	Sarjana Ekonomi, Universitas Katolik Atmajaya, Jakarta Bachelor of Economics, Atma Jaya Catholic University, Jakarta

#### Pengalaman Kerja | Work Experience

2016 – 2018	Presiden Direktur PT Asuransi Jiwa Indosurya Sukses President Director of PT Asuransi Jiwa Indosurya Sukses
2015 – 2016	Komite Pemantau Risiko PT BNI Life Insurance Risk Oversight Committee of PT BNI Life Insurance
2015 – 2016	Komisaris Independen PT BNI Life Insurance Independent Commissioner of PT BNI Life Insurance
2011 – 2016	Komisaris Utama PT Aldiracitra Corporatama President Commissioner of PT Aldiracitra Corporatama
2011 – 2012	Wakil Komisaris Utama PT Smartfren Telecom Tbk Vice President Commissioner of PT Smartfren Telecom Tbk
2008 – 2010	Komisaris PT Asuransi Jiwa Mega Life Commissioner of PT Asuransi Jiwa Mega Life

#### Rangkap Jabatan | Concurrent Position

Tidak memiliki rangkap jabatan  
Has not any concurrent positions

#### Hubungan Afiliasi | Affiliation Relationship

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.  
Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

# PROFIL DIREKSI

## Board of Directors Profile

**1 Shadiq Akasya**

Direktur Utama  
President Director

**2 Eben Eser Nainggolan**

Direktur Keuangan  
Finance Director

**3 Neny Asriany**

Direktur  
Director

**4 Naoto Oda**

Direktur  
Director

**5 Hiroshi Ono**

Direktur  
Director





## PROFIL DIREKSI

### Board of Directors Profile



#### SHADIQ AKASYA

Direktur Utama  
President Director



#### Kewarganegaraan | Nationality

Indonesia  
Indonesian



#### Domisili | Domicile

Jakarta  
Jakarta



#### Usia | Age

53 tahun per 31 Desember 2021  
53 years old as of 31 December 2021



#### Periode Jabatan | Period of Office

2018 – Saat ini  
2018 – Present

#### Dasar Pengangkatan | Legal Basis of Appointment

Diangkat menjadi Direktur Utama berdasarkan Keputusan RUPS Akta No. 86 tanggal 23 Agustus 2018, dan diangkat kembali pada tanggal 30 Juni 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No.64 jo 65 tanggal 29 Juli 2021.

Appointed as the President Director based on the Deed of the GMS Resolutions No. 86 dated 23 August 2018, and reappointed on 30 June 2021 as stated on the Deed of Extraordinary GMS Resolutions No.64 jo 65 on 29 July 2021.

#### Riwayat Pendidikan | Educational Background

2002	Magister Manajemen Agri Bisnis, Institut Pertanian Bogor Master of Agribusiness Management, Bogor Agriculture University
1992	Sarjana Ekonomi, Universitas Pancasila Bachelor of Economics, Pancasila University

#### Pengalaman Kerja | Work Experience

2015 – 2018	Pemimpin Divisi Hubungan Kelembagaan PT Bank Negara Indonesia (Persero) Tbk General Manager of Institutional Relations Division of PT Bank Negara Indonesia (Persero) Tbk
2012 – 2015	Pemimpin Wilayah Jakarta Senayan, PT Bank Negara Indonesia (Persero) Tbk Head of Jakarta Senayan Regional Office, PT Bank Negara Indonesia (Persero) Tbk
2010 – 2012	Pemimpin Wilayah Makassar, PT Bank Negara Indonesia (Persero) Tbk Head of Makassar Regional Office, PT Bank Negara Indonesia (Persero) Tbk
2009 – 2010	Wakil Pemimpin Divisi Usaha Kecil, PT Bank Negara Indonesia (Persero) Tbk Deputy General Manager of Small Business Division, PT Bank Negara Indonesia (Persero) Tbk
2005 – 2009	Pemimpin Sentra Kredit, PT Bank Negara Indonesia (Persero) Tbk Head of Loan Center, PT Bank Negara Indonesia (Persero) Tbk
2004 – 2005	Pemimpin Cabang Ciamis, PT Bank Negara Indonesia (Persero) Tbk Branch Manager of Ciamis Office, PT Bank Negara Indonesia (Persero) Tbk
2002 – 2004	Wakil Pemimpin Cabang Pasar Pusat Pekanbaru, PT Bank Negara Indonesia (Persero) Tbk Deputy Branch Manager of Pasar Pusat Pekanbaru Office, PT Bank Negara Indonesia (Persero) Tbk
1992 – 2002	Pengelola Kredit PT Bank Negara Indonesia (Persero) Tbk Credit Officer, PT Bank Negara Indonesia (Persero) Tbk

#### Rangkap Jabatan | Concurrent Position

Tidak memiliki rangkap jabatan  
Has not any concurrent positions

#### Hubungan Afiliasi | Affiliation Relationship

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.  
Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

## PROFIL DIREKSI

### Board of Directors Profile



#### EBEN ESER NAINGGOLAN

Direktur Keuangan  
Finance Director



#### Kewarganegaraan | Nationality

Indonesia  
Indonesian



#### Domisili | Domicile

Jakarta  
Jakarta



#### Usia | Age

52 tahun per 31 Desember 2021  
52 years old as of 31 December 2021



#### Periode Jabatan | Period of Office

2018 – Saat ini  
2018 – Present

#### Dasar Pengangkatan | Legal Basis of Appointment

Diangkat sebagai Direktur Keuangan berdasarkan Keputusan RUPS sesuai Akta No. 35 tanggal 9 Oktober 2018, dan diangkat kembali pada tanggal 30 Juni 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No.64 jo 65 tanggal 29 Juli 2021.

Appointed as Director of Finance based on the Resolution of the GMS in accordance with Deed No. 35 dated 9 October 2018, and reappointed on 30 June 2021 as stated on the Deed of Extraordinary GMS Resolutions No.64 jo 65 on 29 July 2021.

#### Riwayat Pendidikan | Educational Background

2006	Magister Industri Kecil dan Menengah, Institut Pertanian Bogor Master of Small and Medium Industries, Bogor Agriculture University
1992	Sarjana Ekonomi, Jurusan Manajemen Keuangan Universitas Udayana Bachelor of Economics, Majoring Financial Management, Udayana University

#### Pengalaman Kerja | Work Experience

2016 – 2018	Pemimpin Wilayah Semarang (Jawa Tengah & DIY) PT Bank Negara Indonesia (Persero) Tbk CEO Regional Semarang (Jawa Tengah & DIY) PT Bank Negara Indonesia (Persero) Tbk
2011 – 2015	Pemimpin Bisnis Banking Wilayah Denpasar (Bali, NTB, NTT) PT Bank Negara Indonesia (Persero) Tbk Head of Business Banking of Denpasar Region (Bali, NTB, NTT) PT Bank Negara Indonesia (Persero) Tbk
2007 – 2011	Pimpinan Sentra Kredit Kramat Jakarta, Manado & Denpasar PT Bank Negara Indonesia (Persero) Tbk Head of Loan Centre Kramat Jakarta, Manado & Denpasar, PT Bank Negara Indonesia (Persero) Tbk
2002 – 2007	Manajer Operasional di Kantor Cabang & Pengelola Beberapa Proyek di Divisi Perencanaan Strategis di Kantor Pusat, PT Bank Negara Indonesia (Persero) Tbk Manager Operational In Branch & Manager Several Projects in the Strategic Planning Division Head Office, PT Bank Negara Indonesia (Persero) Tbk
1994 – 2001	Pengelola Kredit PT Bank Negara Indonesia (Persero) Tbk Credit Officer, PT Bank Negara Indonesia (Persero) Tbk

#### Rangkap Jabatan | Concurrent Position

Tidak memiliki rangkap jabatan  
Has not any concurrent positions

#### Hubungan Afiliasi | Affiliation Relationship

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.  
Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.



## PROFIL DIREKSI

### Board of Directors Profile



#### NENY ASRIANY

Direktur  
Director



#### Kewarganegaraan | Nationality

Indonesia  
Indonesian



#### Domisili | Domicile

Jakarta  
Jakarta



#### Usia | Age

51 tahun per 31 Desember 2021  
51 years old as of 31 December 2021



#### Periode Jabatan | Period of Office

2019 – Saat ini  
2019 – Present

#### Dasar Pengangkatan | Legal Basis of Appointment

Diangkat sebagai Direktur berdasarkan Keputusan RUPSLB sesuai Akta No. 15 tanggal 3 Oktober 2019.  
Appointed as Director based on the Resolution of the EGMS in accordance with Deed No. 15 dated 3 October 2019.

#### Riwayat Pendidikan | Educational Background

2007	Magister Manajemen, Universitas Terbuka Master of Management, Indonesia Open University
1993	Sarjana Agribisnis, Institut Pertanian Bogor Bachelor of Agribusiness, Bogor Agriculture University

#### Pengalaman Kerja | Work Experience

2017 – 2019	Komisaris PT BNI Asset Management Commissioner of PT BNI Asset Management
2016 – 2019	Pemimpin Divisi Manajemen Wealth PT Bank Negara Indonesia (Persero) Tbk General Manager of Wealth Management Division of PT Bank Negara Indonesia (Persero) Tbk
2014 – 2016	Pemimpin Konsumen Banking Wilayah Jakarta Senayan, PT Bank Negara Indonesia (Persero) Tbk Head of Consumer Banking of Jakarta Senayan Region, PT Bank Negara Indonesia (Persero) Tbk
2010 – 2014	VP Business & Corporate Sales di Divisi SLN PT Bank Negara Indonesia (Persero) Tbk VP of Business & Corporate Sales, Consumer and Retail Sales Distribution Division of PT Bank Negara Indonesia (Persero) Tbk
2007 – 2010	Pemimpin Kelompok Pemasaran & Promosi di Divisi Kredit Konsumen PT Bank Negara Indonesia (Persero) Tbk Group Head of Marketing & Promotion, Consumer Credit Division PT Bank Negara Indonesia (Persero) Tbk
2006 – 2007	AVP/Regional Sales di Divisi Kredit Konsumen PT Bank Negara Indonesia (Persero) Tbk AVP/Regional Sales, Consumer Credit Division of PT Bank Negara Indonesia (Persero) Tbk
1994 – 2006	Officer Development Program (ODP) sampai dengan District Manager Wilayah Tangerang, PT Bank Niaga Tbk Officer Development Program until Regional District Manager Tangerang, PT Bank Niaga Tbk

#### Rangkap Jabatan | Concurrent Position

Tidak memiliki rangkap jabatan  
Has not any concurrent positions

#### Hubungan Afiliasi | Affiliation Relationship

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.  
Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

## PROFIL DIREKSI

### Board of Directors Profile



#### NAOTO ODA

Direktur  
Director



#### Kewarganegaraan | Nationality

Jepang  
Japanese



#### Domisili | Domicile

Jakarta  
Jakarta



#### Usia | Age

51 tahun per 31 Desember 2021  
51 years old as of 31 December 2021



#### Periode Jabatan | Period of Office

2019 – Saat ini  
2019 – Present

#### Dasar Pengangkatan | Legal Basis of Appointment

Diangkat sebagai Direktur berdasarkan Keputusan RUPSLB sesuai Akta No. 28 tanggal 10 April 2019, diangkat kembali sejak 30 Juni 2020 berdasarkan Akta Keputusan RUPSLB No.15 tanggal 6 Juli 2020.

Appointed as Director based on the Resolution of the EGMS in accordance with Deed No. 28 dated 10 April 2019, reappointed since 30 June 2020 based on Deed of EGMS Resolutions No.15 on 6 July 2020.

#### Riwayat Pendidikan | Educational Background

1992	Sarjana Sosial, Kyoto University, Jepang Bachelor of Social Science, Kyoto University, Japan
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#### Pengalaman Kerja | Work Experience

2016 – 2019	Pemimpin di Produk Departemen Sumitomo Life Insurance Head of Product Department at Sumitomo Life Insurance
2015 – 2016	Perwakilan di Kantor Wilayah Nagoya Sumitomo Life Insurance Company Representative for Nagoya Regional Office of Sumitomo Life Insurance Company
2014 – 2015	Pemimpin di bagian Penelitian & Relasi Publik Sumitomo Life Insurance Company Head of Research and Public Relations Department of Sumitomo Life Insurance Company
2007 – 2009	Perwakilan Kantor Wilayah New York Sumitomo Life Insurance Company Representative for New York Regional Office of Sumitomo Life Insurance Company
1998 – 2007	Special Staff Manager di bagian Penelitian Sumitomo Life Insurance Company Special Staff to Manager at Research Department of Sumitomo Life Insurance Company
1996 – 1998	Researcher International Division di The Small and Medium Enterprise Agency Researcher at International Division of The Small and Medium Enterprise Agency
1996	Assistant Manager Kantor Cabang Kyoto di Sumitomo Life Insurance Company Assistant to Manager at Kyoto Branch Office of Sumitomo Life Insurance Company

#### Rangkap Jabatan | Concurrent Position

Tidak memiliki rangkap jabatan  
Has not any concurrent positions

#### Hubungan Afiliasi I | Affiliation Relationship

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.  
Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.



## PROFIL DIREKSI

### Board of Directors Profile



#### HIROSHI ONO

Direktur  
Director



#### Kewarganegaraan | Nationality

Jepang  
Japanese



#### Domisili | Domicile

Jakarta  
Jakarta



#### Usia | Age

59 tahun per 31 Desember 2021  
59 years old as of 31 December 2021



#### Periode Jabatan | Period of Office

2019 – Saat ini  
2019 – Present

#### Dasar Pengangkatan | Legal Basis of Appointment

Diangkat sebagai Direktur berdasarkan Keputusan RUPSLB sesuai Akta No. 15 tanggal 3 Oktober 2019, diangkat kembali sejak 30 Juni 2020 berdasarkan Akta Keputusan RUPSLB No.15 tanggal 6 Juli 2020.

Appointed as Director based on the Resolution of the EGMS in accordance with Deed No. 15 dated 3 October 2019, reappointed since 30 June 2020 based on Deed of EGMS Resolutions No.15 on 6 July 2020.

#### Riwayat Pendidikan | Educational Background

1985	Sarjana Ekonomi, Keio University, Jepang Bachelor of Economics, Keio University, Japan
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#### Pengalaman Kerja | Work Experience

2019	Konsultan <i>Affiliated Business Planning Department</i> di Sumitomo Life Insurance Company Consultant Officer of Affiliated Business Planning Department at Sumitomo Life Insurance Company
2017 – 2019	Pemimpin <i>Departmen Agency Sales Support</i> di Sumitomo Life Insurance Company General Manager of Agency Sales Support Department at Sumitomo Life Insurance Company
2016 – 2017	Pemimpin <i>Sales, Departemen Agency Sales Support</i> di Sumitomo Life Insurance Company General Manager in Charge of Sales, Agency Sales Support Department at Sumitomo Life Insurance Company
2011 – 2016	Pemimpin Departemen <i>Equity Investment</i> di Sumitomo Life Insurance Company General Manager of Equity Investment Department at Sumitomo Life Insurance Company
2008 – 2011	Wakil Pemimpin <i>Financial Institutions Relations Department</i> di Sumitomo Life Insurance Company Deputy General Manager of Financial Institutions Relations Department at Sumitomo Life Insurance Company

#### Rangkap Jabatan | Concurrent Position

Tidak memiliki rangkap jabatan  
Has not any concurrent positions

#### Hubungan Afiliasi | Affiliation Relationship

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.  
Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

# PROFIL DEWAN PENGAWAS SYARIAH

## Sharia Supervisory Board Profile



**IR. H. AGUS HARYADI, AAAIJ, FIIS, ASAI**  
Ketua Dewan Pengawas Syariah  
Chairman of Sharia Supervisory Board



### Kewarganegaraan | Nationality

Indonesia  
Indonesian



### Domisili | Domicile

Bogor  
Bogor



### Usia | Age

59 tahun per 31 Desember 2021  
59 years old as of 31 December 2021



### Periode Jabatan | Period of Office

2019 – Saat ini  
2019 – Present

### Dasar Pengangkatan | Legal Basis of Appointment

Diangkat sebagai Ketua Dewan Pengawas Syariah sejak 1 Desember 2019 dan diangkat kembali pada tanggal 30 Juni 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No.64 jo 65 tanggal 29 Juli 2021.

Appointed as Chairman of the Sharia Supervisory Board since 1 December 2019 and reappointed on 30 June 2021 as stated on the Deed of Extraordinary GMS Resolutions No.64 jo 65 on 29 July 2021.

### Riwayat Pendidikan | Educational Background

1988	Sarjana Matematika, Institut Teknologi Bandung Bachelor of Mathematics, Bandung Institute of Technology
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### Pengalaman Kerja | Work Experience

2016	Anggota DPS di Capital Inc. Member of DPS of Capital Inc.
2002 – 2005	Direktur Utama Asuransi Takaful Keluarga President Director of Asuransi Takaful Keluarga
1993	Kepala Divisi Aktuaria dan IT Asuransi Jiwa Adisarana Wanaartha Head of Actuary and IT Division of Asuransi Jiwa Adisarana Wanaartha

### Rangkap Jabatan | Concurrent Position

1. Anggota DPS di BRI Life  
Member of DPS of BRI Life
2. Ketua DPS di Chubb Life  
Chairman of DPS of Chubb Life
3. Anggota DPS di PT Paytren Aset Management  
Member of DPS of PT Paytren Aset Management

### Hubungan Afiliasi | Affiliation Relationship

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk. Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.



## PROFIL DEWAN PENGAWAS SYARIAH

Sharia Supervisory Board Profile



**PROF. DR. H. UTANG RANUWIJAYA, MA**  
Anggota Dewan Pengawas Syariah  
Member of Sharia Supervisory Board



### Kewarganegaraan | Nationality

Indonesia  
Indonesian



### Domisili | Domicile

Serang  
Serang



### Usia | Age

63 tahun per 31 Desember 2021  
63 years old as of 31 December 2021



### Periode Jabatan | Period of Office

2010 – Saat ini  
2010 – Present

### Dasar Pengangkatan | Legal Basis of Appointment

Diangkat sebagai Anggota Dewan Pengawas Syariah sejak 1 April 2010 dan diangkat kembali pada tanggal 30 Juni 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No.64 jo 65 tanggal 29 Juli 2021.

Appointed as a Member of the Sharia Supervisory Board since 1 April 2010 and reappointed on 30 June 2021 as stated on the Deed of Extraordinary GMS Resolutions No.64 jo 65 on 29 July 2021.

### Riwayat Pendidikan | Educational Background

1998	Doktor bidang studi Islam IAIN Syarif Hidayatullah Jakarta Doctorate of Islamic Studies IAIN Syarif Hidayatullah Jakarta
1992	Magister Agama bidang Islam IAIN Syarif Hidayatullah Jakarta Master of Religion in Islamic Studies IAIN Syarif Hidayatullah Jakarta
1984	Sarjana Peradilan Agama, Fakultas Syariah IAIN Sunan Gunung Jati, Bandung Bachelor's degree of Religious Court, Sharia Faculty of IAIN Sunan Gunung Jati, Bandung

### Pengalaman Kerja | Work Experience

2015 – 2020	Ketua Komisi Pengkajian dan Penelitian MUI Chairman of MUI Study and Research Commission
2015 – 2017	Guru Besar UIN Sultan Maulana Hasanuddin Banten Professor of UIN Sultan Maulana Hasanuddin Banten

### Rangkap Jabatan | Concurrent Position

1. Ketua DPS di Asuransi Bangun Askrida  
Chairman of DPS of Asuransi Bangun Askrida
2. Anggota DPS di Marein  
Member of DPS of Marein
3. Ketua DPS di BPRS HIK Parahyangan  
Chairman of DPS of BPRS HIK Parahyangan

### Hubungan Afiliasi | Affiliation Relationship

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.  
Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

# PROFIL DEWAN PENGAWAS SYARIAH

## Sharia Supervisory Board Profile



**HJ. SITI HANIATUNNISA, LLB, MH**  
Anggota Dewan Pengawas Syariah  
Member of Sharia Supervisory Board



### Kewarganegaraan | Nationality

Indonesia  
Indonesian



### Domisili | Domicile

Banten  
Banten



### Usia | Age

37 tahun per 31 Desember 2021  
37 years old as of 31 December 2021



### Periode Jabatan | Period of Office

2020 – Saat ini  
2020 – Present

### Dasar Pengangkatan | Legal Basis of Appointment

Diangkat sebagai Anggota Dewan Pengawas Syariah sejak 12 Mei 2020 dan diangkat kembali pada tanggal 30 Juni 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No.64 jo 65 tanggal 29 Juli 2021.

Appointed as a Member of the Sharia Supervisory Board since 12 May 2020 and reappointed on 30 June 2021 as stated on the Deed of Extraordinary GMS Resolutions No.64 jo 65 on 29 July 2021.

### Riwayat Pendidikan | Educational Background

2015	Magister Ilmu Hukum, Universitas Indonesia Master of Laws, University of Indonesia
2010	Sarjana Hukum, Ahmad Ibrahim Kuliyyah of Laws International Islamic University of Malaysia (IIUM) Bachelor of Laws, Ahmad Ibrahim Kuliyyah of Laws International Islamic University of Malaysia (IIUM)

### Pengalaman Kerja | Work Experience

2019 – Sekarang 2019 – Present	DPP Pengurus STIF Syeikh Nawawi Tanara, Ikatan Ahli Ekonomi Islam (IAEI) Central Supervisory Board of STIF Syeikh Nawawi Tanara, The Indonesian Association of Islamic Economist
2018 – Sekarang 2018 – Present	Anggota DPS Dana Pensiun Lembaga Keuangan Syariah Muamalat Member of DPS of Muamalat Sharia Financial Institution Pension Fund
2016 – Sekarang 2016 – Present	Anggota DPS PT Asuransi Jasindo Syariah Member of DPS of PT Asuransi Jasindo Syariah
2017 – 2020	Ketua Bank Wakaf Mikro-LKM Syariah Pesantren An-Nawawi Tanara Chairman of the Sharia Micro-LKM Wakaf of An-Nawawi Tanara Islamic Boarding School
2015 – 2020	Wakil Sekretaris Bidang Hubungan Luar Negeri dan Kerjasama Internasional Majlis 'Ulama Indonesia (MUI) Deputy Secretary for Foreign Relations and International Cooperation of the Indonesian Ulema Council (MUI)
2015 – 2020	Anggota Pleno Dewan Syariah Nasional MUI Member of the MUI National Sharia Council Plenary

### Rangkap Jabatan | Concurrent Position

- Anggota DPS Dana Pensiun Lembaga Keuangan Syariah Muamalat  
Member of DPS of Muamalat Sharia Financial Institution Pension Fund
- Anggota DPS PT Asuransi Jasindo Syariah  
Member of DPS of PT Asuransi Jasindo Syariah
- Anggota DPS PT BRI Life Syariah  
Member of DPS of PT BRI Life Syariah
- Anggota DPS PT Asuransi Jiwa Syariah Bumiputera  
Member of DPS of PT Asuransi Jiwa Syariah Bumiputera

### Hubungan Afiliasi | Affiliation Relationship

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.  
Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.



# PROFIL PEJABAT EKSEKUTIF

## Executive Officers Profile



### Peter Tjandra

*Chief of Operations & Underwriting*  
*Chief of Operations & Underwriting*

#### **Usia | Age**

47 tahun per 31 Desember 2021  
47 years old as of 31 December 2021

#### **Riwayat Pendidikan | Educational Background**

*Master of Acupuncture & Tuina 2008, Chong Qing Medical University China.*  
*Master of Acupuncture & Tuina 2008, Chong Qing Medical University China.*

#### **Pengalaman Kerja | Work Experience**

*PT Asuransi Allianz Life Indonesia – Jakarta, as Head of Individual Life Underwriting and Claims*  
PT Asuransi Allianz Life Indonesia – Jakarta, as Head of Individual Life Underwriting and Claims



### Budi Eka Buana

*Chief Transformation & Digital*  
*Chief Transformation & Digital*

#### **Usia | Age**

53 tahun per 31 Desember 2021  
53 years old as of 31 December 2021

#### **Riwayat Pendidikan | Educational Background**

*Magister Manajemen SDM, STIE Perbanas*  
*Master of HR Management, STIE Perbanas*

#### **Pengalaman Kerja | Work Experience**

*Chief Operation & Underwriting PT BNI Life Insurance*  
Chief Operation & Underwriting PT BNI Life Insurance



### Arry Herwindo Wildan

*General Manager of Corporate Secretary, Legal & Corporate Communication*  
*General Manager of Corporate Secretary, Legal & Corporate Communication*

#### **Usia | Age**

42 tahun per 31 Desember 2021  
42 years old as of 31 December 2021

#### **Riwayat Pendidikan | Educational Background**

*Magister Hukum, Universitas Indonesia*  
*Master of Laws, University of Indonesia*

#### **Pengalaman Kerja | Work Experience**

*General Manager of Corporate Secretary & Corporate Communication*  
PT BNI Life Insurance  
General Manager of Corporate Secretary & Corporate Communication  
PT BNI Life Insurance

## PROFIL PEJABAT EKSEKUTIF

### Executive Officers Profile



**Budi Santosa**  
*GM of Corporate Planning*  
GM of Corporate Planning

 **Usia | Age**

51 tahun per 31 Desember 2021

51 years old as of 31 December 2021

 **Riwayat Pendidikan | Educational Background**

Magister Manajemen, Universitas Gadjah Mada  
Master of Management, Gadjah Mada University

 **Pengalaman Kerja | Work Experience**

*Group Head di Project Management Group, Strategic Planning Division,*  
PT Bank Negara Indonesia (Persero) Tbk.

Group Head at Project Management Group, Strategic Planning Division,  
PT Bank Negara Indonesia (Persero) Tbk.



**Djunieisyah**  
*GM of Internal Audit*  
GM of Internal Audit

 **Usia | Age**

51 tahun per 31 Desember 2021

51 years old as of 31 December 2021

 **Riwayat Pendidikan | Educational Background**

Magister Ilmu Ekonomi, Institut Pertanian Bogor  
Master of Economics, Bogor Agricultural Institute

 **Pengalaman Kerja | Work Experience**

Pemimpin Kelompok Audit Wilayah Jakarta Kota PT Bank Negara Indonesia (Persero) Tbk

Leader of Audit Group in Jakarta City Area of PT Bank Negara Indonesia (Persero) Tbk



**Chitraningrum**  
*GM of Human Capital*  
GM of Human Capital

 **Usia | Age**

55 tahun per 31 Desember 2021

55 years old as of 31 December 2021

 **Riwayat Pendidikan | Educational Background**

Sarjana Psikologi, Universitas Indonesia  
Bachelor of Psychology, University of Indonesia

 **Pengalaman Kerja | Work Experience**

*Vice President Strategy Divisi Human Capital PT Bank Negara Indonesia (Persero) Tbk*

Vice President Strategy for Human Capital Division, PT Bank Negara Indonesia (Persero) Tbk



## PROFIL PEJABAT EKSEKUTIF

### Executive Officers Profile



**Dian Wicaksono**  
*GM of Finance Controller*  
*GM of Finance Controller*

**Usia | Age**

50 tahun per 31 Desember 2021

50 years old as of 31 December 2021

**Riwayat Pendidikan | Educational Background**

Magister Keuangan, University of Lincoln

Master of Finance, University of Lincoln

**Pengalaman Kerja | Work Experience**

*Senior Auditor of Audit Finance & Valuation di Divisi Internal Audit  
PT BNI Life Insurance*

Senior Auditor of Audit Finance & Valuation in the Internal Audit Division  
of PT BNI Life Insurance



**Edris Isriyanto**  
*GM of IT Solution & Digital*  
*GM of IT Solution & Digital*

**Usia | Age**

57 tahun per 31 Desember 2021

57 years old as of 31 December 2021

**Riwayat Pendidikan | Educational Background**

Magister Manajemen, Universitas Gadjah Mada

Master of Management, Gadjah Mada University

**Pengalaman Kerja | Work Experience**

*General Manager Business Development PT BNI Life Insurance*  
General Manager of Business Development PT BNI Life Insurance



**Fajar Edhi Hutomo**  
*GM of Underwriting*  
*GM of Underwriting*

**Usia | Age**

46 tahun per 31 Desember 2021

46 years old as of 31 December 2021

**Riwayat Pendidikan | Educational Background**

Sarjana Teknik Manajemen Industri, Universitas Sahid

Bachelor of Industrial Engineering Management, Sahid University

**Pengalaman Kerja | Work Experience**

*Head of UW Group Department PT BNI Life Insurance*  
Head of UW Group Department PT BNI Life Insurance

## PROFIL PEJABAT EKSEKUTIF

### Executive Officers Profile



**Hariadi Tjahjono**

*GM of Investment & Treasury*  
GM of Investment & Treasury

 **Usia | Age**

56 tahun per 31 Desember 2021

56 years old as of 31 December 2021

 **Riwayat Pendidikan | Educational Background**

Sarjana Akuntansi, Universitas Katolik Parahyangan  
Bachelor of Accounting, Parahyangan Catholic University

 **Pengalaman Kerja | Work Experience**

Great Eastern Life Indonesia  
Great Eastern Life Indonesia



**Heri Halawani**

*GM of Procurement & GA*  
GM of Procurement & GA

 **Usia | Age**

49 tahun per 31 Desember 2021

49 years old as of 31 December 2021

 **Riwayat Pendidikan | Educational Background**

Sarjana Ekonomi, Universitas Gunadarma  
Bachelor of Economics, Gunadarma University

 **Pengalaman Kerja | Work Experience**

*Head of Business Support PT BNI Life Insurance*  
Head of Business Support PT BNI Life Insurance



**Ari Wibowo**

*Pjs. GM of Risk Management & Compliance*  
Pjs. GM of Risk Management & Compliance

 **Usia | Age**

41 tahun per 31 Desember 2021

41 years old as of 31 December 2021

 **Riwayat Pendidikan | Educational Background**

Sarjana (S1) Administrasi Niaga, Universitas Indonesia  
Bachelor of Business Administration, University of Indonesia

 **Pengalaman Kerja | Work Experience**

*Head of Financial Risk Management & Reporting Department*  
PT BNI Life Insurance  
Head of Financial Risk Management & Reporting Department PT BNI Life Insurance



## PROFIL PEJABAT EKSEKUTIF

### Executive Officers Profile



**Okta Sinta Harini**  
GM of *Claim & Provider*  
GM of *Claim & Provider*

**Usia | Age**

47 tahun per 31 Desember 2021

47 years old as of 31 December 2021

**Riwayat Pendidikan | Educational Background**

Sarjana Kedokteran, Universitas Kristen Indonesia  
Bachelor of Medicine, Christian University of Indonesia

**Pengalaman Kerja | Work Experience**

*General Manager Underwriting PT BNI Life Insurance*  
General Manager of Underwriting PT BNI Life Insurance



**Parluhan Manalu**  
GM of *Operation (PCBC)*  
GM of *Operation (PCBC)*

**Usia | Age**

55 tahun per 31 Desember 2021

55 years old as of 31 December 2021

**Riwayat Pendidikan | Educational Background**

Magister Manajemen Aktuaria, Universitas Indonesia  
Master of Actuarial Management, University of Indonesia

**Pengalaman Kerja | Work Experience**

*General Manager Business Development PT BNI Life Insurance*  
General Manager of Business Development PT BNI Life Insurance



**Agung J. Nurahsid**  
GM of *Sharia*  
GM of *Sharia*

**Usia | Age**

50 tahun per 31 Desember 2021

50 years old as of 31 December 2021

**Riwayat Pendidikan | Educational Background**

Magister Manajemen Aktuaria, Universitas Indonesia  
Master of Actuarial, University of Indonesia

**Pengalaman Kerja | Work Experience**

*Aktuaris Perusahaan (Appointed Actuary) PT BNI Life Insurance*  
Master of Actuarial Management PT BNI Life Insurance

## PROFIL PEJABAT EKSEKUTIF

### Executive Officers Profile



**Ali Idris**

*GM of Bancassurance I*  
*GM of Bancassurance I*

 **Usia | Age**

43 tahun per 31 Desember 2021

43 years old as of 31 December 2021

 **Riwayat Pendidikan | Educational Background**

Sarjana Management, STIE Gema Widya Bangsa  
Bachelor of Management, STIE Gema Widya Bangsa

 **Pengalaman Kerja | Work Experience**

*General Manager of Bancassurance In Branch PT BNI Life Insurance*  
General Manager of Bancassurance In Branch PT BNI Life Insurance



**Aswin Nasser Lubis**

*GM of EB Business Banking*  
*GM of EB Business Banking*

 **Usia | Age**

51 tahun per 31 Desember 2021

51 years old as of 31 December 2021

 **Riwayat Pendidikan | Educational Background**

Magister Hukum, Universitas Tarumanegara  
Master of Laws, Tarumanegara University

 **Pengalaman Kerja | Work Experience**

AXA Mandiri Financial Service  
AXA Mandiri Financial Service



**Dewi Lestaria**

*GM of Bancassurance II*  
*GM of Bancassurance II*

 **Usia | Age**

40 tahun per 31 Desember 2021

40 years old as of 31 December 2021

 **Riwayat Pendidikan | Educational Background**

Sarjana Manajemen, Universitas Diponegoro  
Bachelor of Management, Diponegoro University

 **Pengalaman Kerja | Work Experience**

*Head of Bancassurance In Branch 1 PT BNI Life Insurance*  
Head of Bancassurance in Branch 1 PT BNI Life Insurance



## PROFIL PEJABAT EKSEKUTIF

### Executive Officers Profile



**Jimmy Saputra**  
*GM of Business Support*  
**GM of Business Support**

**Usia | Age**

41 tahun per 31 Desember 2021

41 years old as of 31 December 2021

**Riwayat Pendidikan | Educational Background**

Sarjana Teknik & Manajemen Industri, Universitas Trisakti

Bachelor of Industrial Engineering & Management, Trisakti University

**Pengalaman Kerja | Work Experience**

*General Manager of Bancassurance Worksite PT BNI Life Insurance*

General Manager of Bancassurance Worksite PT BNI Life Insurance



**Yudis Tiawan**  
*GM of Affinity*  
**GM of Affinity**

**Usia | Age**

53 tahun per 31 Desember 2021

53 years old as of 31 December 2021

**Riwayat Pendidikan | Educational Background**

Magister Ekonomi Manajemen, Institute Pengembangan Manajemen Indonesia

Master of Management, Indonesian Institute of Management Development

**Pengalaman Kerja | Work Experience**

*Head of Telemarketing PT BNI Life Insurance*

Head of Telemarketing PT BNI Life Insurance



**Amelia Nugraeni**  
*GM of Actuary and Product Development*  
**GM of Actuary and Product Development**

**Usia | Age**

55 tahun per 31 Desember 2021

55 years old as of 31 December 2021

**Riwayat Pendidikan | Educational Background**

• Magister Asuransi dan Magister Manajemen Keuangan, Universitas Gunadarma

Masters of Insurance and Masters of Financial Management, Gunadarma University

• Fakultas MIPA Universitas Indonesia, Jurusan Matematika (Aktuaria)

Faculty of Mathematics and Natural Sciences, University of Indonesia, Majoring of Mathematics (Actuarial)

**Pengalaman Kerja | Work Experience**

*GM of Risk Management & Compliance PT BNI Life Insurance*

GM of Risk Management & Compliance PT BNI Life Insurance

## PROFIL PEJABAT EKSEKUTIF

### Executive Officers Profile



**Sayekti Rahayu**

*GM of Customer Services & Complaint Handling*  
*GM of Customer Services & Complaint Handling*

 **Usia | Age**

41 tahun per 31 Desember 2021

41 years old as of 31 December 2021

 **Riwayat Pendidikan | Educational Background**

Sarjana Administrasi Niaga, Sekolah Tinggi Ilmu Administrasi Mandala Indonesia  
Bachelor of Business Administration, Mandala Indonesia College of Administrative Sciences

 **Pengalaman Kerja | Work Experience**

*General Manager of Underwriting & Customer Services PT BNI Life Insurance*  
General Manager of Underwriting & Customer Services PT BNI Life Insurance



**Denny Riadhi**

*GM of EB Open Market*  
*GM of EB Open Market*

 **Usia | Age**

51 tahun per 31 Desember 2021

51 years old as of 31 December 2021

 **Riwayat Pendidikan | Educational Background**

Sarjana Ekonomi Pembangunan, Universitas Trisakti  
Bachelor of Development Economics, Trisakti University

 **Pengalaman Kerja | Work Experience**

Allianz Life Indonesia  
Allianz Life Indonesia



## PROFIL PEJABAT EKSEKUTIF

### Executive Officers Profile



#### Makwat

GM of Agency  
GM of Agency



#### Usia | Age

43 tahun per 31 Desember 2021

43 years old as of 31 December 2021



#### Riwayat Pendidikan | Educational Background

Sarjana Akuntansi, Universitas Bina Nusantara  
Bachelor of Accounting, Bina Nusantara University



#### Pengalaman Kerja | Work Experience

Deputy General Manager of Agency PT BNI Life Insurance

Deputy General Manager of Agency PT BNI Life Insurance



#### Yusuf Cornelius J.

GM of Sales Academy  
GM of Sales Academy



#### Usia | Age

41 tahun per 31 Desember 2021

41 years old as of 31 December 2021



#### Riwayat Pendidikan | Educational Background

Sarjana Hukum, Sekolah Tinggi Hukum Bandung  
Bachelor of Law, Bandung Law School



#### Pengalaman Kerja | Work Experience

General Manager of Bancassurance Recruitment & Development  
PT BNI Life Insurance

General Manager of Bancassurance Recruitment & Development  
PT BNI Life Insurance

# SUMBER DAYA MANUSIA

## Human Capital

Dalam menjalankan bisnisnya, BNI Life menyadari bahwa Sumber Daya Manusia (SDM) sebagai salah satu aspek terpenting untuk menunjang operasional, layanan, dan bisnis Perseroan. Oleh karena itu, Perseroan senantiasa menarik, mempertahankan, meningkatkan kompetensi dan daya saing pegawai secara sehat, sehingga dapat sejalan dengan nilai-nilai Perusahaan (*FASTT: Focus on Customer, Agility, Solution, Trust, and Teamwork*), serta untuk mencapai visi dan misi Perusahaan.

For running its business, BNI Life realizes that Human Capital (HC) is one of the most important aspects to support the Company's operations, services and business. Therefore, the Company always attracts, retains, improves the competence and competitiveness to be always in line with the Company's values (*FASTT: Focus on Customer, Agility, Solution, Trust, and Teamwork*), and to achieve the Company's vision and mission.



Sebagai langkah konkretnya, BNI Life secara berkesinambungan melaksanakan berbagai program pengembangan bagi pegawainya, baik yang bersifat berjenjang, *mandatory*, bersertifikasi, maupun yang bersifat umum sesuai dengan kebutuhan Perseroan.

As a concrete step, BNI Life continuously implement various development programs for its employees, both tiered, mandatory, certified, and general according to the needs of the Company.



## SUMBER DAYA MANUSIA

### Human Capital

#### DEMOGRAFI PEGAWAI DAN PENGEMBANGAN

#### KOMPETENSI

#### Demografi Pegawai

Dalam rangka menarik, mempertahankan, meningkatkan kompetensi dan daya saing pegawai guna memperkuat SDM yang kokoh, Perseroan senantiasa berlandaskan pada asas keragaman tanpa membedakan *gender*, suku, agama, ras, dan antar golongan (SARA). Seluruh pegawai BNI Life merupakan tenaga profesional dan ahli di bidangnya. Jumlah SDM Perseroan senantiasa disesuaikan dengan kebutuhan operasional dan rencana pengembangan usaha Perseroan.

Per 31 Desember 2021, komposisi dan jumlah pegawai Perseroan telah sesuai dengan strategi dan kebutuhan bisnis Perseroan berdasarkan arahan Pemegang Saham, dengan jumlah pegawai Perusahaan tercatat 753 orang, dimana mengalami penurunan sebesar 9% dibandingkan jumlah pegawai per 31 Desember 2020 sebanyak 825 orang.

Profil demografi pegawai Perseroan dalam 5 (lima) tahun terakhir dapat dilihat pergerakannya sebagaimana tabel dan bagan berikut ini:

#### » **Pergerakan Jumlah Pegawai dalam 5 (Lima) Tahun Terakhir** **Total Employees in Last 5 (Five) Years**

Tahun Year	Jumlah Karyawan Total of Employees
2021	753
2020	825
2019	834
2018	825
2017	850

#### EMPLOYEE DEMOGRAPHICS AND COMPETENCY

#### DEVELOPMENT

#### Employee Demographics

In order to attract, retain, improve the competence and competitiveness of employees to strengthen human capital, the Company always refers to the principle of diversity without distinguishing gender, ethnicity, religion, race, and intergroup ("SARA"). All BNI Life employees are professionals and experts in their fields of expertise. The number of the Company's human capital is always adjusted to the operational needs and Company's business development plans.

As of 31 December 2021, the composition and number of employees of the Company were in accordance with the Company's strategy and business needs based on the direction of the Shareholders, with the number of employees as much as 753 people, which decreased by 9% compared to the number of employees as of 31 December 2020, which was 825 people.

The demographic profile of the Company's employees in the last 5 (five) years can be seen in the following table and chart:

## SUMBER DAYA MANUSIA

### Human Capital

#### » Demografi Pegawai Berdasarkan Jenjang Kepangkatan Employee Demographics Based on Rank of Level

Uraian Description	2021		2020	
	Jumlah Total		Jumlah Total	
Dewan Pengawas Syariah Sharia Supervisory Board	3		3	
Dewan Komisaris Board of Commissioners	5		5	
Direksi Board of Directors	5		5	
<i>Vice President</i> Vice President	31		33	
<i>Assistant Vice President</i> Assistant Vice President	10		10	
Manajer Manager	137		147	
<i>Supervisor/Assistant Manager</i> Supervisor/Assistant Manager	275		285	
Staf Staff	287		337	
<b>Jumlah</b> Total	753		825	

#### » Demografi Pegawai Berdasarkan Tingkat Pendidikan Employee Demographics Based on Education Level

Uraian Description	2021		2020	
	Jumlah Total		Jumlah Total	
S3 Doctorate Degree	2		1	
S2 Master's Degree	65		79	
S1 Bachelor's Degree	585		630	
D3 Diploma	101		115	
<b>Jumlah</b> Total	753		825	

#### » Demografi Pegawai Berdasarkan Jenis Kelamin Employee Demographics Based on Gender

Uraian Description	2021		2020	
	Jumlah Total	Persentase (%) Percentage (%)	Jumlah Total	Persentase (%) Percentage (%)
Laki-laki Male	411	54,6%	449	54,4%
Perempuan Female	342	45,4%	376	45,6%
<b>Jumlah</b> Total	753	100%	825	100%



## SUMBER DAYA MANUSIA

### Human Capital

#### » Komposisi Pegawai berdasarkan Status Ketenagakerjaan Employee Composition by Employment Status

Status Karyawan Employment Status	2021	Percentase (%) Percentage (%)	2020	Percentase (%) Percentage (%)
Tetap Permanent	652	86,59%	716	86,79%
Kontrak Contract	101	13,41%	109	13,21%
<b>Jumlah</b> Total	<b>753</b>	<b>100%</b>	<b>825</b>	<b>100%</b>

#### » Komposisi Pegawai berdasarkan Usia Employee Composition by Age

Umur Age	2021	Percentase (%) Percentage (%)	2020	Percentase (%) Percentage (%)
>55	12	1,59%	12	1,45%
50-55	13	1,73%	18	2,18%
40-49	127	16,87%	110	13,33%
31-39	364	48,34%	388	47,03%
<30	237	31,47%	297	36,00%
<b>Jumlah</b> Total	<b>753</b>	<b>100%</b>	<b>825</b>	<b>100%</b>

#### Pengembangan Kompetensi Pegawai

Perusahaan terus berupaya untuk meningkatkan kompetensi Sumber Daya Manusia (SDM) dengan menetapkan strategi dan membuat berbagai program pengembangan yang difokuskan dari *area development* sesuai dengan tujuan organisasi bagi pegawai untuk mencapai kinerja dan produktivitas yang tinggi, sehingga dapat memberikan kontribusi dalam kesuksesan Perusahaan.

Perusahaan memberikan kesempatan bagi setiap pegawai dalam mengembangkan kompetensi tanpa menandang jenjang kepangkatan, *gender*, suku, agama, ras, dan antargolongan (SARA) melalui program pendidikan ataupun pelatihan.

Pengembangan kompetensi yang dilakukan Perusahaan bertujuan untuk menciptakan SDM yang sejalan dengan nilai Perusahaan dan professional dalam menjalankan pekerjaan, serta mampu menunjukkan kinerja terbaiknya.

#### Employee Competency Development

The Company continuously strives to improve the Human Capital (HC) competency by carrying out strategies and making various development programs which focus on the development area in accordance with the organizational goals for employees to achieve high performance and productivity, so that they can contribute in achieving the Company's success.

The Company provides an opportunity for every employee to develop competencies regardless of the rank of level, gender, ethnicity, religion, race, and intergroup ("SARA") through education or training programs.

Competency development carried out by the Company is to create human capital that are in line with the Company's values and professional in carrying out their work, and also able to show their best performance.

## SUMBER DAYA MANUSIA

### Human Capital

Perusahaan berkomitmen untuk terus meningkatkan kompetensi para pegawainya melalui pengembangan kompetensi secara berkelanjutan guna membangun SDM yang berkualitas. Realisasi biaya pengembangan kompetensi pegawai pada tahun 2021 adalah sebesar Rp2.220.740.138, naik 37,3% dibandingkan tahun 2020 yang sebesar Rp1.617.870.000.

Ulasan lengkap mengenai program pengembangan kompetensi pegawai bisa disimak dibawah ini:

#### PROGRAM PENGEMBANGAN PEGAWAI

Sesuai dengan *Roadmap Training Pegawai Tahun 2021*, telah disusun Program *Employee Training* yang dibuat berdasarkan level jabatan, *Core Competency*, dan *Job Family* dengan berbagai pelatihan yang terdiri dari *softskill* dan *hardskill training* dengan metode *inhouse training*, *public training*, dan *e-Learning*. Selama tahun 2021, BNI Life telah melakukan 46 Kelas *Inhouse Training*, 97 *Public Training*, dan 26 *Modul Training E-learning*.

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

**a. Core Competency Training**

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

**b. Elective Training**

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

The company is committed to continuously improving the competence for its employees through continuous competency development in order to build human capital that is qualified. Realization of employee competency development costs in 2021 was Rp2.220.740.138, increase by 37.3% compared to the realization in 2020 of Rp1.617.870.000.

A complete overview of the employee competency development program can be found below:

#### EMPLOYEE DEVELOPMENT PROGRAMS

According to the 2021 Employee Training Roadmap, this Employee Training Program has been set based on position level, Core Competency and Job Family with various training consisting of soft skill and hard skill trainings by inhouse training, public training, and e-Learning methods. During 2021, BNI Life has organized 46 Inhouse Training classes, 97 Public Tranings, and 26 e-Learning Training modules.

In In-house Training, this employee training is divided into 4 (four) types of training, as follows:

**a. Core Competency Training**

Mandatory training program for employees in accordance with the aim of increasing employee core competency.

**b. Elective Training**

A training prgram that can be elected by employees, this training aims to improve the abilities (skills) of employees based on their needs.



## SUMBER DAYA MANUSIA

### Human Capital

#### c. Technical Training

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

#### d. Add On Training

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

#### c. Technical Training

A specific training program is to improve the technical expertise of employees in carrying out a procedure.

#### d. Add On Training

Training Program is held as requested based on the specific needs of certain divisions.

#### Pengembangan Pegawai yang dilakukan sepanjang 2021

Berikut pelatihan yang telah dilakukan sepanjang tahun 2021:

#### Employee Development held during 2021

The following is training held during 2021:

No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
1	Motivational Training "Break The Limit" Motivational Training "Break The Limit"	BNI Pejompongan 7 Januari 2021 7 January 2021	Assistant s/d Vice President Assistant up to Vice President	124	Eksternal External
2	Training for RO "Effective Communication" sesi I Training for RO "Effective Communication" session I	Online 14 Januari 2021 14 January 2021	Assistant s/d Assistant Manager Assistant up to Assistant Manager	26	Internal Internal
3	Hari Bulan Mutu periode Januari : <i>Sharing Knowledge Gratifikasi 2021</i> Quality's Month Day in January period: <i>Sharing Knowledge Gratification 2021</i>	Online 16 Januari 2021 16 January 2021	BOD, BOC, Chief, GM, DGM/AVP, CRMO, RBM, Manager Kantor Layanan, Head of Dept (Definitive & PGS/PJS) BOD, BOC, Chief, GM, DGM/AVP, CRMO, RBM, Regional Branch Manager, Head of Dept (Definitive & PGS/PJS)	186	Eksternal External
4	Building Development Team CRMO & RBM Building Development Team CRMO & RBM	Online 28 - 29 Januari 2021 28 - 29 January 2021	Senior Assistant Manager s/d Senior Manager Senior Assistant Manager up to Senior Manager	44	Eksternal External
5	Special Program Webinar With Sumitomo Life Special Program Webinar With Sumitomo Life	Online 3 - 4 Februari 2021 3 - 4 February 2021	Assistant Manager s/d Assistant Vice President Assistant Manager up to Assistant Vice President	33	Eksternal External
6	Hari Bulan Mutu periode Februari: <i>Future Of Customer In Digital Transformation</i> Quality's Month Day in February period: Future Of Customer In Digital Transformation	Online 5 Februari 2021 5 February 2021	Assistant Manager s/d Assistant Vice President Assistant Manager up to Assistant Vice President	210	Eksternal External

## SUMBER DAYA MANUSIA

### Human Capital

No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
7	<i>Training for RO "Build Professional Relationship" sesi II</i> Training for RO "Build Professional Relationship" session II	<i>Online</i> 8 Februari 2021 8 February 2021	<i>Assistant s/d Assistant Manager</i> Assistant up to Assistant Manager	25	Internal Internal
8	<i>Sharing Knowledge "Menjadi Trend Setter Perubahan di Era Disrupsi</i> Sharing Knowledge "To Be a Trendsetter of Change in Disruption Era	<i>Online</i> 17 Februari 2021 17 February 2021	<i>BOD, Chief, GM, DGM/ AVP, CRMO dan Manager</i> BOD, Chief, GM, DGM/ AVP, CRMO and Manager	197	Eksternal External
9	<i>Claim Analysis Sharing Knowledge</i> Claim Analysis Sharing Knowledge	<i>Online</i> 18 Februari 2021 18 February 2021	<i>All Level</i> All Level	27	Internal Internal
10	Risiko Kejahatan <i>Underwriting &amp; Klaim</i> : "Peningkatan kemampuan investigatif Tenaga <i>Underwriting &amp; Claim</i> , memperoleh bisnis yang baik, guna mencegah dan menekan kejahatan asuransi" (Materi <i>Underwriting</i> )  Underwriting and Claims Crime Risk: "Improving the investigative ability of Underwriting & Claims Staff, obtaining good business, in order to prevent and suppress insurance crime" (Underwriting Material)	<i>Online</i> 10 Maret 2021 10 March 2021	<i>All Level</i> All Level	57	Eksternal External
11	Risiko Kejahatan <i>Underwriting &amp; Klaim</i> : "Peningkatan kemampuan investigatif Tenaga <i>Underwriting &amp; Claim</i> , memperoleh bisnis yang baik, guna mencegah dan menekan kejahatan asuransi" (Materi Klaim)  Underwriting and Claims Crime Risk: "Improving the investigative ability of Underwriting & Claims Staff, obtaining good business, in order to prevent and suppress insurance crime" (Underwriting Claim)	<i>Online</i> 16 Maret 2021 16 March 2021	<i>All Level</i> All Level	44	Eksternal External
12	<i>Vision, Mission, Values of the Company</i> Vision, Mission, Values of the Company	<i>E-Learning H elo</i> 8-26 Maret 2021 8-26 March 2021	<i>All Level</i> All Level	776	Internal Internal
13	<i>Value Akhlak</i> Akhlak Value	<i>E-Learning</i> 8-26 Maret 2021 8-26 March 2021	<i>All Level</i> All Level	776	Internal Internal
14	Hari Bulan Mutu periode Maret : <i>Pedoman Penanggulangan Covid-19</i> Quality Month Day for March period: Covid-19 Handling Guidelines	<i>Online</i> 8 Maret 2021 8 March 2021	<i>Chief, GM, DGM/AVP, Head of Department, CRMO, RBM dan Manager Kantor Layanan</i> Chief, GM, DGM/AVP, Head of Department, CRMO, RBM and Regional Branch Manager	172	Internal Internal
15	Risiko <i>Megashift &amp; Antisipasinya</i> Megashift Risk And Its Anticipation	<i>Online</i> 18 Maret 2021 18 March 2021	<i>Manager s/d Vice President</i> Manager up to Vice President	87	Internal Internal



## SUMBER DAYA MANUSIA

### Human Capital

No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
16	IT Awareness IT Awareness	E-Learning Helo 29 Maret-19 April 2021 29 March-19 April 2021	Assistant s/d VP Non GM Assistant up to VP Non GM	776	Internal Internal
17	Basic Insurance & Basic Investment Basic Insurance & Basic Investment	E-Learning Helo 12-30 April 2021 12-30 April 2021	Assistant s/d Senior Assistant Manager Assistant up to Senior Assistant Manager	592	Internal Internal
18	Risk Awareness Risk Awareness	Online 12 April 2021 12 April 2021	CHIEF, GM, MGR/SMGR, AMGR/SAMGR, CRMO & RBM CHIEF, GM, MGR/SMGR, AMGR/SAMGR, CRMO & RBM	186	Internal Internal
19	Sharing Session Risk Awareness & Risk Matrix Sharing Session Risk Awareness & Risk Matrix	Online 14 April 2021 14 April 2021	BOC, BOD, Komite, CHIEF, GM, CRMO & DGM/ Dept. Head BOC, BOD, Committee, CHIEF, GM, CRMO & DGM/ Dept. Head	113	Eksternal External
20	Business Execution for MGR- VP non GM Business Execution for MGR- VP non GM	Online 27 April-11 Mei 2021 27 April-11 May 2021	Manager s/d VP Non GM Manager up to VP Non GM	162	Eksternal External
21	Hari Bulan Mutu periode April : Dampak UU Cipta Kerja Bidang Perpajakan terhadap Industri Asuransi Jiwa Quality Month Day for April period: The Impact of the Taxation Sector Job Creation Law on the Life Insurance Industry	Online 7 April 2021 7 April 2021	Chief, GM, DGM/ AVP, CRMO, RBM, Manager Kantor Layanan, Head of Dept (Definitive & PGS/PJS) Chief, GM, DGM/ AVP, CRMO, RBM, Regional Branch Manager, Head of Dept (Definitive & PGS/PJS)	109	Internal Internal
22	Excel Basic to Intermediate 2013 Excel Basic to Intermediate 2013	Online 19 & 23 April 2021 19 & 23 April 2021	All Level All Level	15	Eksternal External
23	Webinar Mitigasi Fraud Fraud Mitigation Webinar	Online 5 Mei 2021 5 May 2021	Vice President Vice President	22	Internal Internal
24	Hari Bulan Mutu periode Mei : Toyota BNI dan BNI Life Quality Month Day for May period: Toyota BNI and BNI Life	Online 10 Mei 2021 10 May 2021	Chief, GM, DGM/ AVP, CRMO, RBM, Manager Kantor Layanan, Head of Dept (Definitive & PGS/PJS) Chief, GM, DGM/ AVP, CRMO, RBM, Regional Branch Manager, Head of Dept (Definitive & PGS/PJS)	161	Internal Internal
25	Kejahatan Asuransi di BNI Life Sesi-2 Insurance Crime at BNI Life 2 <sup>nd</sup> Session	Online 10 Mei 2021 10 May 2021	Vice President Vice President	22	Internal Internal
26	Product Knowledge Product Knowledge	E-Learning Helo 6 Mei - 4 Juni 2021 6 May - 4 June 2021	Assistant s/d VP Non GM Assistant up to VP Non GM	751	Internal Internal

## SUMBER DAYA MANUSIA

### Human Capital

No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
27	<i>Decision Making In Digital Era</i> Decision Making In Digital Era	<i>E-Learning Helo</i> 24 Mei - 25 Juni 2021 24 May - 25 June 2021	Assistant Manager s/d Senior Assistant Manager Assistant Manager s/d Senior Assistant Manager	293	Internal Internal
28	<i>Creative Task Management</i> Creative Task Management	<i>E-Learning Helo</i> 6 Mei - 4 Juni 2021 6 May - 4 June 2021	Assistant s/d Senior Assistant Assistant up to Senior Assistant	303	Internal Internal
29	<i>Amazing Power Point</i> Amazing Power Point	<i>Online</i> 8-9 Juni 2021 8-9 June 2021	All Level All Level	18	Eksternal External
30	Hari Bulan Mutu periode Juni : Penanganan Keluhan Nasabah Quality Month Day for June Period: Customer Complaint Handling	<i>Online</i> 4 Juni 2021 4 June 2021	Chief, GM, DGM/AVP, CRMO, RBM, Manager Kantor Layanan, Head of Dept (Definitive & PGS/PJS) Chief, GM, DGM/ AVP, CRMO, RBM, Manager Kantor Layanan, Head of Dept (Definitive & PGS/PJS)	123	Eksternal External
31	<i>Microsoft Excel for Advance</i> Microsoft Excel for Advance	<i>Online</i> 15-16 Juni 2021 15-16 June 2021	All Level All Level	24	Eksternal External
32	<i>Coaching, Counseling and Mentoring (CCM)</i> Coaching, Counseling and Mentoring (CCM)	<i>Online</i> 17-18 Juni 2021 17-18 June 2021	Assistant Manager s/d VP non GM Assistant Manager up to VP non GM	26	Internal Internal
33	<i>Basic Knowledge About Managed Care</i> Basic Knowledge About Managed Care	<i>Online</i> 14-15 Juni 2021 14-15 June 2021	All Level All Level	41	Eksternal External
34	Pelatihan Teknik Penerapan Program UR UR Program Technical Application Training	<i>Online</i> 17-18 Juni 2021 17-18 June 2021	All Level All Level	25	Eksternal External
35	Peraturan Perusahaan Company regulations	<i>E-Learning Helo</i> 7-30 Juni 2021 7-30 June 2021	All Level All Level	776	Internal Internal
36	<i>Leadership &amp; Development Team for Leader Sales EB</i> Leadership & Development Team for Leader Sales EB	<i>Online</i> 24-25 Juni 2021 24-25 June 2021	Assistant Manager s/d Assistant Vice President Assistant Manager s/d Assistant Vice President	12	Eksternal External
37	Hari Bulan Mutu periode Juli: Tantangan Underwriting dalam Bisnis AJK Quality Month Day for July Period: Underwriting Challenges In AJK Business	<i>Online</i> 9 Juli 2021 9 July 2021	Chief, GM, DGM/AVP, CRMO, RBM dan Manager Kantor Layanan Chief, GM, DGM/AVP, CRMO, RBM and Regional Branch Manager	145	Internal Internal
38	<i>Business Process Improvement For AMGR- SAMGR</i> Business Process Improvement For AMGR- SAMGR	<i>Online</i> 29 Juli - 31 Agustus 2021 29 July - 31 August 2021	Assistant Manager s/d Senior Assistant Manager Assistant Manager up to Senior Assistant Manager	286	Eksternal External
39	<i>Basic Audit Awareness</i> Basic Audit Awareness	<i>E-Learning Helo</i> 28 Juni-23 Juli 2021 28 June-23 July 2021	Assistant s/d VP Non GM Assistant up to VP Non GM	751	Internal Internal



## SUMBER DAYA MANUSIA

### Human Capital

No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
40	APU PPT (Anti Pencucian Uang & Pencegahan Pendanaan Terorisme) AML CFT (Anti-Money Laundering and the Counter-Terrorism Financing)	E-Learning Helo 13 Juli - 13 Agustus 2021 13 July - 13 August 2021	Assistant s/d General Manager Assistant up to General Manager	775	Internal Internal
41	AJK Affinity AJK Affinity	Online 2-23 Juli 2021 2-23 July 2021	All Level All Level	28	Internal Internal
42	Partner Relationship Management For Bni Life Employee Benefit Business Banking  Partner Relationship Management For Bni Life Employee Benefit Business Banking	Online 25, 26 Februari & 16 Maret 2021  25, 26 February & 16 March 2021	All Level All Level	30	Eksternal External
43	Report Individual Assessment Acquiring New Customers And Developing Existing Customers For Bni Life Employee Benefit Open Market  Report Individual Assessment Acquiring New Customers And Developing Existing Customers For Bni Life Employee Benefit Open Market	Online 22, 23 Februari & 15 Maret 2021 22, 23 February & 15 March 2021	All Level All Level	42	Eksternal External
44	Hari Bulan Mutu periode Agustus : Melawan Fraud dan Korupsi Melalui Kepatuhan dan Management Risiko di BNI Life  Quality Month Day for August period: Fighting Fraud and Corruption through Compliance and Risk Management at BNI Life	Online 5 Agustus 2021 5 August 2021	Chief, GM, DGM/ AVP, CRMO, RBM, Manager Kantor Layanan, Head of Dept (Definitive & PGS/PJS)	191	Internal Internal
45	Strategi Anti Fraud Anti-Fraud Strategy	E-Learning Helo 9 Agustus- 3 September 2021 9 August- 3 September 2021	Assistant s/d VP Non GM Assistant up to VP Non GM	751	Internal Internal
46	Risk Awareness Risk Awareness	E-Learning Helo 31 August- 24 September 2021 31 August- 24 September 2021	All Level All Level	776	Internal Internal
47	Effective Filling Management Effective Filling Management	E-Learning Helo 15 September - 15 Oktober 2021 15 September - 15 October 2021	Assistant s/d Senior Assistant Assistant up to Senior Assistant	295	Internal Internal
48	Hari Bulan Mutu periode September : <i>Leadership What are your preception and Guidelines?</i>  Quality Month Day for September period: Leadership What are your preception and Guidelines?	Online 10 September 2021 10 September 2021	Chief, GM, DGM/ AVP, CRMO, RBM, Manager Kantor Layanan, Head of Dept (Definitive & PGS/PJS)	158	Internal Internal

## SUMBER DAYA MANUSIA

### Human Capital

No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
49	<i>Training Virtual For Sharing Session</i> Training Virtual For Sharing Session	<i>Online</i> 29 - 30 September 2021 29 - 30 September 2021	<i>Assistant Manager s/d VP non GM</i> Assistant Manager up to VP non GM	27	Eksternal External
50	<i>Training Industry 4.0 &amp; The New Thing</i> Training Industry 4.0 & The New Thing	<i>Online</i> 16 - 17 September 2021 16 - 17 September 2021	<i>Assistant Manager s/d VP non GM</i> Assistant Manager up to VP non GM	31	Eksternal External
51	<i>Training Project Management</i> Training Project Management	<i>Online</i> 21 - 22 Oktober 2021 21 - 22 October 2021	<i>Assistant Manager s/d VP non GM</i> Assistant Manager up to VP non GM	25	Eksternal External
52	<i>Virtual Training Audit (Lanjutan Training Virtual for Sharing Session)</i> Virtual Training Audit (Advance Training Virtual for Sharing Session)	<i>Online</i> 15 Oktober 2021 15 October 2021	<i>Assistant Manager s/d VP non GM</i> Assistant Manager up to VP non GM	25	Eksternal External
53	<i>Overview Business Process Division Batch 1</i> Overview Business Process Division Batch 1	<i>E-Learning Helo</i> 19 Oktober - 19 November 2021 19 October - 19 November 2021	<i>Assistant s/d VP Non GM</i> Assistant up to VP Non GM	776	Internal Internal
54	Media Sosial Social Media	<i>E-Learning Helo</i> 30 September - 22 Oktober 2021 30 September - 22 October 2021	<i>Assistant s/d VP Non GM</i> Assistant up to VP Non GM	776	Internal Internal
55	Hari Bulan Mutu periode Oktober: <i>Introduction to Fixed Income Investment</i> Quality Month Day for October period: Introduction to Fixed Income Investment	<i>Online</i> 8 Oktober 2021 8 October 2021	<i>Chief, GM, DGM/AVP, CRMO, RBM, Manager Kantor Layanan, Head of Dept (Definitive &amp; PGS/PJS)</i>	126	Internal Internal
56	<i>Time Management</i> Time Management	<i>E-Learning Helo</i> 25 Oktober - 19 November 2021 25 October - 19 November 2021	<i>Assistant s/d Senior Assistant</i> Assistant up to Senior Assistant	295	Internal Internal
57	Sosialisasi Sistem Manajemen Anti Penyuapan (SMAP)-ISO 37001:2016 Anti-Bribery Socialization Management System (SMAP) – ISO 37001:2016	<i>Online</i> 29 Oktober 2021 29 October 2021	<i>All Level</i> All Level	797	Internal Internal
58	<i>Microsoft Excel for Advance Batch 2</i> Microsoft Excel for Advance Batch 2	<i>Online</i> 12 & 15 November 2021 12 & 15 November 2021	<i>All Level</i> All Level	22	Eksternal External
59	Hari Bulan Mutu periode November: <i>Refreshment Mekanisme Penilaian Prestasi Kerja dan Potensi (PPKP) &amp; Ketika Pekerjaan Anda Selesai, Pekerjaan Saya Dimulai</i> Quality Month Day for November Period: Refreshment Mechanism of Work Performance Assessment & Your Job has finished and mine has started.	<i>Online</i> 5 November 2021 5 November 2021	<i>Chief, GM, DGM/AVP, Head Of Department, CRMO, RBM dan Manager Kantor Layanan</i>	191	Internal Internal



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### Human Capital

No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
60	Digital Transformation Leadership Digital Transformation Leadership	Online 1 Desember 2021 1 December 2021	BOD, Chief, GM, DGM/ AVP, RBH, RBM, Manager Kantor Layanan, Head of Dept (Definitive & PGS/PJS)	179	Internal Internal
61	Special Program Webinar Sumitomo Life Tahap II Special Program Webinar Sumitomo Life Phase II	Online 8 - 9 Desember 2021 8 - 9 December 2021	Assistant Manager s/d Assistant Vice President Assistant Manager up to Assistant Vice President	38	Eksternal External
62	Refreshment Business Process Claim & Provider Refreshment Business Process Claim & Provider	Online 7 Desember 2021 7 December 2021	All Level All Level	230	Internal Internal
63	Leadership in 4.0 Era Leadership in 4.0 Era	Online 14 - 15 Desember 2021 14 - 15 December 2021	MGR s/d VP Non GM MGR up to VP Non GM	26	Eksternal External
64	Design Sprint Design Sprint	Online 16 - 17 Desember 2021 16 - 17 December 2021	AMGR s/d SAMGR AMGR up to SAMGR	26	Eksternal External
65	Design Thinking Design Thinking	Online 20 - 21 Desember 2021 20 - 21 December 2021	Assistant s/d Senior Assistant Assistant up to Senior Assistant	19	Eksternal External
66	Hari Bulan Mutu periode Desember: Litigasi Quality's Month Day in December period: Litigation	Online 22 Desember 2021 22 December 2021	Chief, GM, DGM/AVP, Head Of Department, CRMO, RBM dan Manager Kantor Layanan	111	Internal Internal
67	Digital Learning Design & Development (Sales Academy) Digital Learning Design & Development (Sales Academy)	Online 20 Desember 2021 20 December 2021	Assistant s/d Senior Assistant Assistant up to Senior Assistant	29	Eksternal External
68	Sustainable Finance Vol 1 Sustainable Finance Vol 1	E-Learning Helo 22 November - 17 Desember 2021 22 November - 17 December 2021	Assistant s/d VP non GM Assistant up to VP non GM	725	Internal Internal
69	Drims Series Threshold & Pelimpahan Kewenangan Drims Series Threshold & Delegation of Authority	E-Learning Helo 22 November - 17 Desember 2021 22 November - 17 December 2021	Assistant s/d GM Assistant up to GM	750	Internal Internal
70	Overview Business Process Division Batch 2 Overview Business Process Division Batch 2	E-Learning Helo 22 November - 17 Desember 2021 22 November - 17 December 2021	Assistant s/d VP non GM Assistant up to VP non GM	180	Internal Internal
71	Regulatory Compliance Regulatory Compliance	E-Learning Helo 8 November - 3 Desember 2021 8 November - 3 December 2021	Assistant s/d VP non GM Assistant up to VP non GM	725	Internal Internal

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### Human Capital

No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
72	Overview Business Process Division <i>Batch 3</i> Overview Business Process Division <i>Batch 3</i>	<i>E-Learning Helo</i> 14 Desember - 31 Desember 2021  14 December - 31 December 2021	Assistant s/d VP non GM Assistant up to VP non GM	398	Internal Internal
73	"Claims Risk Management : Mengidentifikasi dan Mencegah Kerugian Perusahaan Akibat Kejadian Asuransi" (Program Sertifikasi BerkelaJutan LSP - MKS) - 10 Poin "Claims Risk Management": Identifying and Preventing Company Losses Due to Insurance Crimes" (LSP- MKS Continuing Certification Program) - 10 Points	<i>Online</i> 28 Januari 2021 28 January 2021	Senior Manager s/d BOD Senior Manager up to BOD	38	Eksternal External
74	Anti Pencucian Uang & Pencegahan Pendanaan Terorisme (APU & PPT) Anti-Money Laundering & Countering Financing of Terrorism (AML & CFT)	<i>Online</i> 4 – 5 Februari 2021 4 – 5 February 2021	Senior Assistant Senior Assistant	1	Eksternal External
75	Ekonomi Kesehatan Dasar Basic Economic Soundness	<i>Online</i> 16 Januari - 3 April 2021 16 January - 3 April 2021	Senior Assistant s/d Vice President Senior Assistant up to Vice President	5	Eksternal External
76	HRD Industri Perasuransian "Menjaga Kualitas Human Capital di Masa Krisis Akibat Pandemi Covid-19) HRD for the Insurance Industry "Maintaining the Quality of Human Capital in Crisis Due to the Covid-19 Pandemic"	<i>Online</i> 20 Januari 2021 20 January 2021	Assistant Manager s/d Manager Assistant Manager up to Manager	5	Eksternal External
77	Pelatihan dan Sertifikasi Keahlian Asuransi Syariah Training and Certification of Sharia Insurance Training	<i>Online</i> 8 - 11 Februari 2021 8 - 11 February 2021	Vice President s/d BOD Vice President up to BOD	4	Eksternal External
78	Penyetaraan SKP 1 & 3 Seminar Persatuan Aktuaris Indonesia 1&3 Employee Work Targets Equalizer, Actuary Association Seminar	<i>Online</i> 26 Januari 2021 26 January 2021	Vice President Vice President	1	Eksternal External
79	Sertifikasi QIA ( <i>Qualified Internal Audit</i> ) Level 1 QIA Certification (Internal Audit) 1 <sup>st</sup> Level	<i>Online</i> 8-20 Februari 2021 8-20 February 2021	Assistant s/d Manager Assistant up to Manager	17	Eksternal External
80	Modul Pelatihan Asuransi Syariah Tingkat Dasar Basic-Level Sharia Insurance Training Module	<i>Online</i> 8-11 Februari 2021 8-11 February 2021	BOD s/d Vice President BOD up to Vice President	4	Eksternal External



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No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
81	Pelatihan dan Ujian Sertifikasi Kurator Curator Certification Exams and Training	Online 29 Maret-10 April 2021 29 March-10 April 2021	Vice President Vice President	1	Eksternal External
82	<i>Training Digital Marketing</i> Training Digital Marketing	Online 15 Maret 2021 15 March 2021	Senior Assistant s/d Assistant Manager Senior Assistant up to Assistant Manager	2	Eksternal External
83	<i>Refreshment &amp; Perpanjangan Sertifikat QRGP</i> Refreshment and Extention of QRGP Certification	Online 3 Maret 2021 3 March 2021	BOC BOC	1	Eksternal External
84	<i>Expatriates/Executives Development Program Webinar Series</i> Expatriates/Executives Development Program Webinar Series	Online 12 Maret 2021 12 March 2021	BOC & BOD BOC & BOD	8	Eksternal External
85	Pelatihan dan Ujian Sertifikasi QCRO QCRO Certification Test and Training	Online 23-25 Februari 2021 23-25 February 2021	Vice President Vice President	1	Eksternal External
86	"Antisipasi Risiko Megashift terhadap Pasar Industri Asuransi di Indonesia" (Program Sertifikasi BerkelaJalan LSP - MKS) - 10 Poin "Anticipating Megashift Risk on the Insurance Industry Market in Indonesia" (LSP- MKS Continuing Certification Program) - 10 Points	Online 25 Februari 2021 25 February 2021	BOD, BOC, Senior Manager BOD, BOC, Senior Manager	34	Eksternal External
87	<i>Qualified Risk Management Officer (QRMO)</i> Qualified Risk Management Officer (QRMO)	Online 21-26 Juli 2021 21-26 July 2021	Assistant Manager Assistant Manager	1	Eksternal External
88	Kerjasama Pemerintah dan Swasta dalam Penyelenggaraan Vaksinasi Gotong Royong untuk Percepatan Penanggulangan Pandemi Covid-19 Private and Government cooperation in implementing Gotong Royong vaccination to accelerate the handling of the Covid-19 pandemic	Online 13 Maret 2021 13 March 2021	Assistant Manager s/d Assistant Vice President Assistant Manager up to Assistant Vice President	4	Eksternal External
89	Industri Asuransi Jiwa Hikmah dari Pandemi dan Bagaimana Selanjutnya The Life Insurance Industry Lessons from the Pandemic and What's Next	Online 10 Maret 2021 10 March 2021	Assistant Manager Assistant Manager	1	Eksternal External
90	Peraturan Pemerintah No. 35 tahun 2021 tentang Perjanjian Kerja Waktu Tertentu, Alih Daya, Waktu Kerja dan Waktu Istirahat dan Pemutusan Hubungan Kerja Government Regulation No. 35 of 2021 concerning Certain Time Work Agreements, Outsourcing, Working Time and Rest Time and Termination of Employment	Online 10 Maret 2021 10 March 2021	Assistant Manager Assistant Manager	2	Eksternal External

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No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
91	<i>Business Transformation in Insurance Industry</i> Business Transformation in Insurance Industry	<i>Online</i> 24 Februari 2021 24 February 2021	<i>Assistant Manager</i> Assistant Manager	1	Eksternal External
92	<i>Comprehensive Forensic Fraud Interview</i> Comprehensive Forensic Fraud Interview	<i>Online</i> 29 April 2021 29 April 2021	<i>Senior Assistant s/d Senior Manager</i> Senior Assistant up to Senior Manager	2	Eksternal External
93	Ahli K3 Umum General HSE expert	<i>Online</i> 3 -17 April 2021 3 -17 April 2021	<i>Senior Assistant s/d Assistant Manager</i> Senior Assistant up to Assistant Manager	2	Eksternal External
94	<i>HR Excellence Award 2021 : Agile HR in Digitization Era</i> HR Excellence Award 2021 : Agile HR in Digitization Era	<i>Online</i> 31 Maret 2021 31 March 2021	<i>Vice President</i> Vice President	1	Eksternal External
95	Webinar IRMAPA "Exploit The Opportunity & Manage The Risk" (Program Sertifikasi Berkelanjutan LSP - MKS) - 12 Poin IRMAPA Webinar "Exploit The Opportunity & Manage The Risk" (LSP - MKS Continuing Certification Program) - 12 Points	<i>Online</i> 31 Maret 2021 31 March 2021	<i>Senior Assistant Manager s/d BOD</i> Senior Assistant Manager up to BOD	44	Eksternal External
96	<i>Training ISO 37001 : Anti-Bribery Management System</i> Training ISO 37001 : Anti-Bribery Management System	<i>Online</i> 19 - 20 April 2021 19 - 20 April 2021	<i>Senior Assistant s/d Vice President</i> Senior Assistant up to Vice President	4	Eksternal External
97	<i>Machine Learning With Supercomputer : Case Of Financial Service</i> Machine Learning With Supercomputer: Case Of Financial Service	<i>Online</i> 7 April 2021 7 April 2021	<i>BOC</i> BOC	5	Eksternal External
98	<i>Virtual Hands-On Workshop on Big Data Analytics in Financial Services Using DGX</i> Virtual Hands-On Workshop on Big Data Analytics in Financial Services Using DGX	<i>Online</i> 7 April 2021 7 April 2021	<i>BOC</i> BOC	5	Eksternal External
99	<i>DigiHR E-Meetup: People's Development Strategy for Continuous Improvement</i> DigiHR E-Meetup: People's Development Strategy for Continuous Improvement	<i>Online</i> 20 April 2021 20 April 2021	<i>Assistant Manager s/d Assistant Vice President</i> Assistant Manager up to Assistant Vice President	4	Eksternal External



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No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
100	Peningkatan Kemampuan Investigatif Tenaga Klaim & <i>Underwriting</i> memperoleh Bisnis yang baik guna mencegah dan menekan kejahatan Asuransi  Improving the Investigative Capability of Claims and Underwriting Workers to get good business to prevent and suppress Insurance crime	Online 10 & 16 Maret 2021 10 & 16 March 2021	Assistant s/d Senior Vice President Assistant up to Senior Vice President	65	Eksternal External
101	<i>Effective Report Writting</i> Effective Report Writting	Online 8 - 9 April 2021 8 - 9 April 2021	Assistant Assistant	1	Eksternal External
102	Wakil Manager Investasi (WMI) <i>Waiver Online</i> Deputy Investment Manager (WMI) Waiver Online	Online 1 - 20 Mei 2021 1 - 20 May 2021	BOD BOD	1	Eksternal External
103	Workshop Restrukturisasi Korporasi Seri 3 : Aspek Legal Corporate Restructuring Series 3 Workshop: Legal Aspect	Online 22 April 2021 22 April 2021	BOD BOD	1	Eksternal External
104	Webinar Pandemi Covid 19 dari Perspektif Aktuaria (Program Sertifikasi Berkelanjutan LSP - MKS) - 10 Poin  Covid 19 Pandemic from an Actuarial Perspective Webinar (LSP - MKS Continuing Certification Program) - 10 Points	Online 29 April 2021 29 April 2021	Senior Manager s/d BOD Senior Manager up to BOD	39	Eksternal External
105	Pelatihan Sertifikasi Keahlian Asuransi Syariah Tingkat Ahli IIS IIS Expert Level Sharia Insurance Skills Certification Training	Online 14 - 18 Juni 2021 & 23 Juni 2021 14 - 18 June 2021 & 23 June 2021	Senior Assistant Manager Senior Assistant Manager	1	Eksternal External
106	Program Literasi dan Inklusi Asuransi Jiwa Pelatihan Menulis Life Insurance Literacy and Inclusion Program Writing Training	Online 3 Mei 2021 3 May 2021	Assistant s/d Assistant Vice President Assistant up to Assistant Vice President	4	Eksternal External
107	Ujian Profesi Advokat PERADI SAI Pengangkatan dan Pengambilan Sumpah/Janji Advokat PERADI SAI Advocate Profession Examination Appointment and Advocate Oath/Promise Taking	Online 11 November 2021 11 November 2021	Manager Manager	1	Eksternal External
108	<i>Project Management Profesional + Certification</i> Project Management Profesional + Certification	Online 21-25 Juni 2021 21-25 June 2021	Senior Manager Senior Manager	1	Eksternal External

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No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
109	Meningkatkan Efektivitas Program PEN Increasing Effectiveness of PEN Program	Online 3 Juni 2021 3 June 2021	Executive Vice President s/d Vice President Executive Vice President up to Vice President	12	Eksternal External
110	<i>Certified Procurement Specialist (CPSP)</i> Certified Procurement Specialist (CPSP)	Online 21 Juni - 17 Juli 2021 21 June - 17 July 2021	Senior Assistant s/d Assistant Manager Senior Assistant up to Assistant Manager	3	Eksternal External
111	<i>E-warding Award 2021 : Indonesia Most Acclaimed Companies Award 2021 Surviving the Inevitability, Adapting the Anomaly, Seizing , The Opportunity</i> E-warding Award 2021 : Indonesia Most Acclaimed Companies Award 2021 Surviving the Inevitability, Adapting the Anomaly, Seizing , The Opportunity	Online 28 April 2021 28 April 2021	BOD BOD	1	Eksternal External
112	<i>Developing Gen Z Through Gamification</i> Developing Gen Z Through Gamification	Online 23 Juni 2021 23 June 2021	Senior Assistant s/d Assistant Vice President Senior Assistant up to Assistant Vice President	8	Eksternal External
113	<i>Hire Strategy – SDM Berkarakter “Strategi Mendapatkan SDM Berkarakter Untuk Menghadapi Kompetisi Usaha Saat Dan Setelah Pandemi”</i> Hire Strategy - HR with character “Strategy to get HR with character to face business competition during and after pandemic”	Online 22-23 Juni 2021 22-23 June 2021	Assistant Manager Assistant Manager	1	Eksternal External
114	<i>Good Corporate Governance dalam Mendukung Penetrasi Pasar Asuransi Jiwa</i> Good Corporate Governance in Supporting Life insurance Market Penetration	Online 8 April 2021 8 April 2021	Senior Assistant Senior Assistant	1	Eksternal External
115	<i>Implementasi POJK terbaru mengenai Manajemen Risiko, Kesehatan Keuangan, berbasis Teknologi Informasi dan Blue Print SDM Perasuransian</i> Implementation of the updated Financial Services Authority Regulation (POJK) on Risk Management, Financial Health, based on Information Technology and Insurance HR Blueprint	Online 7- 8 Juli 2021 7- 8 July 2021	BOD BOD	4	Eksternal External
116	<i>The Future Of Learning</i> The Future Of Learning	Online 24 Juni 2021 24 June 2021	Manager Manager	1	Eksternal External



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### Human Capital

No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
117	Sesi I - <i>Industrial Relation</i> Implementasi UU No. 11 tahun 2020 & PP 35 tahun 2021 PHK & Pesangon  1 <sup>st</sup> Session - Industrial Relations Implementation of Law no. 11 in 2020 & PP 35 in 2021 regarding Layoffs & Severance pay	Online 30 Juni 2021 30 June 2021	Assistant Manager s/d Manager Assistant Manager up to Manager	3	Eksternal External
118	Sesi II - <i>Industrial Relation</i> Implementasi UU No. 11 tahun 2020 & PP 35 tahun 2021 PKWT - PKWTT  2 <sup>nd</sup> Session - Industrial Relations Implementation of Law No. 11 of 2020 & Government Regulation 35 of 2021 regarding PKWT - PKWTT	Online 30 Juni 2021 30 June 2021	Senior Assistant s/d Assistant Manager Senior Assistant up to Assistant Manager	4	Eksternal External
119	<i>How to Keep Your People Motivated, Remotely</i> How to Keep Your People Motivated, Remotely	Online 29 Juni 2021 29 June 2021	Assistant Manager s/d Manager Assistant Manager up to Manager	3	Eksternal External
120	Kupas Tuntas Sertifikasi Bidang MSDM Completely Peel off Certification in the HR field	Online 1 Juli 2021 1 July 2021	Assistant Manager s/d Manager Assistant Manager up to Manager	3	Eksternal External
121	<i>Actuarial Role &amp; Contribution to Law Case Studies in the UK</i> Actuarial Role & Contribution to Law Case Studies in the UK	Online 17 Juni 2021 17 June 2021	Assistant Vice President Assistant Vice President	1	Eksternal External
122	<i>Speak Up Paket VIP</i> Speak Up VIP Package	Online 5 Juli 2021 5 July 2021	Senior Assistant Senior Assistant	1	Eksternal External
123	<i>Webinar Reserve, Pricing</i> Webinar Reserve, Pricing	Online 20 Maret 2021 20 March 2021	Senior Assistant s/d Senior Assistant Manager Senior Assistant up to Senior Assistant Manager	3	Eksternal External
124	<i>Webinar Experience Study</i> Webinar Experience Study	Online 20 Maret 2021 20 March 2021	Senior Assistant Manager Senior Assistant Manager	1	Eksternal External
125	Webinar 6 Maret ALM Asuransi ALM Insurance Webinar March 6	Online 6 Maret 2021 6 March 2021	Senior Assistant Manager s/d Manager Senior Assistant Manager up to Manager	6	Eksternal External
126	Webinar 13 Maret Study Mortalita Study Mortality Webinar March 13	Online 13 Maret 2021 13 March 2021	Senior Assistant Manager s/d Manager Senior Assistant Manager up to Manager	4	Eksternal External
127	<i>Webinar study mortalita &amp; Biaya</i> Mortality & Cost Study Webinar	Online 20 Maret 2021 20 March 2021	Senior Assistant s/d Assistant Vice President Senior Assistant up to Assistant Vice President	4	Eksternal External

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No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
128	Webinar 20 Maret Study data Science Study data Science Webinar March 20	Online 20 Maret 2021 20 March 2021	Manager Manager	1	Eksternal External
129	Webinar Transformasi Digital Bisnis Asuransi Berbasis Governance, Risk Management, & Compliance (Program Sertifikasi Berkelaanjutan LSP - MKS) - 10 Poin  Digital Transformation of Insurance Business Based on Governance, Risk Management, & Compliance Webinar (LSP - MKS Continuing Certification Program) - 10 Points	Online 30 Juni 2021 30 June 2021	BOD, BOC, Senior Manager BOD, BOC, Senior Manager	39	Eksternal External
130	Learning Goals Learning Goals	Online 19 Juli 2021 19 July 2021	BOD BOD	1	Eksternal External
131	Pengetahuan dan pemahaman mengenai <i>landscape</i> pembiayaan dan belanja kesehatan serta pemenuhan keinginan berbagai kelompok orang dalam bentuk Asuransi Kesehatan sangat dibutuhkan pada era ini  Knowledge and understanding of the financing landscape and health spending as well as fulfilling the wishes of various groups of people in the form of Health Insurance is needed in this era	Online 24 Juli 2021 24 July 2021	Senior Assistant Manager s/d Vice President Senior Assistant Manager up to Vice President	3	Eksternal External
132	Mengkaji Dampak Covid 19 Terhadap Penyelenggara Asuransi Kesehatan di Indonesia Assessing the Impact of Covid 19 on Health Insurance Players in Indonesia	Online 4 Agustus 2021 4 August 2021	Senior Assistant s/d Vice President Senior Assistant up to Vice President	17	Eksternal External
133	Webinar Against Fraud & Corruption In Insurance Industry Thru Governance- Risk Management- Compliance (Program Sertifikasi Berkelaanjutan LSP - MKS) - 10 Poin  Webinar Against Fraud & Corruption In Insurance Industry Thru Governance- Risk Management- Compliance (LSP - MKS Continuing Certification Program) - 10 Points	Online 29 Juli 2021 29 July 2021	Senior Manager s/d BOD Senior Manager up to BOD	29	Eksternal External
134	Kelas Tutorial Khusus QRGP QRGP Special Tutorial Class	Online 15 - 16 Juli 2021 15 - 16 July 2021	BOC BOC	2	Eksternal External
135	Sertifikasi Profesi Digital Marketing Digital Marketing Professional Certification	Online 23 Agustus 2021 23 August 2021	Manager Manager	1	Eksternal External



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No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
136	Implementasi Hukum Dalam Permasalahan E-Commerce Terhadap Tata Kelola Industri Asuransi  Implementation of Law in E-Commerce Issues on he Insurance Industry Governance	Online 20 Agustus 2021 20 August 2021	Assistant Manager s/d Assistant Vice President Assistant Manager up to Assistant Vice President	3	Eksternal External
137	Refreshment dan RCC (Recognition Current Competence) QCRO  Refreshment dan RCC (Recognition Current Competence) QCRO	Online 9-10 Agustus 2021 9-10 August 2021	Vice President Vice President	2	Eksternal External
138	Webinar Indonesia Insurance 2022 : Risk & Opportunity from Macroeconomics, Pandemic, COVID-19 & Insurance 4.0 (Program Sertifikasi Berkelanjutan LSP - MKS) - 10 Poin  Indonesia Insurance 2022 : Risk & Opportunity from Macroeconomics, Pandemic, COVID-19 & Insurance 4.0 Webinar (LSP - MKS Continuing Certification Program) - 10 Points	Online 31 Agustus 2021 31 August 2021	Senior Vice Presidents s/d BOD Senior Vice President up to BOD	26	Eksternal External
139	Kursus Bahasa Inggris (Combined General English & Business Practice for Professional)  English courses (Combined General English & Business Practice for Professional)	Online 13 September 2021 13 September 2021	BOC BOC	1	Eksternal External
140	Selling Insight : 5 Penyebab Penjualan Sales Drop Masa Kini Selling Insight : 5 Causes of Sales Drop Today	Online 20 - 23 September 2021 20 - 23 September 2021	Assistant Manager s/d Assistant Vice President Assistant Manager up to Assistant Vice President	32	Eksternal External
141	Joint Regional Seminar : The Post Pandemic Actuarial World  Joint Regional Seminar : The Post Pandemic Actuarial World	Online 8 - 28 September 2021 8 - 28 September 2021	Assistant Vice President Assistant Vice President	1	Eksternal External
142	Perpajakan untuk HRD (Online via Microsoft Team)  Taxation for HRD (Online via Microsoft Team)	Online 14 - 16 September 2021 14 - 16 September 2021	Senior Assistant s/d Manager Senior Assistant up to Manager	3	Eksternal External
143	Motion Graphic Level 2  Motion Graphic Level 2	Online 15 Oktober 2021 15 October 2021	Senior Assistant Senior Assistant	1	Eksternal External
144	Business English for Live Translator  Business English for Live Translator	Online 21 September 2021 21 September 2021	Senior Assistant s/d Assistant Manager Senior Assistant up to Assistant Manager	5	Eksternal External

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No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
145	Sertifikasi Ulang Kompetensi Pengawas Syariah Sharia Supervisory Competence Recertification	Online 22 September 2021 22 September 2021	BOC BOC	1	Eksternal External
147	<i>Certified Financial Planner</i> Certified Financial Planner	Online 13 November 2021 - 13 Maret 2022 13 November 2021 - 13 March 2022	Assistant Manager s/d Manager Assistant Manager up to Manager	2	Eksternal External
148	<i>Governance, Risk Management, and Compliance (GRC) Summit 2021: Seminar and Master Class</i> Governance, Risk Management, and Compliance (GRC) Summit 2021: Seminar and Master Class	Online 26 - 27 Agustus 2021 26 - 27 August 2021	BOC s/d BOD BOC up to BOD	4	Eksternal External
149	<i>Governance, Risk Management, and Compliance (GRC) Summit 2021: Seminar</i> Governance, Risk Management, and Compliance (GRC) Summit 2021: Seminar	Online 26 - 27 Agustus 2021 26 - 27 August 2021	BOD BOD	2	Eksternal External
150	<i>Webinar Series in Wealth Management 2021 "How to Grow &amp; Diversify Portfolio in a Post Pandemic World?"</i> Webinar Series in Wealth Management 2021 "How to Grow & Diversify Portfolio in a Post Pandemic World?"	Online 5 November 2021 & 19 November 2021 5 November 2021 & 19 November 2021	Vice President s/d BOD Vice President up to BOD	2	Eksternal External
151	Implikasi Pajak atas Penggunaan Nilai Wajar ( <i>Fair Value</i> ) dalam laporan Keuangan Tax Implications for the Use of Fair Value in Financial Statements	Online 29 Juli 2021 29 July 2021	Vice President Vice President	1	Eksternal External
152	<i>Tax Treaty vs Transfer Pricing</i> Tax Treaty vs Transfer Pricing	Online 18 - 20 Agustus 2021 18 - 20 August 2021	Vice President Vice President	1	Eksternal External
153	Penyusunan LK Konsolidasi dengan <i>Entity Concept Goodwill Impairment</i> dan PSAK terkait Penyeritan Saham Consolidated financial statements preparation using Entity Concept Goodwill Impairment and SFAS related to Equity Participation	Online 28 Agustus 2021 28 August 2021	Vice President Vice President	1	Eksternal External
154	<i>Online Class - Basic Actuarial</i> Online Class - Basic Actuarial	Online 10 - 17 September 2021 10 - 17 September 2021	Vice President Vice President	1	Eksternal External
155	<i>National Certification for Trainer</i> National Certification for Trainer	Online 9 - 12 November 2021 9 - 12 November 2021	Assistant Manager s/d Senior Assistant Manager Assistant Manager up to Senior Assistant Manager	2	Eksternal External



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No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
156	Webinar Pendidikan Profesionalisme PAI PAI Professionalism Education Webinar	Online 23 Oktober 2021 23 October 2021	Senior Assistant Manager Senior Assistant Manager	1	Eksternal External
157	MC Moderator Program MC Moderator Program	Online 30 Oktober 2021 30 October 2021	Assistant Manager Assistant Manager	2	Eksternal External
158	Evaluasi Manajemen Risiko & Dasar Teknis Aktuaria pada Perusahaan Asuransi (Program Sertifikasi Berkelaanjutan LSP - MKS) - 10 Poin Evaluating Risk Management and Actuary Technical Basis in Insurance Companies (LSP - MKS Continuing Certification Program) - 10 Points	Online 25 September 2021 25 September 2021	Vice President s/d BOC Vice President up to BOC	17	Eksternal External
159	DRiM 2021 'Waves of Change: Entering New Dynamics of Life Insurance' DRiM 2021 'Waves of Change: Entering New Dynamics of Life Insurance'	Online 11 November 2021 11 November 2021	Assistant Manager s/d BOD Assistant Manager up to BOD	5	Eksternal External
160	Developing Indonesian Future Leaders Developing Indonesian Future Leaders	Online 16 - 17 November 2021 16 - 17 November 2021	Senior Assistant s/d Vice President Senior Assistant up to Vice President	17	Eksternal External
161	Associate Wealth Planner Associate Wealth Planner	Online 9 - 10 November 2021 9 - 10 November 2021	Assistant Manager s/d Vice President Assistant Manager up to Vice President	28	Eksternal External
162	Global Talents Trends In Insurance Industry : The Future of Work Global Talents Trends In Insurance Industry : The Future of Work	Online 23 November 2021 23 November 2021	Vice President Vice President	1	Eksternal External
163	Finance for Non Finance Finance for Non Finance	Online 23 - 24 November 2021 23 - 24 November 2021	Assistant Manager Assistant Manager	1	Eksternal External
164	Effective Business Communication Effective Business Communication	Online 16 - 19 November 2021 16 - 19 November 2021	Assistant Manager Assistant Manager	1	Eksternal External
165	Indonesia Leadership Conference 2021 Leading The Way Towards Infinite Organization Indonesia Leadership Conference 2021 Leading The Way Towards Infinite Organization	Online 7 - 9 Desember 2021 7 - 9 December 2021	Assistant Manager s/d Senior Manager Assistant Manager up to Senior Manager	5	Eksternal External
166	Effective Technique for Internal Audit Effective Technique for Internal Audit	Online 3-4 November 2021 3-4 November 2021	Vice President Vice President	1	Eksternal External

## SUMBER DAYA MANUSIA

### Human Capital

No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
167	Webinar: Business & Human Resource Resilience in Digital Generation  Webinar: Business & Human Resource Resilience in Digital Generation	Online 18 Desember 2021 18 December 2021	BOC BOC	1	Eksternal External
168	Dampak Perubahan UU Harmonisasi Peraturan Perpajakan  Impact of Changes to the Harmonization of Tax Regulations	Online 28 & 29 Desember 2021 28 & 29 December 2021	Vice President Vice President	1	Eksternal External
169	Menapaki Perekonomian Indonesia Yang Lebih Baik Melalui Penerapan Manajemen Risiko Sektor Publik - 10 Poin  Reaching a Better Indonesian Economy through the Implementation of Public Sector Risk Management - 10 Points	Online 15 Desember 2021 15 December 2021	Vice President Vice President	13	Eksternal External

#### Realisasi Biaya Pengembangan Kompetensi Pegawai

Dalam pelaksanaan pengembangan kompetensi pegawai sepanjang tahun 2021, Perseroan telah mengeluarkan biaya yang diperlukan untuk pelaksanaan pengembangan kompetensi pegawai. Sepanjang tahun 2021, biaya yang dikeluarkan oleh BNI Life untuk pelaksanaan pengembangan kompetensi pegawai adalah sebesar Rp 2.220.740.138, dimana sebagian besar *mandatory training* pegawai menggunakan *e-learning* (HELO).

#### Realization of Employee Competency Development Costs

In conducting employee competency development during 2021, the Company has spent the necessary costs for organizing this employee competency development. Throughout 2021, BNI Life has spent Rp2,220,740,138 for the implementation of employee competency development, of which most of the mandatory employee training used e-Learning (HELO).



## SUMBER DAYA MANUSIA

### Human Capital

» **PROFIL GENERAL MANAGER OF HUMAN CAPITAL**  
**PROFILE GENERAL MANAGER OF HUMAN CAPITAL**



**CHITRANINGRUM**  
GM of Human Capital  
GM of Human Capital



**Kewarganegaraan | Nationality**

Indonesia  
Indonesian



**Domisili | Domicile**

Depok, Jawa Barat  
Depok, West Java



**Usia | Age**

55 tahun per 31 Desember 2021  
55 years old as of 31 December 2021



**Periode Jabatan | Period of Office**

2019 – Saat ini  
2019 – Present

**Dasar Pengangkatan | Legal Basis of Appointment**

Diangkat sebagai General Manager Human Capital di PT BNI Life Insurance sejak Maret 2019 berdasarkan Surat Bank BNI No. HCT/9/642/R.  
Appointed as the General Manager of Human Capital of PT BNI Life Insurance since March 2019 based on the Decree Letter of Bank BNI No. HCT/9/642/R.

**Riwayat Pendidikan | Educational Background**

2001 – 2003	Sarjana (S1) Psikologi, Universitas Indonesia Bachelor of Psychology, University of Indonesia
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**Pengalaman Kerja | Work Experience**

2017 – 2019	Deputy General Manager Human Capital Strategy di PT Bank Negara Indonesia (Persero) Tbk Deputy General Manager of Human Capital Strategy at PT Bank Negara Indonesia (Persero) Tbk
2016 – 2017	Deputy General Manager Business Partner di PT Bank Negara Indonesia (Persero) Tbk Deputy General Manager of Human Capital Business Partner at PT Bank Negara Indonesia (Persero) Tbk
2015 – 2016	Deputy General Manager Human Capital Service di PT Bank Negara Indonesia (Persero) Tbk Deputy General Manager of Human Capital Service at PT Bank Negara Indonesia (Persero) Tbk
2014 – 2015	Pemimpin cabang Bumi Serpong Damai di PT Bank Negara Indonesia (Persero) Tbk Branch Manager of Bumi Serpong Damai at PT Bank Negara Indonesia (Persero) Tbk
2011 – 2014	Wakil Pemimpin cabang Bogor di PT Bank Negara Indonesia (Persero) Tbk Deputy Branch Manager of Bogor Branch Office at PT Bank Negara Indonesia (Persero) Tbk

**Rangkap Jabatan | Concurrent Position**

Tidak memiliki rangkap jabatan  
Has not any concurrent positions

**Hubungan Afiliasi | Affiliation Relationship**

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.  
Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

# TEKNOLOGI INFORMASI

## Information Technology

Peranan teknologi informasi di era saat ini yang serba digital merupakan hal yang sangat penting. Teknologi informasi mengambil posisi yang vital dalam operasional dan pengelolaan Perusahaan khususnya di bidang keuangan. Di lingkup Perusahaan, penerapan *IT* menjadi sebuah skala prioritas, yang tentunya diharapkan akan memberikan kemudahan bagi manajemen, pemegang saham, maupun pemangku kepentingan, untuk dapat bersinergi dan bekerjasama agar menghasilkan nilai tambah bagi Perusahaan untuk memperkuat pertumbuhan yang berkelanjutan. Sebagai upaya dalam meningkatkan kualitas performa kepada nasabah serta membangun daya saing yang unggul, BNI Life menghadirkan sistem informasi BNI Life yang berfokus pada penanganan permasalahan nasabah sebagai berikut:

1. Penyediaan infrastruktur guna mendukung sinergi dengan pihak-pihak lain terkait dengan proses-proses bisnis di BNI Life, termasuk pengelolaan jalur distribusi agen dan unit pengembangan produk baru;
2. Peningkatan proses dan kualitas pelayanan kepada nasabah dalam rangka retensi nasabah. Nasabah yang setia dan puas akan mendukung keberlanjutan bisnis BNI Life;
3. Peningkatan kinerja Sumber Daya Manusia dan pengendalian biaya operasional;
4. Memastikan kepatuhan pada peraturan perundangundangan serta meningkatkan kualitas pengawasan internal.

BNI Life memahami pentingnya peran *Information Technology (IT)* dalam menunjang proses bisnis Perusahaan serta berkomitmen untuk mengikuti perkembangan TI dan menerapkannya untuk mendukung produktivitas kerja yang optimal serta memberikan pelayanan yang terbaik kepada pemangku kepentingan.

The role of information technology in this digital era is very important. Information technology takes a vital position in the Company's operational and management, especially in the financial sector. Within the Company, the implementation of IT becomes a priority, which is expected to make it easier for the management, shareholders, and stakeholders, to be able to synergize and work together to generate added value for the Company to strengthen sustainable growth. To improve performance quality and build superior competitiveness, the Company has developed BNI Life information system that focuses on overcoming problems and challenges related to:

1. Infrastructure provision to support synergy with other parties related to BNI Life's business processes, including managing agent distribution channels and new product development units;
2. Improvement of the process and quality of service to customers in the context of customer retention. Loyal and satisfied customers will support BNI Life's business continuity;
3. Improvement of Human Capital performance and operational cost control;
4. Ensure compliance with laws and regulations and improvement of the quality of internal supervision.

BNI Life understands the importance of Information Technology in supporting the business processes of the Company, and is committed to keep up with IT developments in the future and implement it to support optimal work productivity as well as providing the best services to stakeholders.



## TEKNOLOGI INFORMASI

### Information Technology

#### KEBIJAKAN PENGEMBANGAN TEKNOLOGI INFORMASI

Kebijakan Perusahaan terkait pengembangan *IT* bertujuan untuk mendukung operasional Perusahaan dengan adanya penerapan kebijakan-kebijakan Teknologi Informasi yang sesuai dengan regulasi dan standar yang berlaku. Divisi TEC memiliki 17 (tujuh belas) Buku Pedoman Perusahaan yang menjadi pedoman dalam menyelenggarakan layanan teknologi informasi. Adapun kebijakan pengembangan Teknologi Informasi yang ada di BNI Life adalah sebagai berikut:

#### INFORMATION TECHNOLOGY DEVELOPMENT POLICY

The Company's policies related to IT development aim to support the Company's operations by implementing Information Technology policies in accordance with applicable regulations and standards. The TEC Division has 17 (seventeen) Company Manuals which serve as guidelines for providing information technology services. The information technology development policies at BNI Life are as follows:

No	Nama BPP Name of BPP
1	BPP Disaster Recovery Plan ( <i>DRP</i> ) BPP Disaster Recovery Plan (DRP)
2	BPP Back Up Proses BPP Backup Process
3	BPP IT CORE & NON CORE BPP IT Core & Non Core
4	BPP IT Infrastruktur BPP IT Infrastructure
5	BPP IT Project Management BPP IT Project Management
6	BPP IT QA BPP IT QA
7	BPP IT Security, Risk & Governance BPP IT Security, Risk & Governance
8	BPP IT Services BPP IT Services
9	BPP Kebijakan Keamanan Shared Folder BPP Shared Folder Security Policy
10	BPP Kebijakan Penggunaan <i>Password</i> untuk pengiriman data ke pihak ketiga BPP the Use of Password Policy for sending data to third party
11	BPP Kebijakan Standard Antivirus BPP Antivirus Standard Policy
12	BPP Kebijakan Standard Password BPP Password Standard Policy
13	BPP Pedoman Penggunaan Internet BPP Internet Use Policy
14	BPP Penggunaan <i>Electronic mail (E-Mail)</i> Perusahaan BPP Use of Company's Electronic mail (E-Mail)
15	BPP Penggunaan Removable Media BPP Removable Media Use
16	BPP Kebijakan Operasional IT BPP IT Operations Policy
17	BPP Kebijakan Umum IT BPP General IT Policy

## TEKNOLOGI INFORMASI

### Information Technology

1. BPP *Disaster Recovery Plan (DRP)* adalah sebagai panduan atau prosedur ketika *Business Continuity Plan (BCP)* diaktifkan dan atau terjadi insiden/bencana untuk penyelamatan dan pemulihan (*recovery*) khususnya terhadap fasilitas *IT* dan *system informasi*.
2. BPP *Backup Process* adalah panduan atas proses pencadangan (*backup*) yang dilakukan oleh Divisi TEC terkait sistem basis data, file server dan *source code* yang ada di server BNI Life.
3. BPP *IT Core & Non Core* pedoman yang menjelaskan ketentuan dan instruksi kerja mengenai *IT Core* dan *Non-Core* pada unit kerja IT PT BNI Life Insurance terhadap Permintaan Aplikasi, Penyempurnaan Aplikasi, Analisa Kelayakan Sistem, Pengembangan Aplikasi dan *Change Management*.
4. BPP *IT Infrastructure* menyediakan pedoman yang menjelaskan ketentuan dan instruksi kerja mengenai *IT Infrastruktur* pada unit kerja IT PT BNI Life Insurance terhadap *Network*, *System Administrator* dan *Data Center Operation*.
5. BPP *IT Project Management* pedoman yang menjelaskan ketentuan dan instruksi kerja mengenai *IT Infrastruktur* pada unit kerja IT PT BNI Life Insurance terhadap *project initiation & Planning*, *Control & Monitoring* dan *Project Closure*.
6. BPP *IT QA* pedoman yang menjelaskan ketentuan dan instruksi kerja mengenai *IT Quality Assurance* pada unit kerja IT PT BNI Life Insurance terhadap *QA Tester*, *UAT*, *Release Management* dan *Transfer Aplikasi*.
7. BPP *IT SECURITY, RISK & GOVERNANCE* pedoman yang menjelaskan ketentuan dan instruksi kerja mengenai *IT Security Risk & Governance* pada unit kerja IT PT BNI Life Insurance terhadap internal dan eksternal audit, tinjauan manajemen dan penanganan informasi.
1. BPP Disaster Recovery Plan (DRP) is a guide or procedure when Business Continuity Plan (BCP) is activated and or an incident/disaster occurs for rescue and recovery, especially for IT facilities and information systems.
2. BPP Backup Process is a guide to the backup process carried out by the TEC Division regarding the database system, file server and source code on the BNI Life server.
3. BPP IT Core & Non Core Guidelines describe the provisions and work instructions on IT Core and Non-Core at IT work unit of PT BNI Life Insurance toward Application Proposal, Application Improvement, System Feasibility Analysis, Application Development and Change Management.
4. BPP IT Infrastructure provides Guidelines describe work provisions and instructions on IT Infrastructure to the IT work unit of PT BNI Life Insurance in regard to Network, System Administration, and Data Center Operation.
5. BPP IT Project Management Guidelines describe the provisions and work instructions on IT Infrastructure at IT work unit of PT BNI Life Insurance in regard to project initiation & planning, control and monitoring, and project closure.
6. BPP IT QA Guidelines describe the provisions and work instructions on IT Quality Assurance at IT work unit of PT BNI Life Insurance in regard to QA Tester, UAT, Release Management, and Application Transfer.
7. BPP IT SECURITY, RISK, AND GOVERNANCE Guidelines describe the provisions and work instructions on IT Security, Risk, and Governance at IT work unit of PT BNI Life Insurance in regard to internal and external audit, management review, and information handling.



## TEKNOLOGI INFORMASI

### Information Technology

8. BPP *IT SERVICES* pedoman yang menjelaskan ketentuan dan instruksi kerja mengenai *IT Services* pada unit kerja IT PT BNI Life Insurance terhadap pengendalian dan catatan, layanan *helpdesk*.
9. BPP Kebijakan Keamanan *Shared Folder* memberikan arahan dan pedoman terkait keamanan informasi yang terdapat dalam shared folder yang dipergunakan karyawan.
10. BPP Kebijakan Penggunaan *Password* untuk pengiriman data ke pihak ketiga merupakan petunjuk penggunaan kata sandi (*password*) untuk pengiriman data kepada pihak ketiga baik melalui media surat elektronik (*email*), *FTP/SFTP* dan media *portable* (Contoh: *Flashdrive*, CD dan DVD).
11. BPP Kebijakan *Standard Antivirus* bertujuan membantu pencegahan sistem komputer dan komputer desktop dari infeksi virus komputer dan *malicious software*.
12. BPP Kebijakan *Standard Password* memberikan pedoman mengenai standar minimum penggunaan *password* di perusahaan.
13. BPP Pedoman Penggunaan Internet bertujuan untuk memberikan arahan kepada individu dengan hak akses ke internet dan layanan terkait lainnya yang sesuai dengan prosedur yang berlaku.
14. BPP Penggunaan *Electronic mail (E-Mail)* Perusahaan memberikan arahan dan memastikan bahwa karyawan menggunakan surat elektronik sesuai dengan pedoman dan tata cara yang berlaku.
15. BPP Penggunaan *Removable Media* memberikan pedoman untuk menentukan standar, prosedur dan pembatasan bagi karyawan untuk menghubungkan *removeable media portable* pada infrastruktur apapun dalam jaringan internal BNI Life.
8. BPP *IT SERVICES Guidelines* describe the provisions and work instructions on *IT Services* at *IT work unit* of PT BNI Life Insurance in regard to control and documentation of *helpdesk service*.
9. BPP *Shared Folder Security Policy* provides directions and guidelines regarding the security of information contained in shared folders used by employees.
10. BPP the Use of *Password Policy* for sending data to third party consists of instructions for using passwords for sending data to third parties either through electronic mail (*email*), *FTP/SFTP* and portable media (Examples: Flash drives, CDs and DVDs).
11. BPP *Antivirus Standard Policy* aims to help prevent computer systems and desktop computers from infection with computer viruses and malicious software.
12. BPP *Password Standard Policy* provides guidelines regarding the minimum standards for using passwords in the company.
13. BPP *Internet Use Policy* aims to provides direction to individuals with access rights to the internet and other related services in accordance with applicable procedures.
14. BPP Use of Company's *Electronic mail (E-Mail)* provide direction and ensure that employees use electronic mail in accordance with applicable guidelines and procedures.
15. BPP the use of *Removable Media* provides guidelines for determining standards, procedures and restrictions for employees to connect portable removable media to any infrastructure within BNI Life's internal network.

## TEKNOLOGI INFORMASI

### Information Technology

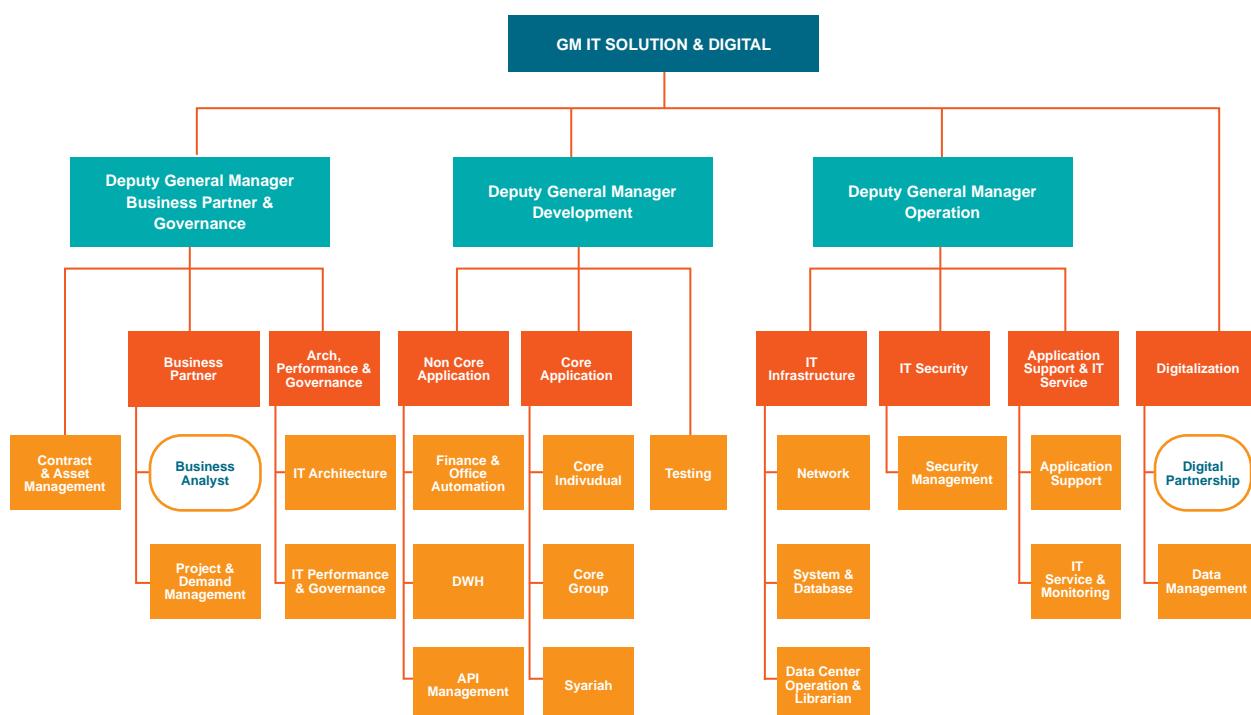
- 16. BPP Kebijakan Operasional *IT* memberikan kebijakan perusahaan yang jelas untuk memanyungi seluruh aktivitas kerja yang berhubungan dengan operasional peralatan *IT* dan fasilitas pendukungnya.
- 17. BPP Kebijakan Umum *IT* mengatur keamanan data dengan mengklasifikasikan data dan informasi di BNI Life.
- 16. BPP IT Operations Policy provides clear company policies to cover all work activities related to the operation of IT equipment and its supporting facilities.
- 17. BPP General IT Policy manages data security by classifying data and information in BNI Life.

### STRUKTUR ORGANISASI TEKNOLOGI INFORMASI

Hingga 31 Desember 2021, personil Divisi Teknologi Informasi *Solution and Digital* (selanjutnya disebut TEC) berjumlah 88 (delapan puluh delapan) orang termasuk di antaranya seorang *Head Division (GM)* dan 3 (tiga) orang *deputy head (DGM)*. Berikut merupakan struktur organisasi divisi Teknologi Informasi yang dimiliki oleh Perusahaan:

### INFORMATION TECHNOLOGY ORGANIZATIONAL STRUCTURE

As of 31 December 2021, the Company's Information Technology Solution and Digital Division (hereinafter shall be referred to as TEC) consisted of 88 (eighty eight) including one Head of Division (GM) and 3 (three) Deputy Heads (DGM). The following is the organizational structure of the Company's Information Technology Division:





## TEKNOLOGI INFORMASI

### Information Technology

» **PROFIL GENERAL MANAGER TEKNOLOGI INFORMASI**  
**PROFILE OF GENERAL MANAGER OF INFORMATION TECHNOLOGY**



#### EDRIS ISRIYANTO

General Manager Teknologi Informasi  
General Manager of Information Technology



#### Kewarganegaraan | Nationality

Indonesia  
Indonesian



#### Domisili | Domicile

Jakarta  
Jakarta



#### Usia | Age

58 tahun per 31 Desember 2021  
58 years old as of 31 December 2021



#### Periode Jabatan | Period of Office

2018 – Saat ini  
2018 – Present

#### Dasar Pengangkatan | Legal Basis of Appointment

Diangkat sebagai General Manager Teknologi Informasi di PT BNI Life Insurance sejak 16 November 2018

Appointed as General Manager of Information Technology at PT BNI Life Insurance since 16 November 2018

#### Riwayat Pendidikan | Educational Background

1994	Magister Manajemen, Universitas Gadjah Mada Master of Management, Gadjah Mada University
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1990	Sarjana Pendidikan, Jurusan Teknik Sipil, IKIP Bandung, saat ini dikenal dengan nama UPI (Universitas Pendidikan Indonesia) Bachelor Degree of Education, Majoring Civil Engineering, IKIP Bandung, Nowadays known as the Education University (UPI)
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#### Pengalaman Kerja | Work Experience

2018 – Sekarang 2018 – Present	<i>Head of Business Development PT BNI Life Insurance</i> Head of Business Development, PT BNI Life Insurance
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2015 – 2016	Wakil Pemimpin Divisi Perencanaan Strategis PT Bank Negara Indonesia (Persero) Tbk Deputy of Strategic Planning Division, PT Bank Negara Indonesia (Persero) Tbk
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2013 – 2015	<i>Project Manager, Change Management Office</i> PT Bank Negara Indonesia (Persero) Tbk Project Manager, Change Management Office, PT Bank Negara Indonesia (Persero) Tbk
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2009 – 2013	Wakil Pemimpin Divisi Bidang <i>Business Development</i> dan <i>Liaison</i> PT Bank Negara Indonesia (Persero) Tbk Deputy of Business Development and Liaison, PT Bank Negara Indonesia (Persero) Tbk
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2003 – 2004	<i>Strategic Planning and Project Manager</i> PT Bank Negara Indonesia (Persero) Tbk Strategic Planning and Project Manager, PT Bank Negara Indonesia (Persero) Tbk
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#### Rangkap Jabatan | Concurrent Position

Tidak memiliki rangkap jabatan  
Has not any concurrent positions

#### Hubungan Afiliasi | Affiliation Relationship

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.  
Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

## TEKNOLOGI INFORMASI

### Information Technology

#### TUGAS DAN TANGGUNG JAWAB DIVISI TEC

Divisi TEC merupakan penanggung jawab pengelolaan dan pengembangan teknologi informasi di BNI Life. Divisi ini dikepalai oleh seorang *General Manager* dan bertanggung jawab langsung kepada Direktur Sektor TEC.

Sebagai divisi yang mengelola jalannya sistem teknologi informasi Perusahaan, divisi TEC memiliki tugas dan tanggung jawab sebagai berikut:

1. Menyelaraskan teknologi informasi dengan strategi perusahaan serta realisasi dari keuntungan-keuntungan yang telah dijanjikan dari penerapan *IT*.
2. Penggunaan teknologi informasi memungkinkan perusahaan mengambil peluang-peluang yang ada, serta memaksimalkan pemanfaatan *IT* dalam memaksimalkan keuntungan dari penerapan *IT* tersebut.
3. Bertanggung jawab terhadap penggunaan sumber daya *IT*.
4. Manajemen risiko yang ada terkait teknologi informasi secara tepat

#### PENGEMBANGAN TEKNOLOGI INFORMASI DI TAHUN 2021

Divisi TEC telah melakukan berbagai upaya untuk mengembangkan sistem *IT* yang ada di Perusahaan sehingga Perusahaan dapat memanfaatkan *IT* secara maksimal demi meningkatkan daya saing Perusahaan, di antaranya:

- a. Program efisiensi
- b. *Improvement Business Process*
- c. Digitalisasi BNI Life

Berikut beberapa program dukungan *IT* dalam proses bisnis perusahaan :

1. Implementasi *New Core System*
  - a) BNI Life telah menyelesaikan proses implementasi NCS Individu (*iCLIPS*) dan migrasi data pada 2 Juni 2021.

#### DUTIES AND RESPONSIBILITIES OF TEC DIVISION

The TEC Division is in charge of managing and developing the information technology aspect at BNI Life. The IT Division is headed by a General Manager who answers directly to the Associate Director and Chief Operation Officer.

As a division managing the Company's information technology system, the TEC Division has the following duties and responsibilities:

1. To align information technology with Company's strategies as well as the realization of benefits due to *IT* implementation.
2. To utilize information technology optimally in order to enable the Company to seize existing opportunities and optimize benefits from *IT* implementation.
3. To be responsible for the use of *IT* resources.
4. To manage risks related to information technology accordingly.

#### INFORMATION TECHNOLOGY DEVELOPMENT IN 2021

The TEC Division has performed various efforts to develop the Company's *IT* system to ensure that the Company can utilize *IT* optimally in order to improve its competitiveness, which includes:

- a. Efficiency Program
- b. Improvement Business Process
- c. BNI Life Digitalization

Some *IT* support programs in the company's business processes are as follows :

1. Individual New Core System Implementation
  - a) BNI Life has completed the Individual NCS implementation process (*iCLIPS*) and data migration in 2 June 2021.



## TEKNOLOGI INFORMASI

### Information Technology

- b) BNI Life selesai mengimplementasikan NCS Kumpulan Phase I di 7 Juni 2021 dan untuk produk OGH dan OCP (bagian dari Phase II) di 7 November 2021. Target go live untuk keseluruhan produk di Februari 2022.
2. Dukungan untuk Digitalisasi
- Digitalisasi BNI Life diarahkan pada dua area:
- Customer side*
    - Penambahan *channel* penjualan produk di situs BNI Life dalam tahap *user acceptance test* dan ditargetkan *live* di Januari 2022.
    - BNI Life akan mengembangkan *Mobile Apps* di 2022.
  - Internal Business Process*

Inisiatif untuk mendukung simplifikasi *business process* antara lain:

    - BNI Life telah melakukan implementasi Aplikasi *office collaboration* (Office 365) di 25 Januari 2021, dan akan melakukan penambahan lisensi pengguna di Januari 2022.
3. Aplikasi aplikasi pendukung bisnis
- Dukungan penjualan.

Meningkatkan dukungan *IT* untuk para agen dalam menawarkan produk asuransi:

    - BNI Life telah mengimplementasikan *SMASH – Channel Management System Phase II* di 3 November 2021 dan *Phase III* ditargetkan akan diimplementasi di 2022.
    - BNI Life telah mengimplementasikan Aplikasi *mobile agency BEATS* tahap I di 7 Oktober 2021, implementasi tahap II akan diimplementasikan di 2022.
    - BNI Life telah mengimplementasikan web portal keagenan jalur distribusi *Bancassurance Aplikasi Database Learning System (DLS)* pada 27 Agustus 2021.
- b) BNI Life has finished implementing Phase I of NCS Group on 7 June 2021 and for OGH and OCP products (part of Phase II) on 7 November 2021. All products will go live in February 2022.
2. Digitalization Support
- The digitization of BNI Life is directed at two areas:
- Customer side*
    - The addition of product sales channels on BNI Life website is in the user acceptance test stage and targeted to go live in January 2022.
    - BNI Life will develop Mobile Apps in 2022.
  - Internal Business Process*

Initiatives to support business process simplification include:

    - BNI Life has implemented office collaboration applications (Office 365) on 25 January 2021, there are additional user licenses in January 2022.
3. Business Support Applications
- Sales support.

Increase IT support for agents in offering insurance products:

    - BNI Life has implemented SMASH – Channel Management System Phase II on 3 November 2021 and Phase III is targeted to be implemented in 2022.
    - BNI Life has implemented BEATS mobile agency application phase I on 7 October 2021, phase II implementation is scheduled in 2022.
    - BNI Life has implemented the Bancassurance distribution channel agency web portal Application Database Learning System (DLS) on 27 August 2021.

## TEKNOLOGI INFORMASI

### Information Technology

- Per 4 November 2021 BNI Life menambahkan 13 produk ke aplikasi *online submission* (*BNI Life Ultima Protection*, *BNI Life Infinite Protection*, *BNI Life Steady Protection*, BNI Life Solusi Dana Pensiun, Solusi Proteksi Prima (BJB), *Blife International Health Protection*, Solusi Dana Kesehatan, *Blife Fixed Protection*, *Blife Optima Protection*, *BLife Smart Education*, *BLife Smart Protection*, *BNI Life Double Protection*, *BLife Smart Education*).
  - BNI Life akan mengimplementasikan *landing page microsite* sebagai *channel* penjualan pada situs BNI Life di 2022.
- b) Dukungan *customer service*
- BNI Life terus berusaha meningkatkan kepuasan pelanggan, beberapa dukungan untuk hal ini adalah:
- BNI Life akan meningkatkan infrastruktur aluran kontak pelanggan di 2022 sesuai dengan kebutuhan divisi terkait.
  - BNI Life akan mengembangkan *mobile apps* di 2022.
  - BNI Life telah mengimplementasikan desentralisasi *telemarketing* di Kota Semarang 14 Agustus 2021.
- c) Dukungan kepada *product development*
- Untuk mengantisipasi keinginan pasar maka Divisi TEC mendukung pembuatan produk dari unit bisnis melalui :
- Per 4 November 2021 BNI Life menambahkan 13 produk ke aplikasi *online submission* (*BNI Life Ultima Protection*, *BNI Life Infinite Protection*, *BNI Life Steady Protection*, BNI Life Solusi Dana Pensiun, Solusi Proteksi Prima (BJB), *Blife International Health Protection*, Solusi Dana Kesehatan, *Blife Fixed Protection*, *Blife Optima Protection*, *BLife Smart Education*, *BLife Smart Protection*, *BNI Life Double Protection*, *BLife Smart Education*).
  - As 4 November 2021 BNI Life added 13 products to online submission application (*BNI Life Ultima Protection*, *BNI Life Infinite Protection*, *BNI Life Steady Protection*, BNI Life Solusi Dana Pensiun, Solusi Proteksi Prima (BJB), *Blife International Health Protection*, Solusi Dana Kesehatan, *Blife Fixed Protection*, *Blife Optima Protection*, *BLife Smart Education*, *BLife Smart Protection*, *BNI Life Double Protection*, *BLife Smart Education*).
  - BNI Life will implement Landing page microsite as one of sales channel through corporate website in 2022.
- b) Customer service support
- BNI Life strives to improve customer satisfaction, support for this activity are:
- BNI Life will enhance customer service infrastructure lines & storage in 2022 accord to certain division requirements.
  - BNI Life will develop mobile apps in 2022.
  - BNI Life has implemented customer contact center capabilities for decentralization, on 14 August 2021, at Semarang.
- c) Product development support
- To anticipate market requirements, TEC Division supports product development throughout:
- As 4 November 2021 BNI Life added 13 products to online submission application (*BNI Life Ultima Protection*, *BNI Life Infinite Protection*, *BNI Life Steady Protection*, BNI Life Solusi Dana Pensiun, Solusi Proteksi Prima (BJB), *Blife International Health Protection*, Solusi Dana Kesehatan, *Blife Fixed Protection*, *Blife Optima Protection*, *BLife Smart Education*, *BLife Smart Protection*, *BNI Life Double Protection*, *BLife Smart Education*).



## TEKNOLOGI INFORMASI

### Information Technology

- BNI Life bekerja sama dengan *Halodoc* di 25 Oktober 2021 dan *Good Doctor* di 27 November 2021, keduanya terkait *telemedicine*.
  - BNI Life akan mengimplementasikan API Management Tahap II di triwulan 2 2022.
  - d) Dukungan kepada *back office*  
BNI Life selalu meningkatkan daya guna pemanfaatan teknologi informasi untuk efisiensi bisnis, antara lain:
    - BNI Life memulai implementasi *Multi Factor Authentication* untuk meningkatkan kemanan terhadap akses *remote* di 23 November 2021.
    - BNI Life memulai Implementasi *End Point Monitoring* untuk memonitor aktivitas WFH pegawai di 18 Januari 2022.
  - e) Data *Management*  
Pengembangan Data *Management* diarahkan pada kapabilitas untuk mendukung pengambilan keputusan bisnis berdasarkan data dan *analytic*, pengembangan tersebut adalah:
    - BNI Life telah mengimplementasikan alat bantu *Tableau (reportings)* dan *Talend* (penyusunan *datawarehouse*) untuk mendukung pengembangan DWH di 2021.
    - BNI Life mengimplementasikan *identity* dan *access governance* di 2021 dan melakukan peninjauan hak akses pengguna di Desember 2021.
    - TEC Divisi BNI Life telah menginisiasi dan membangun *Machine Learning/Artificial Intelligence*, saat ini memasuki tahap *user acceptance test (UAT)* dan dijadwalkan untuk digunakan oleh bisnis di triwulan I 2022.
4. Manajemen risiko dan keamanan sistem *IT*
- a) Melakukan kontrol terhadap kualitas pengembangan sistem dan keamanan sistem.
    - BNI Life akan mengadakan alat bantu terkait proses pengujian aplikasi triwulan kedua 2022.
  - 4. Risk management and IT security system
    - a) Quality control on development and security system.
      - BNI Life will procure software application test tools in 2<sup>nd</sup> quarter of 2022.

## TEKNOLOGI INFORMASI

### Information Technology

- BNI Life di tahun 2021 melakukan *penetration test* untuk 8 (delapan) aplikasi, *Corporate Website*, *API Management*, *Microsite Plan Blife*, *BEATS*, *e-BAS*, *Customer Portal*, *BAS Portal*, *Agency Portal*.
  - BNI Life menargetkan sertifikasi ISO 27001 di 2022.
- b) *Data Recovery Center (DRC)*
- BNI Life telah melakukan pengujian DRC di 10 – 12 Desember 2021.
  - Peningkatan infrastruktur DRC akan dilakukan di 2022.
5. Peningkatan Tata Kelola, Manajemen dan SDM IT
- BNI Life terus melanjutkan proses koordinasi dengan pengguna melalui *Support Staff Committee* setiap bulan untuk menyelaraskan kebutuhan *user* dengan ITSP.
  - BNI Life mengadakan *IT Steering Committee* kedua pada 27 September 2021.
  - BNI Life melakukan penyesuaian *System Operation Prosedur (SOP)* di Bidang Keamanan TI terkait POJK No. 4 Tahun 2021 di 2022.
  - BNI Life mengadakan *sharing knowledge* dengan praktisi bisnis sebanyak 4 (empat) kali di 2021.
  - BNI Life telah mengadakan *training internal* kepada pegawai Divisi TEC terkait proses bisnis dan TI sebanyak 25 kali.
  - BNI Life menerima proses audit di 2021 sebanyak 4 (empat) kali, 1 (satu) dilakukan oleh auditor internal dan 3 (tiga) kali dilakukan oleh audit eksternal (BNI, PWC & OJK).
- In 2021 BNI Life performed penetration tests to 8 (eight) applications, Corporate Website, API Management, Microsite Plan Blife, BEATS, e-BAS, Customer Portal, BAS Portal, Agency Portal.
  - BNI Life schedules to received ISO 27001 certification in 2022.
- b) Data Recovery Center (DRC)
- BNI Life has conducted DRC testing on 10 – 12 December 2021.
  - Improvement Data Recovery Center infrastructure scheduled in 2022.
5. Increasing IT Governance, Management and Human Resource
- BNI Life maintains coordination with users through Support Staff Committee (SSC) to align user requirements and IT Strategic Plan.
  - BNI Life conducts second IT Steering Committee on 27 September 2021.
  - BNI Life assess and reviews SOPs Information Technology to accommodate POJK No. 4 Year 2021 in 2022.
  - In 2021, BNI Life conducts sharing knowledge with business practitioner 4 (four) times.
  - BNI Life has conducted 25 internal training to TEC Division employees regarding business process and IT.
  - BNI Life accomplished 4 (four) information technology audit in 2021, 1 (one) audit performed internally by internal auditor and 3 (three) audits performed by external auditors (BNI, PWC & OJK).



## TEKNOLOGI INFORMASI

### Information Technology

#### RENCANA PENGEMBANGAN TEKNOLOGI INFORMASI DI TAHUN 2022

Berikut beberapa program dukungan *IT* dalam proses bisnis perusahaan:

a. Penyempurnaan *New Core System*

Penyempurnaan *New Core System (NCS)* untuk asuransi individu (*iCLIPS–Individual Core Life Insurance Performance System*) dan *NCS Group (gCLIPS–Group Core Life Insurance Performance System)* dengan integrasi ke aplikasi-aplikasi pendukung.

b. Dukungan untuk Digitalisasi

Digitalisasi BNI Life diarahkan pada dua area:

1) *Customer side*

- Pengembangan *Customer Portal group* dan individu.
- Kerjasama dengan layanan kesehatan online – *Telemedicine*.
- Kerjasama dengan layanan bisnis FitAja.
- Penyempurnaan *Digiclaim* pada BNI Life *mobile claim*.
- Penjualan melalui saluran digital.

2) Proses Bisnis Internal

Inisiatif untuk mendukung simplifikasi proses bisnis antara lain:

- E-Kontrak untuk mendukung proses pengesahan kontrak dengan agen penjualan secara elektronik.
- *Document Management System* untuk mengelola dokumen dan administrasi di BNI Life.
- Perancangan implementasi IFRS 17 (rancangan dan analisa GAP).

c. Aplikasi-aplikasi pendukung bisnis

1) Dukungan penjualan

Meningkatkan dukungan *IT* untuk para agen dalam menawarkan produk asuransi:

- Penyempurana aplikasi *Channel Management System (CMS) SMASH* untuk integrasi sistem penjualan dari berbagai channel.

#### INFORMATION TECHNOLOGY DEVELOPMENT PLAN IN 2022

Some IT support programs in the company's business processes are as follows:

a. New Core System Enhancement

*New Core System (NCS)* for individu insurance (*iCLIPS – Individual Core Life Insurance Performance System*) and group insurance (*gCLIPS – Group Core Life Insurance Performance System*) improvement through integration with surrounding applications.

b. Support for Digitalization

The digitization of BNI Life is directed at two areas:

1) Customer side

- Development of group and individual Customer Portals.
- Cooperation with online health services – *Telemedicine*.
- Business Cooperation with FitAja.
- Enhancement of *Digiclaim* on BNI Life mobile claim.
- Sales through digital channel.

2) Internal Business Process

Initiatives to support business process simplification include:

- E-Contracts to support the process of ratifying contracts with sales agents electronically.
- Document Management System to manage documents and administration at BNI Life.
- IFRS 17 implementation design (GAP-analysis & design).

c. Business Support Applications

1) Sales Support

Increase IT support for agents in offering insurance products:

- Enhancement *Channel Management System (CMS) SMASH* application for sales systems integration from various channels.



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### Information Technology

- Penyempurnaan aplikasi *DLS (Database Learning System)* untuk *recruitment, training* dan aktivitas tenaga pemasar di *Bancasassurance*.
  - Penyempurnaan *Online Submission* dan *e-Illustration* untuk produk-produk baru dan implementasi pada *channel penjualan lain*.
  - Penyempurnaan *Corporate Sales System (Sales Portal)*.
- 2) Dukungan *Customer Service*  
BNI Life terus berusaha meningkatkan kepuasan pelanggan, beberapa dukungan untuk hal ini adalah:
- Penyempurnaan dukungan dalam infrastruktur saluran kontak pelanggan dan aplikasi *customer center*.
  - Penyempurnaan *autodial bound* yang mengatur proses dial secara otomatis ke nasabah tertentu.
  - Pengembangan kapabilitas kontak nasabah secara desentralisasi.
- 3) Dukungan kepada *Product Development*  
Untuk mengantisipasi keinginan pasar maka Divisi *IT Solution & Digital* mendukung pembuatan produk dari unit bisnis melalui:
- Pengembangan produk-produk secara internal (*inhouse*).
  - Pengembangan produk-produk digital.
- 4) Dukungan kepada *Back Office*  
BNI Life selalu meningkatkan daya guna pemanfaatan teknologi informasi untuk efisiensi bisnis, antara lain:
- *Office Automation* untuk mendukung efisiensi dan simplifikasi proses bisnis.
  - *GA System* – aplikasi automasi proses urusan umum.
  - Penyempurnaan *Document Management System*.
  - *Project Management Tools* – aplikasi utk mendukung PMO.
  - Implementasi alat bantu untuk proses *UAT (User Acceptance Test)*.
- Enhancement of DLS (Database Learning System) application for recruitment, training and sales activity for marketers at Bancasassurance.
  - Enhancement Online Submission and e-Illustration for new product and implementation in other sales channel.
  - Enhancement Corporate Sales System (Sales Portal).
- 2) Customer Service Support  
BNI Life strives to improve customer satisfaction, support for this activity are:
- Enhancement support in customer contact channel infrastructure and customer center application.
  - Enhancement Autodial bound which regulates the dial process automatically to certain customers.
  - Decentralized customer contact capability development.
- 3) Product Development Support  
To anticipate market demands, IT Solution & Digital Division supports product development throughout:
- In-house product development.
  - Development of digital products.
- 4) Back Office Support  
BNI Life always improves the usability of information technology for business efficiency, among others:
- Office Automation to support efficiency and business process simplification.
  - GA System – affair process automation application.
  - Enhancement of Document Management System.
  - Project Management Tools – application to support PMO.
  - Implementation of tools for the UAT (User Acceptance Test) process.



## TEKNOLOGI INFORMASI

### Information Technology

- Peningkatan kapabilitas infrastruktur dan keamanan untuk aktifitas *Work From Home (WFH)*.
  - Implementasi Solusi *Backup* sistem aplikasi dan *cloud* secara *realtime* dan tidak menggunakan *tape*.
  - Meningkatkan *availability*, *reliability* dan *security* data center dengan melakukan relokasi ke gedung *data center* BNI (tier III).
  - Implementasi *Workload Automation* untuk integrasi *job (batch process)* dan otomasi sistem aplikasi BNI Life.
  - Implementasi *applications monitoring tool* untuk memberikan indikasi bila terjadi permasalahan atau penurunan *performance* pada sistem aplikasi.
  - Meningkatkan kapabilitas *API (Application Programming Interface)* untuk kebutuhan interkoneksi dengan sistem eksternal (mempermudah proses komunikasi antar aplikasi).
  - Implementasi Office 365 antara lain peningkatan *performance* dan kapasitas *e-mail, sharing folder, office collaboration*.
  - Peningkatan perangkat jaringan komunikasi data center (*Backbone*).
  - Melakukan penyederhanaan pengelolaan jaringan komunikasi dengan melakukan penataan jumlah *provider* jaringan komunikasi dan perubahan dari *auto renewal* menjadi kontrak per tahun.
- 5) *Data Management*
- Pengembangan Data *Management* diarahkan pada kapabilitas untuk mendukung pengambilan keputusan bisnis berdasarkan data dan analisis. Pengembangan tersebut adalah:
- Penyempurnaan aplikasi dan integrasi data.
  - Penyempurnaan data *governance*.
  - Adopsi *Big Data, Artificial Intelligence/machine learning* pada proses penjualan dan *Operation*.
- Improvement of infrastructure and security capabilities for Work From Home (WFH).
  - Implementation of realtime Backup Solution for applications and cloud without tape.
  - Improvement of availability, reliability and security of data center through data center relocation to BNI's Data Center (tier III).
  - Implementation of Workload Automation for jobs integration and automation application system.
  - Implementation of monitoring application tools for system applications problems and performance reduction warning.
  - Enhancement of API (Application Programming Interface) capabilities for interconnection needs with external systems (simplifies the communication process between applications).
  - Office 365 Implementation for increase email operation and capacity, sharing folder and office collaboration.
  - Improvement of data communication network infrastructure (Backbone).
  - Simplify communication network management by structuring the number of communication network providers and changing from auto renewal to contract per year.
- 5) Data Management
- Data Management development is directed at the capability to support business decision making based on data and analytics, theses development are:
- Enhancement of applications and integration of data.
  - Enhancement of data governance.
  - Adoption of Big Data, Artificial Intelligence/machine learning in sales process & Operation.

## TEKNOLOGI INFORMASI

### Information Technology

- d. Manajemen risiko dan keamanan sistem *IT*
- 1) Melakukan kontrol terhadap kualitas pengembangan sistem dan keamanan sistem
    - Melakukan *penetration testing* ke aplikasi-aplikasi yang terhubung dengan jaringan eksternal secara berkala dan aplikasi baru.
    - Peningkatkan sistem keamanan *IT Security Database*.
    - Peningkatan sistem keamanan proxy internet.
    - Penyempurnaan implementasi *identity and access governance*.
    - Peningkatan perangkat *security data center*.
    - Sertifikasi ISO 27001 (*Information Security Management System*).
    - Peningkatan security data atau file dengan implementasi *Data Loss Prevention (DLP)*.
  - 2) *Data Recovery Center (DRC)*
    - Relokasi *data recovery center*.
    - Peningkatan keamanan *data recovery center*.
    - Peningkatan infrastruktur jaringan *data recovery center*.
    - Peningkatan infrastruktur pendukung *Data Recovery Center (DRC)*.
- e. Peningkatan tata kelola, manajemen dan SDM *IT*
- 1) Menyempurnaan struktur organisasi *IT* sesuai dengan perkembangan bisnis dan *IT Governance*.
  - 2) Menyempurnakan sistem dan prosedur proses bisnis *IT* sesuai dengan standar *IT Governance* dan perkembangan teknologi.
  - 3) Mengimplementasikan, mengkoordinasikan, menyalaraskan inisiatif-inisiatif dalam *IT Strategic Plan* dengan *Business Plan* perusahaan.
  - 4) Melaporkan progres pelaksanaan proyek-proyek *IT*, praktik pengelolaan *IT* kepada *IT Steering Committee*.
  - 5) Peningkatan kapabilitas-kapabilitas baru untuk SDM *IT* sesuai dengan teknologi yang digunakan melalui *training* dan sertifikasi.
- d. Risk management and IT security system
- 1) Quality control on development and security system
    - Perform penetration tests periodically on applications connected to external networks and new applications.
    - Enhancement of IT Security Database security system.
    - Enhancement of Internet proxy security system.
    - Improvement of identify and access governance implementation.
    - Improvement of data center security devices.
    - ISO certification 27001 (Information Security Management System).
    - Security data or file optimization with Data loss prevention (DLP) implementation.
  - 2) Data Recovery Center (DRC)
    - Relocation of data recovery center.
    - Improvement of data recovery center security.
    - Improvement of data recovery center.
    - Improvement of Data Recovery Center (DRC) supporting infrastructure.
- e. Increasing IT Governance, Management and Human Resource
- 1) Optimize and align IT Organization Structure and IT Governance.
  - 2) Improving IT business process systems and procedures in accordance with IT Governance standards and technological developments.
  - 3) Implement, coordinate, align initiatives in the IT Strategic Plan with the company's Business plan.
  - 4) Report the progress of IT projects progress implementation, IT management practices to the IT Steering Committee.
  - 5) Improving new capabilities for IT HR in accordance with the technology used through training and certification.



## TEKNOLOGI INFORMASI

### Information Technology

#### BIAYA PENGEMBANGAN TEKNOLOGI INFORMASI DI TAHUN 2021

Sepanjang tahun 2021, Perusahaan telah mengeluarkan biaya sebesar Rp 31 miliar untuk pengembangan Teknologi Informasi. Biaya tersebut sebagian besar digunakan untuk Proyek *New Core System Individu (iClips)*, *New Core System Group (gCLIPS)* dan aplikasi pendukung.

#### COST OF INFORMATION TECHNOLOGY DEVELOPMENT IN 2021

Throughout 2021, the Company spent Rp 31 billion for Information Technology developments. These costs were mostly used for BNI Life's New Core System Individu (iCLIPS), New Core System Group (gCLIPS) and others supporting applications.

Beberapa Item Investasi di 2021 Some of Investment Item in 2021	Biaya Cost
Pembayaran <i>New Core System Individu (iCLIPS)</i> New Core System Individual Payment (iCLIPS)	22.759.419.639
<i>Laptop/Notebook, Personal Computer (PC)</i> Laptop/Notebook, Personal Computer (PC)	1.667.360.217
<i>Software Database Oracle</i> Oracle Database Software	1.566.567.978
<i>Digitalization: Machine Learning/Artificial Intelligence</i> Digitalization: Machine Learning/Artificial Intelligence	1.143.450.000
<i>Database Learning System (DLS)</i> Database Learning System (DLS)	820.000.000
<i>Pengembangan New Core System Group (GCLIPS)</i> New Core System Group Development (GCLIPS)	760.100.000
<i>Pengembangan Infrastruktur</i> Infrastructure Development	692.920.628
<i>Pengembangan Human Resource System (HRIS)</i> Human Resource System (HRIS) Development	587.400.000
<i>Pengembangan Channel Management System (CMS)</i> Channel Management System (CMS) Development	296.250.000
<i>Workload Management System</i> Workload Management System	235.510.000
<i>Pengembangan e-Procurement</i> e-Procurement Development	227.680.000
<i>API Management</i> API Management	91.500.200
<i>Mobile Apps</i> Mobile Apps	74.600.200
<i>Lisence</i> Lisence	71.541.736
<i>Sistem Keamanan Internet</i> Internet Security System	51.950.069
<i>Enhancement Risk Management Information System</i> Enhancement Risk Management Information System	33.000.000
<b>Jumlah</b> Total	<b>31.079.250.467</b>

# STRUKTUR DAN KOMPOSISI PEMEGANG SAHAM

## Structure and Composition of Shareholders

### KOMPOSISI PEMEGANG SAHAM

Hingga akhir tahun 2021, susunan kepemilikan saham BNI Life sebagai berikut:

Pemegang Saham Shareholder	Nominasi Nomination	Percentase Percentage
PT Bank Negara Indonesia (Persero) Tbk	Rp180.419.480.000	60,000000%
Sumitomo Life Insurance Company	Rp120.279.633.000	39,999993%
Yayasan Danar Dana Swadharma	Rp10.000	0,000003%
Yayasan Kesejahteraan Pegawai BNI	Rp10.000	0,000003%
<b>Jumlah</b> Total	<b>Rp300.699.133.000</b>	<b>100,000000%</b>

### SHAREHOLDERS COMPOSITION

As of the end of 2021, the composition of BNI Life shareholders is as follow:

#### » PEMEGANG SAHAM DENGAN PERSENTASI 5% ATAU LEBIH SHAREHOLDERS WITH OWNERSHIP PERCENTAGE OF 5% OR MORE

Pemegang Saham Shareholder	Nominasi Nomination	Percentase Percentage
PT Bank Negara Indonesia (Persero) Tbk	Rp180.419.480.000	60,000000%
Sumitomo Life Insurance Company	Rp120.279.633.000	39,999993%

#### » KEPEMILIKAN SAHAM OLEH DEWAN KOMISARIS DAN DIREKSI SHARE OWNERSHIP BY BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

Nama Name	Jabatan Position	Keterangan Description
<b>Dewan Komisaris</b> Board of Commissioners		
Parikesit Suprapto	Komisaris Utama (Komisaris Independen) President Commissioner (Independent Commissioner)	Nihil Nil
Iwan Abdi	Komisaris Commissioner	Nihil Nil
Kazuhiko Arai	Komisaris Commissioner	Nihil Nil
Alwi Abdurrahman Shihab	Komisaris Independen Independent Commissioner	Nihil Nil
Henry Cratein Suryanaga	Komisaris Independen Independent Commissioner	Nihil Nil
<b>Direksi</b> Board of Directors		
Shadiq Akasya	Direktur Utama President Director	Nihil Nil
Eben Eser Nainggolan	Direktur Keuangan Finance Director	Nihil Nil
Neny Asriany	Direktur Director	Nihil Nil
Naoto Oda	Direktur Director	Nihil Nil
Hiroshi Ono	Direktur Director	Nihil Nil



## STRUKTUR DAN KOMPOSISI PEMEGANG SAHAM

Structure and Composition of Shareholders



### INFORMASI MODAL DASAR DAN MODAL DISETOR

Perkembangan Modal Dasar sepanjang sejarah beroperasinya Perusahaan telah beberapa kali melakukan penambahan modal dasar yang dilakukan oleh Pemegang Saham dengan rincian sebagai berikut:

### INFORMATION ON AUTHORIZED CAPITAL AND PAID-IN CAPITAL

Throughout its operations, the Company has increased its Authorized Capital several times through its Shareholders, as described in the following table:

Tahun Year	Modal Dasar (dalam Rupiah) Authorized Capital (in Rupiah)	Keterangan Description
1996	15.000.000.000	Akta Pendirian No. 24 tanggal 28 November 1996 TBNRI No. 4121 Tahun 1997 Establishment No. 24 dated 28 November 1996, Supplement to the State Gazette of the Republic of Indonesia No. 4121 Year 1997
2001	80.000.000.000	Akta No. 2 tanggal 12 Desember 2001 TBNRI No. 6931 tahun 2002 Deed No. 2 dated 12 December 2001, Supplement to the State Gazette of the Republic of Indonesia No. 6931 Year 2002
2004	95.000.000.000	Akta No. 10 tanggal 26 November 2004 TBNRI No. 7861 Tahun 2005 TBNRI No. 7582 Tahun 2007 Deed No. 10 dated 26 November 2004, Supplement to the State Gazette of the Republic of Indonesia No. 7861 Year 2005 and No. 7582 Year 2007
	100.000.000.000	Akta No. 17 tanggal 29 Desember 2004 TBNRI No. 7583 Tahun 2007 Deed No. 17 dated 29 December 2004, Supplement to the State Gazette of the Republic of Indonesia No. 7583 Year 2007
2009	400.000.000.000	Akta No. 3 Tanggal 6 Januari 2009 TBNRI No. 9546 Tahun 2010 Deed No. 3 dated 6 January 2009, Supplement to the State Gazette of the Republic of Indonesia No. 9546 Year 2010

## STRUKTUR DAN KOMPOSISI PEMEGANG SAHAM

### Structure and Composition of Shareholders

#### PERKEMBANGAN MODAL DISETOR

Sebagai upaya untuk memperkuat struktur modal dari Perseroan, maka sepanjang berdirinya BNI Life telah beberapa kali melakukan penambahan modal disetor yang dilakukan oleh Pemegang Saham. Penambahan modal tersebut dirincikan sebagai berikut:

#### DEVELOPMENT OF PAID-IN CAPITAL

The Company keeps endeavoring to reinforce its capital structure. Since it was established, BNI Life has made numerous additional paid-in capitals by Shareholders. The additional capital is detailed as follows:

Tahun Year	Modal Dasar (dalam Rupiah) Authorized Capital (in Rupiah)	Keterangan Description
1996	5.000.000.000	Akta Pendirian No. 24 tanggal 28 November 1996 TBNRI No. 4121 Tahun 1997 Establishment No. 24 dated 28 November 1996, Supplement to the State Gazette of the Republic of Indonesia No. 4121 Year 1997
2001	20.385.000.000	Akta No. 2 tanggal 12 Desember 2001 TBNRI No. 6931 Tahun 2002 Deed No. 2 dated 12 December 2001, Supplement to the State Gazette of the Republic of Indonesia No. 6931 Year 2002
2004	23.915.000.000	Akta No. 10 tanggal 26 November 2004 TBNRI No. 7861 Tahun 2005 TBNRI No. 7582 Tahun 2007 Deed No. 10 dated 26 November 2004, Supplement to the State Gazette of the Republic of Indonesia No. 7861 Year 2005 and No. 7582 Year 2007
	30.045.000.000	Akta No. 17 tanggal 29 Desember 2004 TBNRI No. 7583 Tahun 2007 Deed No. 17 dated 29 December 2004, Supplement to the State Gazette of the Republic of Indonesia No. 7583 Year 2007
2007	49.528.500.000	Akta No. 41 tanggal 19 Desember 2007 Deed No. 41 dated 19 December 2007
2009	400.000.000.000	Akta No. 3 Tanggal 6 Januari 2009 TBNRI No. 9546 Tahun 2010 Deed No. 3 dated 6 January 2009, Supplement to the State Gazette of the Republic of Indonesia No. 9546 Year 2010
2011	180.419.500.000	Akta No. 15 Tanggal 9 Desember 2011 Deed No. 15 dated 9 December 2011
2014	300.699.133.000	Akta No. 31 tanggal 21 Maret 2014 Deed No. 31 dated 21 March 2014



# PROFIL PEMEGANG SAHAM

## Shareholders Profile

PT Bank Negara Indonesia (Persero) Tbk (BNI) didirikan oleh Pemerintah Republik Indonesia pada tahun 1946 yang pada awalnya berfungsi sebagai bank sentral di Indonesia, sebelum akhirnya beroperasi sebagai bank komersial sejak tahun 1955. BNI merupakan Bank BUMN (Badan Usaha Milik Negara) pertama yang menjadi perusahaan publik setelah mencatatkan sahamnya di Bursa Efek Jakarta dan Bursa Efek Surabaya pada tahun 1996. Untuk memperkuat struktur keuangan dan daya saingnya di tengah industri perbankan Nasional, BNI melakukan sejumlah aksi korporasi, antara lain proses rekapitalisasi oleh Pemerintah di tahun 1999, divestasi saham Pemerintah di tahun 2007, dan penawaran umum saham terbatas di tahun 2010.

Saat ini, Pemerintah Republik Indonesia memegang 60% saham BNI, sementara 40% sisanya dimiliki oleh pemegang saham publik baik individu maupun institusi, domestik dan asing. Saat ini BNI merupakan bank terbesar ke-4 di Indonesia yang dinilai berdasarkan total aset, total kredit maupun total dana pihak ketiga. BNI juga menawarkan layanan jasa keuangan terpadu kepada nasabah, didukung oleh Perusahaan Anak yaitu BNI Multifinance, BNI Sekuritas, dan BNI Life.

BNI merupakan Pemegang Saham mayoritas di BNI Life dengan jumlah saham sebesar 60,000000% dari total keseluruhan saham yang berjumlah 300.699.133 lembar. Jumlah ini ditetapkan berdasarkan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) BNI Life yang diadakan pada tanggal 3 April 2014 dengan masuknya *strategic partner* Sumitomo Life Insurance Company sehingga presentase saham BNI ikut berubah.

PT Bank Negara Indonesia (Persero) Tbk (BNI) was established by the Government of the Republic of Indonesia in 1946 which initially functioned as a central bank in Indonesia, before finally operating as a commercial bank in 1955. BNI as a State Owned Enterprise was the first to become a public company after listing its shares on the Jakarta Stock Exchange and the Surabaya Stock Exchange in 1996. To strengthen its financial structure and competitiveness in the national banking industry, BNI conducted a number of corporate actions, including being recapitalized by the Government in 1999, Government share divestment in 2007, and a limited public offering in 2010.

Today, The Government of the Republic of Indonesia held 60% BNI shares, while the remaining 40% was owned by public shareholders both individuals and institutions, domestic and foreign. BNI is currently the 4<sup>th</sup> largest bank in Indonesia which is assessed based on total assets, total credit and total third party funds. BNI also offers integrated financial services to customers, supported by Subsidiary Companies namely BNI Multifinance, BNI Sekuritas, and BNI Life.

BNI is the majority shareholder in BNI Life with a total of 60.000000% of the total shares amounting to 300,699,133 shares. This amount is determined based on the Extraordinary General Meeting of Shareholders (EGMS) of BNI Life held on 3 April 2014 with the inclusion of strategic partner Sumitomo Life Insurance Company so that the percentage of BNI shares also changed.

## PROFIL PEMEGANG SAHAM

### Shareholders Profile

Sementara Sumitomo Life Insurance merupakan perusahaan asuransi asal Jepang yang didirikan pada bulan Mei 1907. Sumitomo Life Insurance berdiri pertama kali dengan nama Hinode Life Insurance Co., Ltd dengan aspirasi untuk membangun perusahaan yang ideal. Nama Hinode Life Insurance Co., Ltd berubah menjadi Sumitomo Life Insurance Company pada tahun 1952 dengan aspirasi dan semangat yang terus berlanjut yaitu untuk mencapai keuntungan sosial dan nasional dalam bisnisnya.

Setelah 100 tahun berdiri, Sumitomo Life Insurance bertumbuh menjadi perusahaan asuransi terbesar di dunia dan pada Desember 2013 Sumitomo Life Insurance melakukan aliansi bisnis strategis dengan PT Bank Negara Indonesia (Persero) Tbk, dan PT BNI Life Insurance sehingga pada bulan Maret 2014, Sumitomo Life Insurance resmi menjadi salah satu pemegang saham BNI Life dengan saham sebesar 39,999993%.

Pemegang Saham lainnya yaitu Yayasan kesejahteraan Pegawai Bank Negara Indonesia (YKP BNI) didirikan pada tanggal 11 Juli 1992. YKP BNI merupakan program bidang sosial dan kemanusiaan untuk membantu meningkatkan kesejahteraan pegawai BNI dan keluarganya serta pensiunan BNI. Saat ini, YKP BNI memiliki 0,000003% dari total keseluruhan saham yang berjumlah 300.699.133 lembar saham atau sebanyak 10 lembar saham.

Yayasan Danar Dana Swadharma (YDDS) didirikan pada tanggal 1959. Yayasan Danar Dana Swadharma merupakan program bidang sosial dan kemanusiaan untuk membantu meningkatkan kesejahteraan pegawai BNI dan keluarganya serta pensiunan BNI. Saat ini, Yayasan Danar Dana Swadharma memiliki 0,000003% dari total keseluruhan saham yang berjumlah 300.699.133 lembar saham atau sebanyak 10 lembar saham.

Sumitomo Life Insurance is a Japanese insurance company founded in May 1907. Sumitomo Life Insurance was first established under the name Hinode Life Insurance Co., Ltd. with aspirations to build an ideal company. The name Hinode Life Insurance Co., Ltd. was changed to Sumitomo Life Insurance Company in 1952 with the continued aspiration and passion to achieve social and national benefits in its business.

After 100 years of establishment, Sumitomo Life Insurance grew to become the largest insurance company in the world and in December 2013 Sumitomo Life Insurance conducted a strategic business alliance with PT Bank Negara Indonesia (Persero) Tbk, and PT BNI Life Insurance hence, in March 2014, Sumitomo Life Insurance officially became one of the shareholders of BNI Life with a share ownership of 39.999993%.

Another shareholder, Yayasan Kesejahteraan Pegawai Bank Negara Indonesia (YKP BNI), was established on 11 July 1992. YKP BNI is a social and humanitarian program to help improve the welfare of BNI employees and their families and BNI pensioners. Currently, YKP BNI has 0.000003% of the total shares amounting to 300,699,133 shares or as many as 10 shares.

Yayasan Danar Dana Swadharma (YDDS) was established in 1959. Yayasan Danar Dana Swadharma is a social and humanitarian program to help improve the welfare of BNI employees and their families and BNI pensioners. Currently, Yayasan Danar Dana Swadharma has 0.000003% of the total shares amounting to 300,699,133 shares or as many as 10 shares.



## KRONOLOGIS PENCATATAN SAHAM

### Share Listing Chronology

Hingga akhir tahun 2021, PT BNI Life Insurance belum pernah mencatatkan sahamnya di bursa efek manapun sehingga tidak terdapat informasi mengenai jumlah saham yang beredar, kapitalisasi pasar, harga saham tertinggi, terendah dan harga penutupan saham, serta volume perdagangan.

As of the end of 2021, PT BNI Life Insurance has never listed its shares on any stock exchange, so there is no information regarding the number of shares outstanding, market capitalization, highest, lowest share price and closing price, and trading volume.

## KRONOLOGIS PENCATATAN OBLIGASI

### Bond Listing Chronology

PT BNI Life Insurance belum pernah menerbitkan obligasi sukuk atau obligasi konversi lainnya sehingga informasi mengenai hal tersebut tidak relevan untuk disajikan pada laporan tahunan 2021 ini.

PT BNI Life Insurance has never issued sukuk bonds or other convertible bonds so information about them is irrelevant to be presented in this 2021 annual report.

## INFORMASI AKSI KORPORASI

### Information on Corporate Action

Hingga 31 Desember 2021, PT BNI Life Insurance tidak melakukan aksi korporasi seperti pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, dan penurunan nilai nominal saham sehingga informasi mengenai hal tersebut tidak relevan untuk disajikan dalam Laporan Tahunan ini.

As of 31 December 2021, PT BNI Life Insurance has not conducted any corporate actions such as stock splits, reverse stock, share dividends, bonus shares, and reduction in the nominal value of shares. Hence, information regarding these matters is irrelevant to be presented in this Annual Report.

# INFORMASI ANAK PERUSAHAAN

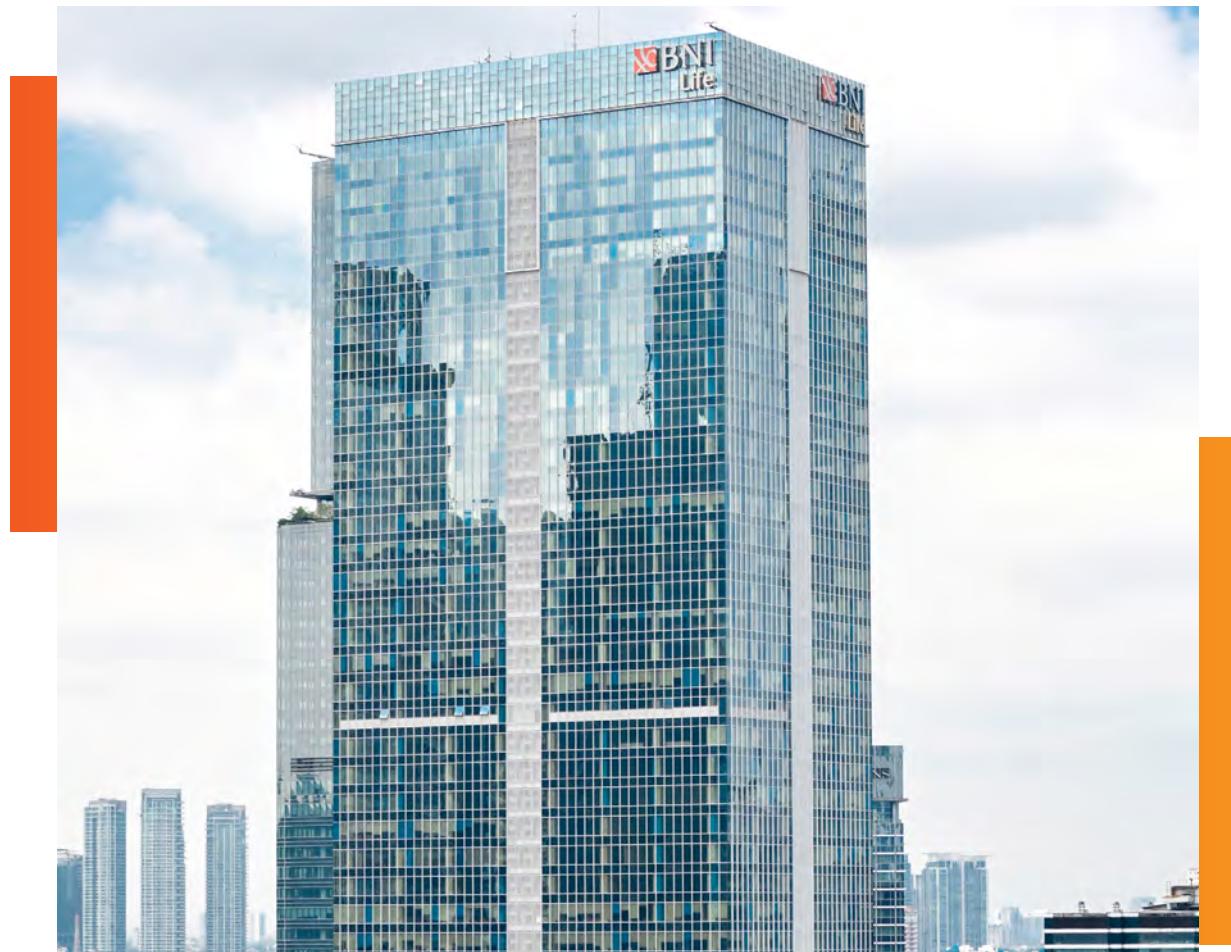
## Information on Subsidiary

Hingga 31 Desember 2021, BNI Life tidak memiliki Anak Perusahaan. Namun, BNI Life memiliki penyertaan saham di PT Bank BNI Syariah sejumlah 1.500 lembar saham dengan nominal Rp1.500.000.000 (satu miliar lima ratus juta Rupiah) atau setara dengan 0,1% saham di PT Bank BNI Syariah.

Pada tahun 2021, PT Bank BNI Syariah melakukan penyertaan langsung dengan PT Bank Syariah Mandiri dan PT BRI Syariah menjadi PT Bank Syariah Indonesia, dimana sebelumnya BNI Life menempatkan penyertaan langsung pada PT Bank BNI Syariah sebesar Rp 1.500 dengan porsi kepemilikan 0,1%. Sehingga, PT Bank Syariah Indonesia Tbk menjadi pihak berelasi dengan persentase kepemilikan sebesar 0,1% atau sebesar Rp 9.346 per tanggal 31 Desember 2021.

As of 31 December 2021, BNI Life does not have a subsidiary. However, BNI Life has an investment of shares in PT Bank BNI Syariah of 1,500 shares with a nominal value of Rp1,500,000,000 (one billion five hundred million Rupiah) or the equivalent of 0.1% of shares in PT Bank BNI Syariah.

In 2021, PT Bank BNI Syariah directly merged its share with PT Bank Syariah Mandiri and PT BRI Syariah to become PT Bank Syariah Indonesia, where previously BNI Life placed direct investment in PT Bank BNI Syariah was Rp 1,500 with a share percentage of 0.1%. Thus, PT Bank Syariah Indonesia Tbk became a related party with an ownership percentage of 0.1% or Rp 9,346 as of 31 December 2021.



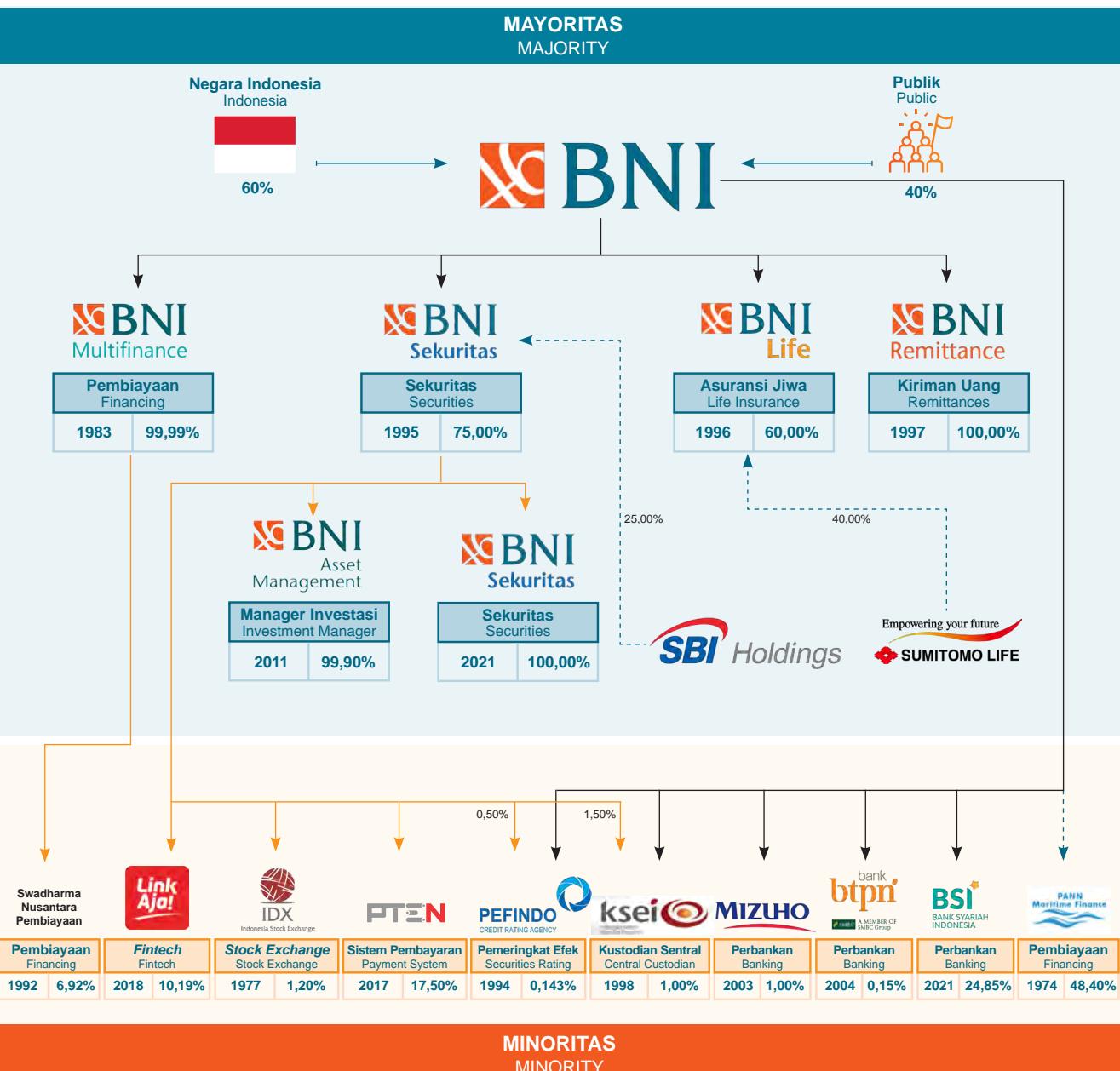


# STRUKTUR GRUP PERUSAHAAN

## Company Group Structure

Perseroan merupakan anak usaha dari Bank BNI, dimana selain BNI Life, Bank BNI juga memiliki anak usaha lainnya yaitu BNI Multifinance, BNI Sekuritas, dan BNI Remittance.

The Company is a subsidiary of Bank BNI. Apart from BNI Life, Bank BNI also has other subsidiaries, are BNI Multifinance, BNI Sekuritas, and BNI Remittance.



\*) Pada tahun 2021, PT Bank BNI Syariah resmi merger dengan Bank Syariah lainnya menjadi PT Bank Syariah Indonesia.  
In 2021, PT Bank BNI Syariah officially merged its share with other Sharia Banks to become PT Bank Syariah Indonesia.

\*\*) Penyertaan pada PT PANN Pembiayaan Maritim oleh BNI berupa Penyertaan Sementara yang dilakukan sejak tahun 2017.  
Share inclusion in PT PANN Pembiayaan Maritim by BNI has been temporary since 2017.

# WILAYAH JARINGAN BISNIS

## Business Network Area

BNI Life dalam menjalankan usahanya, memiliki jaringan bisnis di seluruh Indonesia, seperti yang digambarkan pada peta jaringan sebagai berikut:

In operating its business, BNI Life has a business network spread across Indonesia, as illustrated on the network map as follows:





## WILAYAH JARINGAN BISNIS

Business Network Area



# NAMA DAN ALAMAT KANTOR PEMASARAN

## Name and Address of Marketing Office

### Kantor Pemasaran | Marketing Offices

Kantor Pemasaran Marketing Offices	Kantor Pemasaran Marketing Offices	Kantor Pemasaran Marketing Offices
<b>Jakarta 1</b> Gedung Grand Slipi Tower Jl. S Parman Kav. 22-24 Lantai 8 Unit N dan O Jakarta Barat—11480 Telp : (021) 2902 1982 ext. 125 (021) 2594 5068 Fax : (021) 2594 5064 Email : slipi@bni-life.co.id	<b>Lampung</b> JL. Jend Sudirman no. 134 A Kel. Rawalaut Kec. Enggal Bandar Lampung – Lampung Telp : 0721-5600 350, 5600 066, 5600 067 Fax : 0721-5600 027 Flexi : 0721-3653 242 Email : lampung.01@bni-life.co.id	<b>Makassar</b> Jl. Pengayoman Ruko Mirah II No. 29 RT.05 RW.04 Kelurahan Pandang, Kecamatan Panakkukang Makassar – 90231 Telp : (0411) 467 3521 Fax : (0411) 467 3522 Email : makassar.01@bni-life.co.id Makassar.02@bni-life.co.id
<b>Kantor Pemasaran</b> Marketing Offices	<b>Kantor Pemasaran</b> Marketing Offices	<b>Kantor Pemasaran</b> Marketing Offices
<b>Jakarta 4</b> Gedung BNI Life Insurance Lt. 4 Jl. Aipda K.S Tubun No. 67 Jakarta Pusat, 10260 Telp : (021) 5366 7676 ext. 3856 Fax : (021) 5366 7687 Email : intiland@bni-life.co.id	<b>Surabaya 1</b> Rukan Graha Bintoro Jl. Bintoro 16 C Surabaya 60264 Jawa Timur, Indonesia Telp : (031) 5685 668-69 (Hunting) Fax : (031) 5681 556 Email : surabaya.01@bni-life.co.id	<b>Balikpapan</b> Komp. Ruko Haryono Palace Jl. M.T Haryono No. 2 Kel. Gunung Samarinda Kota Balikpapan – Kalimantan Timur Telp : (0542) 8510182 Fax : (0542) 8510181 Email : kp.balikpapan@bni-life.co.id
<b>Kantor Pemasaran</b> Marketing Offices	<b>Kantor Pemasaran</b> Marketing Offices	<b>Kantor Pemasaran</b> Marketing Offices
<b>Yogyakarta 2</b> Ruko Casa Grande No. 39 Jl. Ringroad Utara DI. Yogyakarta 55282 Telp : (0274) 4478 164/165(Hunting) Fax : (0274) 4478 247 Email : yogyakarta.02@bni-life .co.id	<b>Kupang</b> Jl. Veteran RT.014, RW.004 Kelurahan Fatululi, Kecamatan Oebobo Kota Kupang Telp : (0380) 8441236 Email : kp.kupang@bni-life.co.id	<b>Denpasar</b> Jl. Buluh Indah No. 149 Denpasar 80118, Bali Telp : (0361) 416 301, (0361) 416 302 Fax : (0361) 416 303 Email : denpasar@bni-life.co.id
<b>Kantor Pemasaran</b> Marketing Offices	<b>Kantor Pemasaran</b> Marketing Offices	<b>Kantor Pemasaran</b> Marketing Offices
<b>Pekanbaru</b> Jl. Jendral Ahmad Yani No. 132 C Pekan Baru 28127 Riau, Indonesia Telp : (0761) 446 44 Flexi : (0761) 706 7658 Fax : (0761) 446 46 Email : pekanbaru@bni-life.co.id	<b>Palembang</b> Jl. Basuki Rahmat No. 897 F Palembang 30127 Sumatera Selatan, Indonesia Telp : (0711) 311 448 (Hunting) Fax : (0711) 359 684 Email : palembang@bni-life.co.id	<b>Medan 3</b> Jl. T Amir Hamzah No. 6/37 Kel. Sei Agul Kec, Medan Barat Medan 20117 – Sumatera Utara Telp : (061) 80032341 Fax : - Email : medan.03@bni-life .co.id
<b>Kantor Pemasaran</b> Marketing Offices	<b>Kantor Pemasaran Mandiri   Self Service Point</b>	
<b>Bandung</b> Jl. Karapitan No. 129 B RT.01, RW.07 Kel. Burangrang, Kec. Lengkong Bandung 40262 Telp : (022) 73517990 Email : bandung.01@bni-life.co.id	KPM Gunung Sitoli – Kep. Nias	KPM Samarinda Kota
	KPM Jambi Kota	KPM Tasikmalaya 1
	KPM Malang 1	KPM Yogyakarta 3
	KPM Makassar Selatan	KPM Surabaya Metropolitan



## NAMA DAN ALAMAT KANTOR PEMASARAN

Name and Address of Marketing Office

### Kantor Layanan | Service Point

Kantor Layanan Service Point	Kantor Layanan Service Point	Kantor Layanan Service Point
<b>Jakarta</b> Lantai Ground Podium Menara BNI Pejompongan. Jl. Pejompongan Raya No.5 Bendungan Hillir, Tanah Abang Jakarta Pusat 10210.	<b>Denpasar</b> Jl. Diponegoro No.122 Denpasar, Dusun Sanglah Barat, Daud Puri Klod, Denpasar Barat, Denpasar.	<b>Semarang</b> DP Mall Semarang Ruko Pemuda Mas Lt. 2 Blok A1-A2 Jl. Pemuda No. 150 Semarang --50139
Kantor Layanan Service Point	Kantor Layanan Service Point	
<b>Surabaya</b> Gedung Graha Pangeran Lantai 11 Jl. A Yani No. 286 Surabaya, Jawa Timur – 60231	<b>Bandung</b> Jl. Burangrang No.38, Lengkong, Bandung	

### Kantor RO Bancassurance | RO Bancassurance Offices

Regional Office Medan	Regional Office Padang	Regional Office Palembang
KK BNI GATOT SUBROTO Jl. Gatot Subroto No. 14 Golden Trade CTR Medan Kota Medan, Sumatera Utara – 20238	PT BNI Life Insurance BNI KLN A. Yani, Lantai 2 Jl. Ahmad Yani No. 111 Pekanbaru Riau – 28127	Jl. Basuki Rahmat, No.24B Pahlawan Kec.Kemuning Palembang - Sumatera Selatan – 30151
Regional Office Bandung	Regional Office Semarang	Regional Office Denpasar
Jl. Burangrang No.38B Kel. Burangrang Kec. Lengkong Bandung – 40262	BNI Life Regional Semarang BNI KLN Pemuda Jalan Pemuda Mas Blok A1-A2 Sekayu – Semarang – 50132	Jl. Diponegoro No.122 Denpasar, Ext. Lantai 2 No. Tlp : 0361 – 4783350
Regional Office Makassar	Regional Office Banjarmasin	Regional Office Manado
BNI KLN AP. Pettarani No.12 A, Lantai 3 Buakana, Kec Makassar Sulawesi Selatan – 90222	BNI KLN A. YANI KM. 1 Lantai 2 Jl. Jend. A. Yani Km 1 No.97-99 Banjarmasin – 70235	Komp. Ruko Mega Mas Blok. 1 F No.12 A Jl. Pieere Tendeen Boulevard, Manado – 95111
Regional Office Papua	Regional Office Yogyakarta	Regional Office Malang
Jl. Ardipta III Polimak (samping JNE Polimak) Jayapura Papua	Jl. Laksda Adisucipto No.27 Demangan Demangan, Gondokusuman Daerah Istimewa Yogyakarta – 55221	KK Soekarno Hatta Malang D/H ITN Malang Jl. Soekarno Hatta SBC Kav.2–3 Malang, Jawa Timur – 65145
Regional Office Surabaya	Regional Office Jakarta BSD	Regional Office Jakarta Senayan
BNI Graha Pangeran Jl. Ahmad Yani Surabaya No.286 Lt.11, Surabaya	BNI KCP Pasar Modern BSD Ruko Pasar Modern BSD Blok PMA/RA No.18- 19 BSD	BNI Hang Lengkir Jl. Hanglengkir 2 No.30-24 Jakarta Selatan
Regional Office Jakarta Kota	Regional Office Jakarta Kemayoran	
BNI KC Jakarta Kota Jl. Lada No.1 Jakarta Barat	BNI KCP MATRAMAN Jl. Matraman Raya No.123 Jakarta Timur	

# LEMBAGA PROFESI PENUNJANG

## Supporting Profession Institution

» **DAFTAR LEMBAGA PROFESI PENUNJANG PERUSAHAAN**  
**LIST OF COMPANY SUPPORTING PROFESSION INSTITUTION**

Nama Name	Alamat Address	Jenis dan Bentuk Jasa Type and Form of Service	Biaya Cost	Periode Penugasan Assignment Period
Kantor Akuntan Publik Public Accounting Firm	KAP Tanudiredja, Wibisana, Rintis & Rekan WTC 3, Jl. Send. Sudirman Kav. 29-31, Jakarta 12920	Audit umum atas Laporan Keuangan tahun buku 2021 General audit on Financial Report in 2021 fiscal year	Rp919.300.645,- (sudah termasuk PPN 10%)	2021
Konsultan Hukum Legal Firm	<ol style="list-style-type: none"> <li>1. Drawy &amp; Droit Law Office <ul style="list-style-type: none"> <li>• Menara Rajawali Lt 7-1 Jl. DR Ide Anak Agung Gde Agung Lot 5#1</li> <li>• DU Center Kuningan, Jl. Karet Pedurenan No.53, RT.2/RW.7, Kuningan, Jakarta Selatan</li> </ul> </li> <li>2. Kantor Advokat Teddy Titi Jl. Cimandiri 1 A Cikini, Jakarta 10330</li> <li>3. Busyofi &amp; Partners Jl. Jeruk No 19, Kelurahan Utan Kayu Utara, Jakarta Timur 13120</li> <li>4. Maulana Mediansyah &amp; Associates Kayumanis IX No. 81, Matraman, Jakarta Timur, 13130</li> </ol>	Penanganan Kasus dan Bantuan Jasa Hukum Case Handling and Legal Service Assistance	Rp775.309.970,-	2021
Notaris Notary	Mala Mukti, S.H., LL.M AXA Tower Lantai 27#6 Jl. Prof. Dr Satrio Kav.18, Jakarta 12940	Pembuatan Akta Keputusan Pemegang Saham Making Shareholders Decree Deed	Rp46.666.668,-	2021



# INFORMASI WEBSITE RESMI BNI LIFE

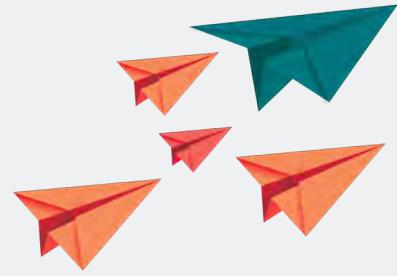
## Information on Official Website of BNI Life

Sebagai bentuk transparansi Perseroan kepada *stakeholder*, BNI Life memiliki website yang beralamat di [www.bni-life.co.id](http://www.bni-life.co.id). Keberadaan website tersebut merupakan bagian dari keterbukaan informasi yang dilakukan BNI Life sehingga seluruh *stakeholder* dapat memperoleh berbagai informasi terkait BNI Life.

As a commitment to transparency of the Company to stakeholders, BNI Life has a website at [www.bni-life.co.id](http://www.bni-life.co.id). This website aims to disclose information carried out by BNI Life, so that all stakeholders can obtain various information related to BNI Life.

Uraian Description	Ketersediaan Availability	Keterangan Information
Informasi pemegang saham Information on shareholders	✓	Sudah terdapat pada web Perusahaan Presented on the Company's website
Isi Kode Etik Code of Conduct Content	✗	Belum terdapat pada web Perusahaan Not presented yet on the Company's website
Informasi Rapat Umum Pemegang Saham (RUPS) paling kurang meliputi bahan mata acara yang dibahas dalam RUPS, ringkasan risalah RUPS, dan informasi tanggal penting yaitu tanggal pengumuman RUPS, tanggal pemanggilan RUPS, tanggal RUPS, tanggal ringkasan risalah RUPS diumumkan.  Information on the General Meeting of Shareholders (GMS) which at least includes the material for the agenda discussed in the GMS, summary of the minutes of the GMS, and important date information, namely the date of the announcement of the GMS, the date of the summons for the GMS, the date of the GMS, the date the summary of the minutes of the GMS was announced.	✗	Belum terdapat pada web Perusahaan Not presented yet on the Company's website
Laporan Keuangan Tahunan (5 tahun terakhir) Annual Financial Report (last 5 years)	✓	Sudah terdapat pada web Perusahaan Presented on the Company's website
Profil Dewan Komisaris dan Direksi Boards of Commissioners and Directors Profile	✓	Sudah terdapat pada web Perusahaan Presented on the Company's website
Piagam/Charter Dewan Komisaris, Direksi, Komite-komite, dan Unit Audit Internal Charter of Boards of Commissioners, Directors, Committees, and Internal Audit Unit	✗	Belum terdapat pada web Perusahaan Not presented yet on the Company's website





# 04

## ANALISIS DAN PEMBAHASAN MANAJEMEN

Management Discussion and Analysis



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**Saluran distribusi pemasaran BNI Life adalah *Agency, Bancassurance, Employee Benefit* dan *Syariah*.**

BNI Life's marketing distribution channel are Agency, Bancassurance, Employee Benefits and Sharia.

# TINJAUAN MAKRO EKONOMI

## Macro Economic Overview

### TINJAUAN MAKRO EKONOMI

Pertumbuhan ekonomi Indonesia pada 2021 ini bergerak fluktuatif, meskipun sempat terkontraksi pada kuartal I 2021, pertumbuhan ekonomi Indonesia kemudian meroket pada kuartal selanjutnya, lalu kembali terhantam COVID-19 varian delta.

Di kuartal I 2021, pertumbuhan ekonomi Indonesia masih mengalami kontraksi 0,74% secara *year on year* (*yoY*). Kontraksi terjadi karena pertumbuhan ekonomi pada kuartal I tahun 2020 masih tercatat positif sebesar 2,97%. Selanjutnya, ekonomi Indonesia pada kuartal II 2021 tercatat tembus 7,07% *yoY*. Pertumbuhan ekonomi Indonesia meroket menjadi 3,69% untuk tahun 2021 dibandingkan dengan tahun 2020 yang mengalami kontraksi sebesar 5,32%.

Pertumbuhan ekonomi ini juga membawa Indonesia keluar dari resesi. Pertumbuhan positif ini mengakhiri catatan kontraksi ekonomi berturut-turut yang terjadi sejak kuartal II 2020 sampai dengan kuartal I 2021. Namun demikian, penyebaran COVID-19 varian Delta yang meluas sejak Juli hingga Agustus 2021 menyebabkan pertumbuhan ekonomi Indonesia kembali merosot. Pada kuartal III 2021, pertumbuhan ekonomi hanya sebesar 3,51% *yoY*.

Pada tanggal 24 November 2021 varian baru COVID-19, yaitu Omicron pertama kali dilaporkan oleh Organisasi Kesehatan Dunia (WHO) berasal dari Afrika. Kementerian Kesehatan telah melakukan pelacakan asal muasal masuknya COVID-19 varian Omicron ke Indonesia dengan kasus pertama diduga berasal dari warga negara Indonesia (WNI) yang tiba dari Nigeria pada tanggal 27 November 2021.

### MACRO ECONOMIC OVERVIEW

Indonesia's economic growth in 2021 was fluctuating. Even though, it has contracted in the 1<sup>st</sup> quarter of 2021, Indonesia's economic growth then skyrocketed in the next quarter, then was hit again by the delta variant of the COVID-19 virus.

In the 1<sup>st</sup> quarter of 2021, Indonesia's economic growth still experienced a contraction by 0.74% year on year (*yoY*). This contraction occurred due to economic growth in the 1<sup>st</sup> quarter of the previous year was still positive at 2.97%. Furthermore, the Indonesian economy in the 2<sup>nd</sup> quarter of 2021 recorded 7.07% *yoY*. Indonesia's economic growth skyrocketed 3.69% in 2021 compared to the year of 2020 contracted by 5.32%.

This economic growth also put Indonesia out of recession. This positive growth ended the record of consecutive economic contractions from the 2<sup>nd</sup> quarter of 2020 to the 1<sup>st</sup> quarter of 2021. However, the spread of the Delta variant of COVID-19 from July to August 2021 impacted Indonesia's economic growth to decline again. In the 3<sup>rd</sup> quarter of 2021, economic growth was only 3.51% *yoY*.

On 24 November 2021, a new variant of COVID-19 Omicron was first reported by the World Organization Organization (WHO) spreading in Africa. The Ministry of Health has traced the first spread of this new Omicron variant of the COVID-19 virus in Indonesia with the first case allegedly coming from an Indonesian citizen (WNI) who arrived from Nigeria on 27 November 2021.

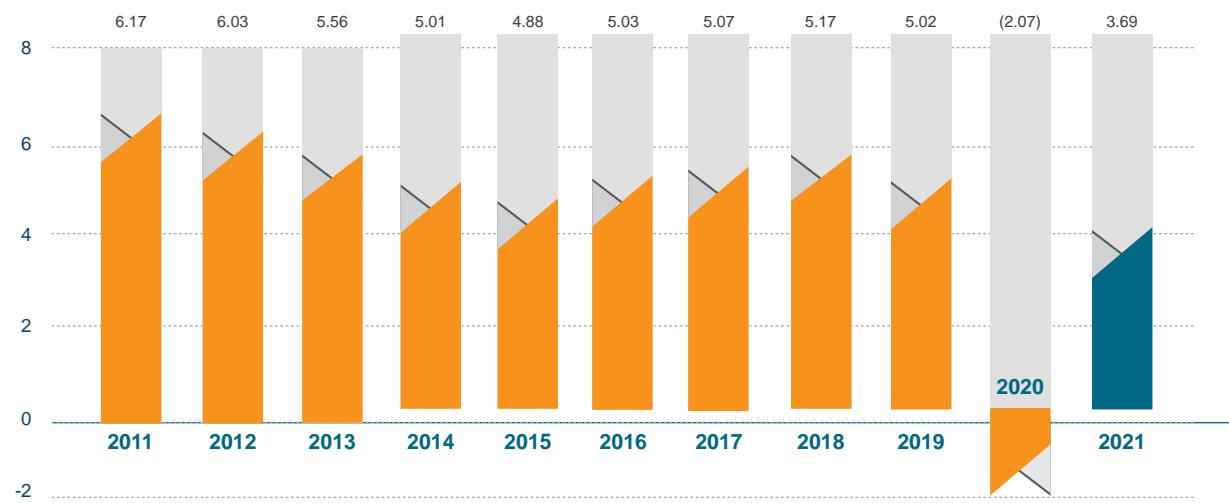


## TINJAUAN MAKRO EKONOMI

### Macro Economy Overview

Meski demikian, penyebaran varian COVID-19 baru yaitu Omicron masih perlu diwaspada ke depan. Perkembangan dinamika global juga menjadi perhatian karena bisa berdampak terhadap pemulihan ekonomi nasional. Sampai dengan 7 Desember 2021 sebanyak 100 juta orang telah menerima vaksinasi COVID-19 dosis 1 dan dosis 2, artinya sudah 49% dari total sasaran 208,2 juta orang yang harus divaksinasi COVID-19. Selain itu, berdasarkan rangkuman dari *Our World in Data* pada 6 Desember 2021 menunjukkan Indonesia menduduki peringkat ke-5 negara dengan jumlah terbanyak vaksinasi COVID-19 dosis lengkap setelah Tiongkok, India, Amerika Serikat dan Brazil. Hal ini menunjukkan kemampuan Indonesia dalam menghadapi pandemi yang berkepanjangan ini dan upaya mengurangi angka kesakitan berat, bahkan kematian.

However, the spread of the new COVID-19 variant, Omicron variant, still needs to be worried for going forward. The development of global dynamics is also a concern due to an impact on the recovery of the National economy. As of 7 December 2021, 100 million people have received COVID-19 vaccination doses 1 and 2, which means 49% of the total target of 208.2 million people that must be vaccinated against COVID-19. In addition, based on a summary from *Our World in Data* on 6 December 2021, it shows that Indonesia was on 5th rank country with the highest number of full-dose COVID-19 vaccinations after China, India, the United States and Brazil. This shows Indonesia's ability to deal with this prolonged pandemic and its efforts to reduce the number of serious illnesses and even deaths.



Sumber: BPS (data diolah)  
Source: BPS (data processed)

## TINJAUAN MAKRO EKONOMI

### Macro Economy Overview

#### TINJAUAN INDUSTRI ASURANSI

Statistik Asuransi Indonesia yang dirilis Otoritas Jasa Keuangan (OJK) menunjukkan industri asuransi jiwa tahun 2021 mengalami pertumbuhan, yang ditandai oleh pertumbuhan premi, klaim dan investasi. Walaupun kondisi ekonomi masih sangat dipengaruhi oleh pandemic COVID-19 yang masih berlangsung, kondisi ekonomi Indonesia sudah menunjukkan perbaikan dengan pertumbuhan ekonomi sebesar 3,69%.

Menurut Deputi Direktur Pengawasan Otoritas Jasa Keuangan (OJK), walaupun industri asuransi pada tahun 2021 secara aset mengalami pertumbuhan 12,36% yang ditopang oleh pertumbuhan investasi namun industri asuransi disebutnya masih dalam mode “survival”. Untuk premi asuransi jiwa memang tumbuh cukup baik hingga 7%. Namun di asuransi umum dan reasuransi justru mengalami kontraksi hingga 3%. Pertumbuhan premi asuransi jiwa relatif cukup baik, tetapi untuk asuransi umum dan reasuransi pertumbuhannya minus 3%. Ini kami lihat memang dari sisi asuransi kredit yang relatif ada *slowdown* di dalam penerimaan premi, sehingga untuk asuransi umum ada penurunan. Tetapi secara keseluruhan untuk industri asuransi di 2021 masih tumbuh di angka 3%.

#### INSURANCE INDUSTRY OVERVIEW

Insurance Indonesia statistics released by the Financial Services Authority (OJK) show that the life insurance industry in 2021 experienced growth, which was marked by growth in premiums, claims and investments. Although economic conditions are still strongly affected by the ongoing COVID-19 pandemic, Indonesia's economic condition has shown improvement with economic growth of 3.69%.

According to the Deputy Director of Supervision of the Financial Services Authority (OJK), although the insurance industry in 2021 on an asset basis experienced a growth of 12.36% supported by investment growth but the insurance industry is still in “survival” mode. For life insurance premiums do grow quite well up to 7%. But in general insurance and reinsurance actually contracted by 3%. The growth in life insurance premiums is relatively good enough, but for general insurance and reinsurance the growth is minus 3%. This we see indeed in terms of credit insurance that is relatively slowdown in premium receipts, so for general insurance there is a decrease. But overall for the insurance industry in 2021 was still growing at 3%.

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth
Total Investasi Total Investment	1.319.880.110	1.174.677.080	12,36%
Total Bukan Investasi Total Non-Investment	270.836.180	206.304.590	31,28%
Total Aset Total Assets	1.590.716.289	1.380.981.670	15,19%
Total Liabilitas Total Liabilities	833.394.402	764.569.617	9,00%
Total Pinjaman Subordinasi Total Subordinate Loan	2.122.518	1.090.325	94,67%
Total Ekuitas Total Equities	755.199.369	615.321.727	22,73%
Premi* Premium	520.022.908	447.407.087	16,23%
Klaim Claims	356.132.590	313.812.336	13,49%

(Sumber : OJK Statistik Asuransi 2021 & 2020)  
(Sources: OJK Statistik Asuransi 2021 & 2020)



# TINJAUAN OPERASI PER SEGMENT USAHA

## Operation Overview Per Business Segment

### SEGMENT OPERASI

Dalam menyusun laporan keuangan yang menjadi dasar bagi penyusunan laporan tahunan, Perseroan belum menerapkan PSAK 5 (Penyesuaian 2015) tentang Segmen Operasi. Untuk dapat menggambarkan segmen usahanya, BNI Life membaginya ke dalam 4 (empat) saluran distribusi pemasaran yang dimiliki, yaitu *Agency*, *Bancassurance*, *Employee Benefit* dan *Syariah*.

#### DIVISI AGENCY

##### Deskripsi Usaha

Divisi Agency di BNI Life merupakan salah satu unit bisnis di BNI Life yang bertanggung jawab melaksanakan perencanaan, penjualan dan pemasaran produk-produk BNI Life melalui penyalinan kemitraan dengan tenaga pemasar atau yang umumnya disebut agen asuransi jiwa. Divisi Agency adalah salah satu unit bisnis yang berfokus untuk memberikan pelayanan manfaat asuransi secara komprehensif atas sejumlah risiko yang dialami oleh Tertanggung sesuai dengan ketentuan produk yang ditawarkan.

Produk dan Layanan Produk-produk unggulan yang ditawarkan Divisi Agency, antara lain:

### OPERATING SEGMENT

In preparing the financial statements which form the basis for the preparation of annual reports, the Company has not implemented SFAS 5 (2015 Improvement) concerning Operating Segments. To be able to describe its business segment, BNI Life divides it into 4 (four) marketing distribution channels that it has, which are *Agency*, *Bancassurance*, *Employee Benefits* and *Sharia*.

#### AGENCY DIVISION

##### Business Description

The Agency Division at BNI Life is one of the business units at BNI Life which is responsible for planning, selling and marketing BNI Life products through partnerships with marketers or commonly known as life insurance agents. The Agency Division is a business unit that focuses on providing comprehensive insurance benefit services for the risks experienced by the Insured in accordance with the terms of the product offered

Products and Services The main products offered by the Agency Division are as follows:

Nama Produk Product Name	Tipe Produk Product Type	Keunggulan Competitive Advantage
BNI Life Spectra Double Power BNI Life Spectra Double Power	Hybrid Endowment Hybrid Endowment	Memberikan gabungan manfaat meninggal dan manfaat hidup serta nilai tunai Provides combined benefits of passed away and life benefits as well as cash value
BLife Double Protection BLife Double Protection	Endowment Endowment	Memberikan manfaat asuransi kematian dan berfungsi sebagai tabungan Provides passed away insurance benefits and serves as a savings account
BLife Fixed Protection BLife Fixed Protection	Kematian Ekawarsa Ekawarsa Passed Away	Memberikan manfaat asuransi kematian secara komprehensif Provides comprehensive passed away insurance benefits
BLife Optima Protection BLife Optima Protection	Kematian Berjangka Comprehensive Passed Away	Memberikan manfaat asuransi kematian secara komprehensif Provides comprehensive passed away insurance benefits
BLife Protect Plus BLife Protect Plus	Whole Life Whole Life	Memberikan perlindungan seumur hidup terhadap nilai ekonomi seseorang jika terjadi risiko meninggal baik karena kecelakaan maupun bukan kecelakaan Provides lifetime protection to the economic value of a person in the event of risk of passed away either by accident or non-accident

## TINJAUAN OPERASI PER SEGMENT USAHA

Operation Overview Per Business Segment

Nama Produk Product Name	Tipe Produk Product Type	Keunggulan Competitive Advantage
BLife Smart Education BLife Smart Education	Dwiguna Kombinasi Dwiguna Combination	Memberikan proteksi ekonomi terhadap risiko kematian serta menyediakan dana pendidikan anak (penerima beasiswa) berupa tahapan biaya pendidikan dan pembayaran berkala Provides economic protection against the risks of passed away and provides education funds for children (scholarship recipients) in the form of tuition fees and periodic payments
BLife Smart Protection BLife Smart Protection	Whole Life Whole Life	Memberikan manfaat asuransi kematian Provides passed away insurance benefits

### » Kantor Pemasaran dan Kantor Pemasaran Mandiri Divisi Agency Marketing Office and Independent Marketing Office of Agency Division

KP Balikpapan	KP Medan 3	KPM Malang 1
KP Bandung	KP Palembang	KPM Makassar Selatan
KP Denpasar	KP Pekanbaru	KPM Samarinda Kota
KP Jakarta 1 Slipi	KP Surabaya 1	KPM Tasikmalaya 1
KP Jakarta 4 Intiland	KP Yogyakarta 2	KPM Yogyakarta 3
KP Lampung	KPM Gunung Sitoli – Kep. Nias	KPM Surabaya Metropolitan
KP Makassar	KPM Jambi Kota	

Agency menerapkan strategi dan inisiatif pemasaran yang komprehensif dengan meningkatkan proses digital dalam beraktivitas untuk meningkatkan pangsa pasar di industri asuransi nasional di tahun 2021. Berikut adalah uraian penjelasan mengenai kegiatan pemasaran yang dilakukan oleh BNI Life berdasarkan segmen usahanya di tahun 2021:

### » Agency - Kegiatan Pemasaran Tahun 2021 Agency - Marketing Activities of 2021

<b>New Business</b>	Mengadakan kontes produk terbaik Held best product contest
	Mengadakan Mid Convention & Star Contest Held Mid Convention & Star Contest
	Mengadakan Mid Convention & Star Contest Held Mid Convention & Star Contest Held Virtual Customer Gathering
	Mengadakan training secara virtual Held virtual training
<b>Renewal</b>	Memasukkan kategori Persistency dalam kontes Including Persistency category in the contest



## TINJAUAN OPERASI PER SEGMENT USAHA

### Operation Overview Per Business Segment

#### Pendapatan/Profitabilitas Divisi Agency

#### Agency Division Income/Profitability

» **Premi Kotor Tahun 2020-2021**  
**Gross Premium in 2020-2021**

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
Premi New Business New Business Premium	64.935	101.240	(36.305)	(35,86)
Premi Renewal Renewal Premium	101.070	99.097	1.973	1,99
<b>Jumlah</b> Total	<b>166.004</b>	<b>200.337</b>	<b>(34.333)</b>	<b>(17,14)</b>

#### DIVISI BANCASSURANCE

Bancassurance merupakan saluran distribusi BNI Life yang memasarkan produk-produk melalui kerja sama dengan pihak bank. Bancassurance menjadi kontributor utama laba Perusahaan, termasuk memberikan *fee based income* kepada BNI selaku Perusahaan induk. Peningkatan jumlah nasabah di tahun 2021 (1.326.643) sebesar 37.855 (3%) terhadap tahun 2020 (1.288.788).

Produk utama Bancassurance yang dipasarkan melalui beberapa saluran sub distribusi, yaitu *In Branch* dan *Affinity*. Dua saluran sub-distribusi Bancassurance diuraikan sebagai berikut.

##### *In Branch*

##### Deskripsi Usaha

Divisi *Bancassurance In Branch* berfungsi untuk melakukan pemasaran produk-produk asuransi jiwa bekerja sama dengan Bank berdasarkan model bisnis referensi dengan menempatkan Tenaga Pemasar (*Bancassurance Specialist/BAS*) di cabang atau *outlet* (Bank BNI). *Bancassurance In Branch* melakukan pemasaran produk-produknya dengan tujuan untuk mendukung pencapaian target di sektor *Bancassurance*, meningkatkan loyalitas Nasabah, memperkuat produk dan meningkatkan pangsa pasar serta merupakan bentuk peningkatan pelayanan kepada Nasabah dalam Perencanaan Keuangan.

#### BANCASSURANCE DIVISION

Bancassurance is a distribution channel for BNI Life which markets products in collaboration with banks. Bancassurance is the main contributor to the Company's profit, including providing fee based income to BNI as the parent company. An increase in the total of new customers in 2021 (1,326,643) by 37,855 (3%) compared to 2020 (1,288,788).

The main products of Bancassurance are marketed through several sub-distribution channels, which are *In Branch* and *Affinity*. The two Bancassurance sub-distribution channels are described as follows.

##### *In Branch*

##### Business Description

The *Bancassurance In Branch* Division functions to market life insurance products in collaboration with the Bank based on a reference business model by placing Marketers (*Bancassurance Specialists/BAS*) at branches or outlets (BNI Bank). *Bancassurance In Branch* marketing its products with the aim of supporting the achievement of targets in the *Bancassurance* sector, increasing customer loyalty, strengthening products and increasing market share as well as a form of service improvement to customers in Financial Planning.

## TINJAUAN OPERASI PER SEGMENT USAHA

### Operation Overview Per Business Segment

#### Produk dan Layanan

Untuk tahun 2021, fokus Perusahaan adalah meningkatkan produksi produk reguler untuk meningkatkan profitabilitas perusahaan. Produk kami adalah: BLPM, Steady Protection, Solusi Abadi, Solusi Dana Kesehatan, *BNI Life Infinite Protection*, *BNI Life Steady Protection*, Solusi Proteksi Dana Pensiun dan Solusi Pintar untuk memberikan pilihan variasi produk sesuai kebutuhan nasabah.

#### Produktivitas In Branch

Manajemen telah menyiapkan sejumlah strategi untuk pencapaian target bisnis pada tahun 2021 dengan membekali staff In Branch 154 ASM & 1.497 BAS (Data Aktual Des 2021) dengan berbagai macam pelatihan dan praktik untuk meningkatkan kompetensi guna mendukung peningkatan Produktivitas seperti :

1. Konsep Training baru dengan menggunakan media *online* (Daring).
2. Program *Training Matrikulasi Competency* untuk *Leader*.
3. *System Sales Activity Management (DLS)* dan *Learning Management System (LMS)* untuk memonitoring aktivitas dan program pembelajaran untuk sales.

#### Pendapatan/Profitabilitas In Branch

##### » Premi Bruto In Branch Tahun 2020-2021 In Branch Gross Premium for 2020-2021

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
Bisnis Baru New Business	1.679.290	1.174.970	504.320	42,92
Renewal Renewal	780.743	733.147	47.596	6,49
Premi Bruto Gross Premium	2.460.033	1.908.117	551.916	28,92

#### Products and Services

For 2021, the Company focused on increasing the production of regular products to increase the company's profitability. Our products are BLPM, Steady Protection, Abadi Solution, Health Fund Solution, BNI Life Infinite Protection, BNI Life Steady Protection, Pension Fund Protection Solution and Solusi Pintar to provide a choice of product variations according to customer needs.

#### In Branch Productivity

Management has arranged several strategies for achieving business targets in 2021 by equipping staff in Branch 154 ASM & 1,497 BAS (Data Actual Dec 2021) with various kinds of training and practices to improve competence to support increased productivity such as:

1. New training concept using online media.
2. Competency Matriculation Training Program for Leaders.
3. Sales Activity Management System (DLS) and Learning Management System (LMS) to monitor activities and learning programs for sales.

#### In Branch Income/Profitability



## TINJAUAN OPERASI PER SEGMENT USAHA

### Operation Overview Per Business Segment

#### Prospek In Branch ke Depan

*Bancassurance In Branch* sebagai strategi pemasaran yang mengandalkan sinergi antara BNI Life dengan grup usaha, memastikan bahwa Perusahaan dapat melakukan sebaran produk kepada masyarakat luas secara efisien. Strategi penjualan ini menjadi salah satu pilar Perusahaan yang *solid* menopang kelangsungan dan perkembangan bisnis Perusahaan. Mengkombinasikan jaringan yang luas dan tersebar di seluruh Indonesia bersama sentuhan manusia melalui agen asuransi yang berkompetensi, saluran *In Branch* akan menjadi kunci yang sinergis ke depannya di saat pertumbuhan penjualan melalui saluran digital semakin berkembang. BNI Life melihat potensi kombinasi strategis di mana jaringan yang luas dengan ditopang oleh agen pemasar yang handal akan mampu menjadi pendukung perkembangan bisnis melalui komunikasi yang lebih representatif kepada nasabah baru yang diperoleh melalui saluran digital, dimana proses pelaksanaan bisnis juga dipermudah dengan digitalisasi proses.

#### Affinity

##### Deskripsi Usaha

Divisi *Bancassurance – Affinity* berfungsi untuk memberikan penawaran produk-produk asuransi jiwa kepada nasabah dari Bank BNI. Dalam pemasaran produk nya *Bancassurance Affinity* memiliki 3 saluran pemasaran, yaitu :

##### 1. Telemarketing

*Affinity-Telemarketing* berfungsi dalam memasarkan produk-produk asuransi jiwa individu kepada nasabah Bank BNI. Ada 2 model bisnis pemasaran dalam *Affinity Telemarketing* yaitu model bisnis referensi untuk penawaran kepada nasabah pemegang kartu kredit BNI dan model bisnis distribusi untuk penawaran kepada nasabah tabungan BNI. Penawaran produk asuransi dilakukan melalui telepon oleh tenaga pemasar yang sudah terlatih serta memiliki lisensi pemasaran produk asuransi dari Asosiasi Asuransi Jiwa Indonesia (AAJI). Dalam pemasaran para

#### In Branch Division Outlook

*Bancassurance In Branch* as a marketing strategy that relies on the synergy between BNI Life and the business group, ensuring that the company can distribute products to the wider community efficiently. This sales strategy is one of the company's solid pillars supporting the continuity and development of the company's business. Combining a wide network and spread throughout Indonesia along with human touch through competent insurance agents, *In Branch* channels will be a synergistic key going forward when the growth of sales through digital channels is growing. BNI Life sees the potential for strategic combinations where a broad network supported by reliable market agents will be able to support business development through more representative communication to new customers obtained through digital channels, where the process of conducting business is also facilitated by digitized processes.

#### Affinity

##### Business Description

The *Bancassurance - Affinity* Division functions to offer life insurance products to customers from Bank BNI. In marketing its products, *Bancassurance Affinity* has three marketing channels, as follows :

##### 1. Telemarketing

*Affinity-Telemarketing* functions as marketing individual life insurance products to Bank BNI customers. There are two marketing business models in *Affinity Telemarketing*, namely the reference business model to offer to BNI credit card holders and the distribution business model to offer to BNI savings customers. Insurance products offerings are made by telephone by trained marketers who have a marketing license for insurance products from the Indonesian Life Insurance Association (AAJI). In marketing,



## TINJAUAN OPERASI PER SEGMENT USAHA

### Operation Overview Per Business Segment

tenaga pemasar mengikuti aturan dan ketentuan yang berlaku serta diawasi oleh tim *Quality Assurance* (QA) yang memastikan penjualan sudah benar dan sesuai serta nasabah menyetujui penawaran yang diberikan. Persetujuan dari nasabah atas penawaran disimpan dalam bentuk rekaman percakapan.

#### 2. Credit Life

*Affinity – Credit Life* adalah produk asuransi jiwa kumpulan yang dipasarkan kepada nasabah yang mengambil pinjaman melalui Bank. Sehingga produk ini memberikan manfaat kepada Bank dan nasabah. Manfaat kepada Bank, dalam menghindari terjadinya kredit macet, sementara bagi nasabah adalah pemenuhan kewajiban jika nasabah mengalami kondisi meninggal dunia, serta menghindari ahli waris dari nasabah atas kewajiban dalam mengembalikan pinjaman ke Bank. Dalam prosesnya nasabah wajib untuk mengisi formulir Surat Pengajuan Asuransi Jiwa Kredit (SPAJK), dan ada 3 jenis akseptasi (penerimaan) yaitu: *Automatic Cover, Non Medical* dan *Medical Check Up*. Perbedaan ketiga jenis akseptasi tersebut dibedakan berdasarkan usia nasabah, besar pinjaman serta lama pinjaman.

#### 3. Bundling

*Affinity – Bundling* adalah jenis produk asuransi yang terintegrasi dengan produk perbankan atau produk-produk asuransi jiwa yang bekerjasama dengan Bank atau institusi lainnya dengan model bisnis integrasi, dimana produk asuransi jiwa tersebut sudah menjadi satu kesatuan dengan produk Bank tersebut. Selain itu, *Bancassurance Bundling* juga bertanggung jawab melakukan pengawasan atas pemasaran produk asuransi mikro BNI Life yang bekerja sama dengan Bank atau institusi lainnya, atau unit bisnis (*Bundling & Business Extension Strategic Partnership*). Asuransi mikro Indonesia sendiri merupakan produk asuransi yang diperuntukkan bagi masyarakat berpenghasilan rendah, tidak lebih dari Rp2,5 juta setiap bulannya. Asuransi ini memiliki fitur dan administrasinya yang sederhana, mudah didapat, ekonomis serta memberikan santunan secara segera.

marketers follow the applicable rules and regulations. They are also supervised by the Quality Assurance (QA) team, which ensures the sales are correct and appropriate and the customer agrees to the given offer. The approval from the customer related to the offer is stored in the form of a recorded conversation.

#### 2. Credit Life

*Affinity - Credit Life* is a group life insurance product marketed to customers who take out loans through the Bank. Thus, this product provides benefits to the Bank and customers. The benefit to the Bank is in avoiding bad credit. Meanwhile, for customers, the benefits are the fulfillment of obligations if the customer passes away, and avoiding the heirs from the customers for the obligation to return the loan to the Bank. In the process, customers are required to fill out a Credit Life Insurance Application Form (SPAJK). There are three types of acceptances, namely: Automatic Cover, Non Medical and Medical Check Up. The difference between the three types of acceptance is based on the age of the customer, the size of the loan and the length of the loan.

#### 3. Bundling

*Affinity - Bundling* is a type of insurance product that is integrated with banking products or life insurance products in collaboration with Banks or other institutions with an integrated business model as the life insurance product has become an integral part of the Bank's product. In addition, *Bancassurance Bundling* is also responsible for supervising the marketing of BNI Life micro insurance products in collaboration with banks or other institutions, or business units (*Bundling & Business Extension Strategic Partnership*). Indonesian micro insurance is an insurance product intended for low-income people, not more than Rp2.5 million per month. This insurance has simple, easy to obtain, economical features and administration as well as provides immediate compensation.



## TINJAUAN OPERASI PER SEGMENT USAHA

### Operation Overview Per Business Segment

#### Produk dan Layanan

Melalui *channel* pemasaran *Telemarketing* BNI Life memberikan layanan dengan produk unggulan untuk nasabah-nasabah pemegang kartu kredit serta tabungan Bank BNI, variasi produk yang dipasarkan mulai dari proteksi untuk penggunaan kartu kredit dengan asuransi Perisai Plus yang disertai manfaat tambahan cacat tetap total serta penyakit kritis, serta 2 (dua) produk unggulan lainnya yaitu BNI Life Active untuk perlindungan kecelakaan dan Proteksi Prima dengan keunggulan pembayaran manfaat asuransi tersedia dengan fasilitas *Cashless* dengan manfaat asuransi yang sangat komprehensif.

Untuk pemasaran asuransi jiwa kredit tahun 2021 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 perilaku nasabah yang mulai beralih ke platform kredit digital. 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 agen 46 di seluruh Indonesia.

#### Produktivitas Affinity

Untuk meningkatkan produktivitas di ketiga (3) *channel* pemasaran di Divisi *Affinity* telah dilakukan inisiatif strategi antara lain:

1. Desentralisasi *Call Center* didukung dengan *development* program melalui program duplikasi dan tentunya dengan konsep *training* yang disesuaikan dengan kebutuhan *telemarketer* di setiap grup atau level masing-masing.
2. Persiapan pengembangan *telehome* untuk memenuhi produktivitas dengan metode yang lebih fleksibel, dan tetap memperhatikan keamanan atas informasi nasabah.

#### Products and Services

Through Telemarketing channel, BNI Life provides services with excellent products for credit card holders and BNI Bank savings costumers. A variety of marketed products range from protection for credit card use to Shield Plus insurance along with additional benefits for total permanent disability and critical illness, and 2 (two) other best products namely BNI Life Active for accident protection and Proteksi Prima with the advantage of available payment method of insurance benefits through Cashless facilities with very comprehensive insurance benefits.

In addition of providing protection for consumer loans (credit) and productive loans (credit) of marketing credit life insurance in 2021, this marketing channel provides credit life insurance products for digital credit segmentation. This is in accordance with market development and customers behavior to switch into digital platforms. As for the Bundling marketing channel, insurance product offers are focused on term saving products and the development of financial literacy services through smart practices by marketing micro insurance through agent 46 throughout Indonesia.

#### Affinity Productivity

To increase productivity in the three (3) marketing channels in the Affinity Division, strategic initiatives have been carried out, including:

1. Call Center decentralization is supported by program development through duplication programs and a training concept tailored to the needs of telemarketers in each group or level.
2. Preparation of telehome development to meet productivity with a more flexible method, while still paying attention to the security of customer information.

## TINJAUAN OPERASI PER SEGMENT USAHA

### Operation Overview Per Business Segment

- 3. Optimalisasi teknologi melalui *e-submission* dan pengembangan atas tenaga pemasar *Relationship Officer (RO)* di seluruh wilayah Indonesia untuk peningkatan percepatan layanan.
- 4. Meningkatkan penetrasi agen46 untuk pemasaran asuransi mikro melalui sinergi dengan Bank BNI selaku mitra agen46.
- 3. Technology optimization through e-submission and development of Relationship Officer (RO) marketers throughout Indonesia to increase service acceleration.
- 4. Increasing the penetration of agen46 for marketing micro insurance through synergies with Bank BNI as agen46 partner.

#### Pendapatan/Profitabilitas *Affinity*

» **Premi Bruto *Affinity* Tahun 2020-2021**  
**Affinity Gross Premium for 2020-2021**

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
Credit Life Credit Life	321.903	301.744	20.159	6,68
Bundling Bundling	11.283	12.048	(765)	(6,35)
Telemarketing Telemarketing	429.157	455.377	(26.220)	(5,76)
Premi Bruto Gross Premium	762.343	769.169	(6.826)	(0,89)

#### Prospek *Affinity* ke Depan

*Bancassurance Affinity* memiliki *channel* distribusi pemasaran yang beragam, mulai dari pemasaran melalui *telemarketing*, dimana kondisi ini sangat memungkinkan untuk dapat menghubungi semua nasabah BNI, serta memberikan penawaran produk asuransi jiwa dan kesehatan. Serta agresif nya Bank BNI dalam memberikan pencairan kredit kepada nasabah dengan sendirinya akan meningkatkan perolehan dari *channel* distribusi *Affinity Credit Life*. Sementara untuk *Affinity Bundling* akan bersama bertambah seiring bertambahnya penabung baru.

#### Affinity Division Income/Profitability

#### Affinity Division Outlook

*Bancassurance Affinity* has various marketing distribution channels, starting from marketing through telemarketing, which condition is very possible to contact all BNI customers and offer life and health insurance products. Furthermore, Bank BNI's aggressiveness in providing credit disbursement to customers will increase revenue from the *Affinity Credit Life* distribution channel. Meanwhile, *Affinity Bundling* will increase along with the addition of new saving customers.



## TINJAUAN OPERASI PER SEGMENT USAHA

### Operation Overview Per Business Segment

#### DIVISI EMPLOYEE BENEFIT

##### Deskripsi Usaha

Bagi BNI Life, karyawan merupakan salah satu aset terpenting bagi sebuah perusahaan. Untuk itu, BNI Life menghadirkan Program Kesejahteraan Karyawan dalam segmen produk *Employee Benefit* dan sangat direkomendasikan untuk menciptakan kenyamanan serta perlindungan lengkap bagi karyawan dan keluarganya terhadap berbagai risiko yang mungkin terjadi. Melalui berbagai produk andalan, BNI Life memiliki program asuransi kumpulan yang mampu memenuhi kebutuhan perusahaan dalam hal kebutuhan asuransi kesehatan, asuransi jiwa dan asuransi kecelakaan diri serta program asuransi pesangon karyawan yang merupakan bagian yang tidak terpisahkan dari program *Employee Benefit*.

##### Produk dan Layanan

*Employee Benefit* tetap mengedepankan penjualan produk yang *profitable* dan mengelola *claim ratio* tetap terjaga serta meluncurkan produk Asuransi Kesehatan *Optima Managed Care* untuk melengkapi kebutuhan produk asuransi kumpulan. Layanan untuk menjaga loyalitas nasabah *existing* juga diberikan *Employee Benefit* dengan memberikan *Wellness Program* bagi nasabah sesuai kebutuhan. Dan melakukan kerja sama dengan tim operasional dalam forum *Employee Benefit* untuk pengembangan layanan yang juga menjadi sebuah prioritas, salah satunya adalah klaim *reimbursement* yang dilakukan nasabah melalui *Telemedicine*, dimana hal ini akan memudahkan nasabah untuk melakukan konsultasi dengan dokter tanpa harus pergi ke Rumah Sakit. Dan dalam tahun ini juga, inisiasi *Telemedicine* sebagai *provider* juga mulai dilakukan dan dalam tahap pengembangan, sehingga nantinya akan memberikan kemudahan dan pelayanan prima kepada nasabah-nasabah BNI Life.

#### EMPLOYEE BENEFIT DIVISION

##### Business Description

For BNI Life, employees are one of the most important assets for a company. For this reason, BNI Life presents an Employee Welfare Program in the Employee Benefit products segment and is highly recommended to create complete comfort and protection for employees and their families against various risks that may occur. Through various flagship products, BNI Life has a group insurance program that is able to meet the company's needs in terms of health insurance, life insurance and personal accident insurance as well as a termination program which is an integral part of the Employee Benefit program.

##### Products and Services

*Employee Benefit* will continue to prioritize the sale of profitable products, maintain the claim ratio, and launch the Optima Managed Care Health Insurance product to complement the needs of group insurance products. Employee benefits are also provided to maintain the loyalty of existing customers by providing a Wellness Program for customers according to their needs. Collaborating with the operational team in the Employee Benefit forum for service development also becomes a priority, one of which is the reimbursement claims made by customers through Telemedicine. It will facilitate customers to consult with doctors without having to go to the hospital. In this year, the initiation of Telemedicine as a provider has also begun and in the development stage. Later, this service will provide convenience and excellence to BNI Life customers.

## TINJAUAN OPERASI PER SEGMENT USAHA

### Operation Overview Per Business Segment

#### Produktivitas Employee Benefit

*Turnover* tenaga pemasar cukup tinggi, namun demikian produktivitas premi tetap meningkat. Dalam hal *turnover*, Manajemen mendukung untuk pemenuhan kebutuhan tenaga pemasar bahkan memberikan dorongan untuk melakukan ekspansi ke 17 wilayah yang berpotensi termasuk area industri. Manajemen juga memfasilitasi pelatihan-pelatihan dan pengembangan tenaga pemasar dalam situasi pandemi serta mendorong tenaga pemasar bukan hanya menjadi penjual saja melainkan sebagai *financial advisor* yang terus menggali kebutuhan serta memberikan solusi bagi nasabah korporasi.

Untuk meningkatkan produktivitas, *Employee Benefit* juga menjadi *door opener* untuk memasarkan produk-produk BNI Life lainnya baik individu maupun syariah. Selain itu juga, *Employee Benefit* melakukan kerja sama *bundling* dengan Bank BNI bagi nasabah-nasabah *payroll*, debitur dan giro.

#### Pendapatan/Profitabilitas Employee Benefit

##### » Premi Bruto Employee Benefit Tahun 2020-2021 Employee Benefit Gross Premium for 2020-2021

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
<b>Open Market</b> Open Market				
Bisnis Baru New Business	115.383	811.149	(695.766)	(85,78)
Renewal Renewal	634.264	572.918	61.346	10,71
<b>Business Banking</b> Business Banking				
Bisnis Baru New Business	388.331	191.446	196.885	102,84
Renewal Renewal	226.718	147.449	79.269	53,76
Premi Bruto Gross Premium	1.364.697	1.722.963	(358.266)	(20,79)

#### Employee Benefit Division Productivity

The turnover of marketers was quite high. However, premium productivity continued to increase. In turnover, management supports to meet the needs of marketers and even encourages expansion to 17 potential areas including industrial areas. The management also facilitates training and development of marketers amidst the andemic and encourages marketers to become sellers and financial advisors, who continue to understand their needs and provide solutions for corporate customers.

To increase productivity, Employee Benefit is also a door opener for marketing other BNI Life products, both individuals and sharia products. In addition, Employee Benefit conducts bundling cooperation with BNI Bank for payroll, debtor and current accounts customers.

#### Employee Benefit Division Income/Profitability



## TINJAUAN OPERASI PER SEGMENT USAHA

### Operation Overview Per Business Segment

#### Prospek *Employee Benefit* ke Depan

Dengan situasi pandemi yang masih terjadi di tahun 2021, dampak yang terjadi pada nasabah korporasi cukup signifikan, beberapa perusahaan mengalami kesulitan keuangan serta mengambil langkah efisiensi dengan mengurangi *budget* perusahaan untuk *benefit* karyawan yang berimbas kepada menurunnya pangsa pasar bagi *Employee Benefit*. Namun hal ini tidak mengurangi semangat dalam pengembangan bisnis *Employee Benefit*, karena dalam situasi ini *Employee Benefit* melihat peluang untuk memberikan solusi dengan menawarkan produk-produk yang disesuaikan dengan *budget* perusahaan tanpa menghilangkan *benefit* yang diberikan perusahaan kepada karyawannya.

Di sisi lain kami juga melihat adanya potensi penurunan klaim rasio untuk produk asuransi kesehatan kumpulan karena peserta menghindari risiko untuk berkunjung ke Rumah Sakit, namun, tentu ada juga peningkatan risiko dalam situasi ini. Mengelola risiko dan potensi bisnis yang muncul dalam situasi ini akan menjadi sebuah kunci keberhasilan, namun harus disertai dengan analisa data yang memadai sehingga dapat lebih tepat dalam memposisikan produk di *market* dan lebih akurat dalam menetapkan target pasar. Sinergi dengan grup usaha dan mengembangkan *partnership* dengan pihak ketiga juga akan menjadi dorongan yang kuat dalam pengembangan bisnis ke depan.

#### Employee Benefit Division Outlook

Knowing that the pandemic situation was still happening in 2021, which has given the significant impact for corporate customers. Some companies have experienced financial difficulties and taken efficiency steps by reducing the company budget for employee benefits, which has an impact on decreasing market share for Employee Benefits. However, this condition does not discourage the development of the Employee Benefit business. In this situation, Employee Benefit sees an opportunity to provide a solution by offering products that are tailored to the company budget without losing the benefits the company provides to its employees.

On the other hand, there is also potential claim reduction for group health insurance product concerning most of the participants avoid the risk of visiting the hospital. However, there is also risk increase in this situation surely. Managing arising risks and business potentials in this situation will be the key to success. However, the management must be carried out along with adequate data analysis so that it can be more precise in positioning products in the market and more accurate in setting target markets. Synergies with business groups and developing partnerships with third parties will also be a strong encouragement for business development in the future.

## TINJAUAN OPERASI PER SEGMENT USAHA

### Operation Overview Per Business Segment

#### DIVISI SYARIAH

##### Deskripsi Usaha

Sebagai negara yang mayoritas berpenduduk muslim, BNI Life juga turut memperhatikan lini bisnisnya untuk tetap memenuhi kebutuhan Nasabah dengan menghadirkan Divisi Syariah sebagai lini yang menjalankan kinerjanya sesuai prinsip Islam. Divisi ini memiliki 4 saluran distribusi penjualan, yaitu *Employee Benefit Syariah*, *Credit Life & Bundling*, *In Branch Syariah* dan *Telemarketing Syariah*.

##### Produk dan Layanan

Produk dan layanan segmen yang dilayani oleh Divisi Syariah, yakni:

###### 1. *Employee Benefit Syariah*

Program asuransi yang ditujukan untuk memenuhi kebutuhan Perseroan dalam hal program kesejahteraan para karyawan di sebuah Perseroan dengan prinsip Syariah. Saluran distribusi *Employee Benefit Syariah* adalah salah satu saluran distribusi di BNI Life yang memasarkan program kesejahteraan karyawan secara langsung ke Perseroan/Korporasi.

###### 2. *Credit Life & Bundling*

Saluran penjualan yang bekerja sama dengan lembaga pembiayaan bank dan *non bank* untuk melindungi asuransi jiwa peserta pembiayaan tersebut.

###### 3. *In Branch Syariah*

Saluran penjualan yang menjual produk individu dengan bekerja sama dengan Bank melalui sistem referensi bisnis. Saat ini BNI Life Unit Syariah telah melakukan kerjasama *in branch* dengan Bank Syariah Indonesia (BSI) dan Bank BNI.

###### 4. *Telemarketing Syariah*

Saluran penjualan yang melakukan penawaran kepada nasabah melalui telepon oleh tenaga pemasar.

#### SHARIA DIVISION

##### Business Description

As a predominantly Muslim country, BNI Life also pays attention to its business lines to meet customer needs by presenting the Sharia Division as a line that carries out its performance according to Islamic principles. This division has 4 sales distribution channels, those are Employee Benefit Syariah, Credit Life & Bundling, Sharia In Branch and Sharia Telemarketing.

##### Products and Services

Product and service segments served by the Sharia Division, namely

###### 1. Sharia Employee Benefit

An insurance program aimed at meeting the needs of the Company in terms of welfare programs for employees in a Company with Sharia principles. The Sharia Employee Benefit distribution channel is one of the distribution channels in BNI Life that markets employee welfare programs directly to the Company/Corporation.

###### 2. Credit Life & Bundling

Sales channels that work with bank and non-bank financing institutions to protect the life insurance of these financing participants.

###### 3. Sharia In Branch

A sales channel that sells individual products by cooperating with Bank through business reference system. Currently, BNI Life Sharia Unit has agreement In Branch with Bank Syariah Indonesia (BSI) and Bank BNI.

###### 4. Sharia Telemarketing

A sales channel that sells to customers by telephone by sales.



## TINJAUAN OPERASI PER SEGMENT USAHA

### Operation Overview Per Business Segment

#### Pendapatan/Profitabilitas Divisi Syariah

#### Sharia Division Income/Profitability

##### » Kinerja Divisi Syariah Tahun 2020-2021 Sharia Division Performance in 2020-2021

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
Pendapatan Income	86.847	78.419	8.428	10,75%
Laba Bersih Net Profit	33.979	24.931	9.048	36,29%
Akumulasi Surplus Dana Tabarru' Accumulation Surplus of Tabarru' Fund	38.732	31.117	7.615	24,47%

Selama tahun 2021 perusahaan telah membayarkan santunan manfaat asuransi dari dana tabarru' kepada peserta yang mengalami musibah, kematian maupun perawatan kesehatan (rawat inap/rawat jalan) sebesar Rp201,7 miliar atau tumbuh 11,73% dari periode yang sama tahun sebelumnya yang sebesar Rp180,6 miliar.

#### Prospek Syariah ke Depan

Adanya merger 3 (tiga) bank syariah dan situasi pandemi yang telah berlangsung sejak tahun 2020 memiliki dampak yang cukup signifikan terhadap bisnis BNI Life Unit Syariah. Terdapat 3 (tiga) channel bisnis yang berdampak langsung yaitu *employee benefits*, *In Branch*, dan *credit life*. Namun hal ini tidak mengurangi semangat dan strategi BNI Life Unit Syariah dalam mengembangkan bisnis dan mengubahnya menjadi peluang. Berikut beberapa strategi yang digunakan oleh BNI Life Unit Syariah dalam mengembangkan bisnis pada tahun 2022, yaitu:

1. Memaksimalkan potensi pasar pada Bank Hasil Merger (BSI).
2. Pengembangan model bisnis baru dalam kondisi *new normal*.
3. Penguatan model bisnis yang efektif untuk kerjasama *In Branch* dengan Bank BNI.
4. Pencapaian proses bisnis yang berkualitas.
5. Peningkatan profitabilitas dan efisiensi.

During 2021 the company has paid compensation for insurance benefits from the tabarru' fund to participants due to an accident, death or health care (in/out patient) amounting to Rp201.7 billion or grew 11.73% from the same period the previous year which was Rp180.6 billion.

#### Sharia Division Outlook

The merger of 3 (three) sharia banks and the pandemic situation that has been going on since 2020 have had significant impact on BNI Life Sharia Unit business. There are 3 (three) business channels that have direct impact which are employee benefits, In Branch, and credit life. However, this does not reduce the spirit and strategy of BNI Life Sharia Unit in developing business and turning it into an opportunity. The following are some strategies used by BNI Life Sharia Unit in developing business in 2022:

1. Maximize market potential in Merger Resulting Banks (BSI).
2. Develop a new business model under new normal conditions.
3. Strengthen an effective business model for In Branch cooperation with Bank BNI.
4. Achieve quality business processes.
5. Increase profitability and efficiency.

# TINJAUAN KINERJA KEUANGAN PERUSAHAAN

## Company's Financial Performance Overview

Analisis dan Pembahasan Manajemen ini dibuat berdasarkan informasi yang diperoleh dari Laporan Keuangan Konsolidasian PT BNI Life Insurance 31 Desember 2021 dan tahun yang berakhir pada 31 Desember 2020 yang telah diaudit oleh Kantor Akuntan Publik (KAP) Tanudiredja, Wibisana, Rintis & Rekan.

Laporan tersebut telah memperoleh opini "Wajar" dalam semua hal yang material, posisi keuangan konsolidasian PT BNI Life Insurance tanggal 31 Desember 2021, serta kinerja keuangan dan arus kas konsolidasiannya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Bahasan kinerja keuangan PT BNI Life Insurance disampaikan dengan memperhatikan penjelasan pada catatan atas Laporan Keuangan Konsolidasian merupakan bagian yang tidak terpisahkan dari Laporan Tahunan ini.

Bahasan serta analisis tentang kondisi keuangan ini disajikan dalam empat bagian sebagai berikut:

- Kinerja Posisi Keuangan Konsolidasian;
- Kinerja Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian;
- Kinerja Arus Kas Konsolidasian; dan
- Kinerja Rasio Keuangan.

This Management Analysis and Discussion are based on information obtained from the Consolidated Financial Statements of PT BNI Life Insurance for the year ended 31 December 2021 and the year ended 31 December 2020 that has been audited by the Public Accounting Firm (KAP) Tanudiredja, Wibisana, Rintis & Partner.

The report has obtained "Qualified" opinion in all material aspects, the consolidated financial position of PT BNI Life Insurance by 31 December 2021, and the consolidated financial and cash flows performances for the year ended on that date have met the Financial Accounting Standards applicable in Indonesia.

Discussion on this financial performance of PT BNI Life Insurance was taking the explanation in the notes of the Consolidated Financial Statements into consideration which are an inseparable part of this Annual Report.

The discussion and analysis of this financial condition are presented in four sections as follows:

- Performance of Consolidated Financial Position;
- Performance of Consolidated Profit and Loss and Comprehensive Income;
- Performance of Consolidated Cash Flow; and
- Performance of Financial Ratios.



# LAPORAN POSISI KEUANGAN KONSOLIDASIAN

## Report of Consolidated Financial Position

Posisi keuangan secara konsolidasian per 31 Desember 2021 menunjukkan bahwa Total Aset, Total Liabilitas, Dana Peserta, dan Total Ekuitas Perseroan mengalami peningkatan masing-masing tumbuh sebesar 11,04% untuk Aset, 14,93% untuk Liabilitas, 16,75% untuk Dana Peserta dan Ekuitas tumbuh sebesar 1,21%.

The company's consolidated financial position as of 31 December 2021 shows that the Company's Total Assets, Total Liabilities, Participants' Fund, and Total Equity increased by 11.04% for Assets, 14.93% for Liabilities, for Participants' Fund 16.75% and Equity grew by 1.21%.

» **Tabel Posisi Keuangan Konsolidasian**  
**Table of Consolidated Financial Position**

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020 <sup>1)</sup>	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
Aset Assets	22.817.087	20.547.842	2.269.245	11,04%
Liabilitas Liabilities	16.374.419	14.247.860	2.126.559	14,93%
Dana Peserta Participants' Fund	499.826	428.132	71.694	16,75%
Ekuitas Equity	5.942.842	5.871.850	70.992	1,21%

<sup>1)</sup> Disajikan kembali  
Restated

## LAPORAN POSISI KEUANGAN KONSOLIDASIAN

Report of Consolidated Financial Position

### ASET

Jumlah Aset Perseroan per 31 Desember 2021 adalah sebesar Rp22,82 triliun, nilai ini meningkat sebesar 11,04% atau meningkat Rp2,27 triliun jika dibandingkan dengan jumlah Aset pada periode yang sama tahun 2020 yang sebesar Rp20,55 triliun.

» **Tabel Aset Perusahaan Tahun 2020-2021**  
**Table of Company Assets for 2020-2021**

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020 <sup>a</sup>	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
Kas dan Kas pada Bank Cash and Cash in Banks	100.421	84.451	15.970	18,91%
Investasi, Neto Investments, Net	20.697.323	19.135.015	1.562.308	8,16%
Piutang Premi Premium Receivables	84.876	86.660	(1.784)	(2,06%)
Piutang Hasil Investasi Investment Income Receivables	623.638	151.844	471.794	310,71%
Piutang Reasuransi Reinsurance Receivables	176.223	59.722	116.501	195,07%
Aset Reasuransi Reinsurance Assets	157.602	122.188	35.414	28,98%
Pinjaman Pemegang Polis Loan to Policyholders	65.634	3.701	61.933	1673,41%
Piutang Lain-lain – Neto Other Receivables – Net	18.448	22.108	(3.660)	(16,56%)
Beban Dibayar di Muka dan Uang Muka Prepaid Expenses and Advances	7.651	8.334	(683)	(8,20%)
Aset Tetap – Neto Fixed Assets – Net	198.321	195.443	2.878	1,47%
Aset Pajak Tangguhan, Neto Deferred Tax Assets, Net	86.080	17.425	68.655	394,00%
Aset Lain-lain, Neto Other Assets, Net	600.870	660.951	(60.081)	(9,09%)
<b>Jumlah</b> Total	<b>22.817.087</b>	<b>20.547.842</b>	<b>2.269.245</b>	<b>11,04%</b>

<sup>a</sup>) Disajikan kembali  
Restated

### ASSET

The company's Total Assets as of 31 December 2021 was Rp22.82 trillion, this value increased by 11.04% or increased by Rp2.27 trillion when compared to the amount of Assets in the same period of 2020 which was Rp20.55 trillion.



## LAPORAN POSISI KEUANGAN KONSOLIDASIAN

### Report of Consolidated Financial Position

Peningkatan ini terutama disebabkan oleh:

- Kas dan Kas pada Bank**

Tercatat pada 31 Desember 2021 saldo Kas dan Kas pada Bank sebesar Rp100,42 miliar. Mengalami peningkatan 18,91% atau senilai Rp15,97 miliar. Hal tersebut disebabkan oleh kenaikan pada Portofolio Perusahaan sebesar Rp16,55 miliar atau 24,42%.

» **Tabel Kas dan Kas pada Bank Tahun 2020-2021**  
**Table of Cash and Cash in Banks for 2020-2021**

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Portofolio Perusahaan Company's Portfolio	84.294	67.747	16.547	24,42%
Portofolio Unit Link Unit-linked Portfolio	16.127	16.704	(577)	(3,45%)
<b>Jumlah</b> Total	<b>100.421</b>	<b>84.451</b>	<b>15.970</b>	<b>18,91%</b>

- Piutang Hasil Investasi**

Diketahui pada tahun 2021 saldo Piutang Hasil Investasi mengalami peningkatan yang signifikan mempengaruhi kenaikan dari Total Aset yaitu sebesar 310,71% atau senilai Rp471,79 miliar. Adapun hal ini dipengaruhi oleh kenaikan saldo Obligasi sebesar 296,41% atau senilai Rp436,04 miliar.

This increase was mainly due to:

- Cash and Cash in Bank**

Recorded on 31 December 2021 the balance of Cash and Cash in the Bank was Rp100.42 billion. Increased by 18.91% or worth Rp15.97 billion. This is due to an increase in the Company's Portfolio of Rp16.55 billion or 24.42%.

- Investment Income Receivable**

In 2021 the balance of Investment Income Receivables has increased significantly affecting the increase of Total Assets of 310.71% or worth Rp471.79 billion. This influenced by the increase of Bond balance by 296.41% or worth Rp436.04 billion.

# LAPORAN POSISI KEUANGAN KONSOLIDASIAN

Report of Consolidated Financial Position

» **Tabel Piutang Hasil Investasi Tahun 2020-2021**  
**Table of Investment Income Receivables for 2020-2021**

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
<b>Asuransi Jiwa dan Unit Link   Life Insurance and Unit Link</b>				
Obligasi Bonds	583.148	147.106	436.042	296,41%
Deposito Berjangka Time Deposits	297	699	(402)	(57,51%)
Pinjaman Pemegang Polis Loan to Policyholders	533	437	96	21,97%
Saham Shares	35.929	0	35.929	-
<b>Syariah   Sharia</b>				
Obligasi Bonds	3.731	3602	129	3,58%
<b>Jumlah Total</b>	<b>623.638</b>	<b>151.844</b>	<b>471.794</b>	<b>310,71%</b>

• **Piutang Reasuransi**

Pada tahun 2021 saldo Piutang reasuransi mengalami kenaikan yang signifikan yaitu sebesar 195,07%. Naik menjadi Rp176,22 miliar dari tahun sebelumnya yang sebesar Rp59,72 miliar. Hal tersebut dipengaruhi secara signifikan oleh saldo Asuransi Jiwa dan Syariah yang masing-masing naik senilai Rp99,41 miliar dan Rp17,09 miliar.

• **Reinsurance Receivable**

In 2021 the balance of Reinsurance Receivables significantly increased by 195.07%. It rose to Rp176.22 billion from the previous year Rp59.72 billion. This was significantly affected by the balance of Life Insurance and Shariah which rose by Rp99.41 billion and Rp17.09 billion, respectively.

» **Tabel Piutang Reasuransi**  
**Table of Reinsurance Receivables**

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
<b>Asuransi Jiwa Life Insurance</b>				
Asuransi Jiwa Life Insurance	155.703	56.292	99.411	176,60%
Syariah Sharia	20.520	3.430	17.090	498,25%
<b>Jumlah Total</b>	<b>176.223</b>	<b>59.722</b>	<b>116.501</b>	<b>195,07%</b>



## LAPORAN POSISI KEUANGAN KONSOLIDASIAN

Report of Consolidated Financial Position

- Aset Reasuransi**

Aset Reasuransi pada 31 Desember 2021 tercatat sebesar Rp157,60 miliar mengalami peningkatan Rp35,41 miliar atau 28,98% dibandingkan tahun 2020 yang sebesar Rp122,18 miliar. Hal tersebut disebabkan oleh meningkatnya Premi yang Belum Merupakan Pendapatan. Disamping itu, Estimasi Liabilitas Klaim meningkat secara signifikan senilai Rp25,40 miliar di periode ini.

- Reinsurance Assets**

Reinsurance Assets on 31 December 2021 were recorded at Rp157.60 billion, there is increase of Rp35.41 billion or 28.98% compared to Rp122.18 billion in 2020. This is due to increase of Unearned Premium. In addition, Estimated Claims Liabilities increased significantly by Rp25.40 billion in this period.

» **Tabel Aset Reasuransi**  
**Table of Reinsurance Assets**

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
Asuransi Jiwa Life Insurance	110.206	79.601	30.605	38,45%
Syariah Sharia	47.396	42.587	4.809	11,29%
<b>Jumlah Total</b>	<b>157.602</b>	<b>122.188</b>	<b>35.414</b>	<b>28,98%</b>

- Pinjaman Pemegang Polis**

Pinjaman Pemegang Polis pada 31 Desember 2021 meningkat menjadi Rp65,63 miliar dibanding tahun sebelumnya sebesar Rp3,70 miliar.

- Loan to Policyholders**

Loan to Policyholder on 31 December 2021 increased to Rp65.63 billion compared to the previous year of Rp3.70 billion.

Akun ini merupakan pinjaman dalam mata uang Rupiah yang diberikan kepada pemegang polis dengan total maksimal 80% dari masing-masing nilai tunai polis. Pinjaman ini mempunyai tanggal pembayaran yang pasti dan memiliki suku bunga tahunan sebesar 12,00% pada tahun 2021 dan 2020.

This account represents loans denominated in Rupiah currency, which is granted to policyholders at a maximum was 80% of the cash surrender value of the respective policy. These loans have definite repayment dates and earned annual interest for 12.00% in 2021 and 2020.

# LAPORAN POSISI KEUANGAN KONSOLIDASIAN

Report of Consolidated Financial Position

- Piutang Lain-lain**

Hingga 31 Desember 2021, Piutang Lain-lain tercatat sebesar Rp18,45 miliar mengalami penurunan Rp3,66 miliar atau turun 16,56% dibandingkan tahun 2020 yang sebesar Rp22,11 miliar. Hal tersebut disebabkan oleh penurunan pada Cadangan Kerugian Penurunan Nilai sebesar 77,04% atau turun Rp3,39 miliar. Manajemen berpendapat bahwa Cadangan Kerugian Penurunan Nilai tersebut telah memadai untuk menutupi kerugian yang mungkin timbul dari tidak tertagihnya Piutang Lain-lain.

- Other Receivables**

Until 31 December 2021, Other Receivables recorded at Rp18.45 billion decreased by Rp3.66 billion or decreased by 16.56% compared to 2020 was Rp22.11 billion. This was caused by a decrement in Allowance for Impairment Loss of 77.04% or Rp3.39 billion. The Management believe that the Allowance for Impairment Loss is adequate to cover possible losses on uncollectible Other Receivables.

» **Tabel Piutang Lain-Lain**  
**Table of Other Receivables**

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
Piutang kelebihan klaim kesehatan Excess health claim receivables	13.729	17.666	(3.937)	(22,29%)
Piutang dari manajer investasi Receivables from fund manager	2.135	3.399	(1.264)	(37,19%)
Piutang pegawai Loan to employee	1.748	1.402	346	24,68%
Lain-lain Others	1.847	4.045	(2.198)	(54,34%)
Cadangan Kerugian Penurunan Nilai Allowance for Impairment Loss	(1.011)	(4.404)	3.393	(77,04%)
<b>Jumlah</b> Total	<b>18.448</b>	<b>22.108</b>	<b>(3.660)</b>	<b>(16,56%)</b>



## LAPORAN POSISI KEUANGAN KONSOLIDASIAN

Report of Consolidated Financial Position

- Beban Dibayar di Muka dan Uang Muka**

Hingga 31 Desember 2021, Beban Dibayar di Muka dan Uang Muka tercatat sebesar Rp7,65 miliar mengalami penurunan 8,20% atau senilai Rp683 juta dibandingkan tahun 2020 yang sebesar Rp8,33 miliar. Hal tersebut disebabkan oleh penurunan Asuransi dan Uang Muka, sampai dengan akhir tahun 2021.

- » **Tabel Beban Dibayar di Muka dan Uang Muka**  
**Table of Prepaid Expenses and Advances**

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
Asuransi Insurance	2.951	5.012	(2.061)	(41,12%)
Uang Muka Advances	1.013	1.062	(49)	(4,61%)
Sewa Rent	707	645	62	9,61%
Lain-lain Others	2.980	1.615	1.365	84,52%
<b>Jumlah</b> Total	<b>7.651</b>	<b>8.334</b>	<b>(683)</b>	<b>(8,20%)</b>

- Aset Tetap, Neto**

Pada periode 31 Desember 2021, Aset Tetap tercatat sebesar Rp202,65 miliar mengalami peningkatan senilai Rp2,88 atau 1,47% dibandingkan tahun 2020 yang sebesar Rp195,44 miliar. Hal tersebut terjadi karena pada tahun 2021, terdapat reklasifikasi dari aset tetap terhadap aset tidak berwujud sebesar Rp1,16 miliar.

- Aset Pajak Tangguhan, Neto**

Aset Pajak Tangguhan tercatat sebesar Rp86,08 miliar pada tahun 2021 naik Rp68,66 miliar dibandingkan tahun 2020 yang sebesar Rp17,42 miliar. Hal tersebut disebabkan oleh Perusahaan memutuskan untuk mengakui Aset Pajak Tangguhan dari kerugian pajak yang belum dikompensasikan dan kredit pajak yang belum dimanfaatkan, karena Manajemen berpendapat besar kemungkinan laba kena pajak di masa yang akan datang dapat digunakan untuk merealisasikan Aset Pajak Tangguhan tersebut.

- Prepaid Expenses and Advances**

Until 31 December 2021, The Prepaid Expenses and Advances was recorded at Rp7.65 billion decreased by 8.20% or Rp683 million compared to Rp8.33 billion in 2020. This is due to a decrease in Insurance and Advances, until the end of 2021.

- Fix Assets, Net**

In the period 31 December 2021, Fixed Assets were recorded at Rp202.65 billion, an increase of Rp2.88 or 1.47% compared to Rp195.44 billion in 2020. This is due in 2021, there is a reclassification of Fixed Assets to Intangible Assets was Rp1.16 billion.

- Deferred Tax Assets**

Deferred Tax Assets were recorded at Rp86.08 billion in 2021 up Rp68.66 billion compared to Rp17.42 billion in 2020. This is due to the Company deciding to recognize Deferred Tax Assets from incomplete compensated tax losses and untapped tax credits, as the Management believe it is probable that the future taxable income will be available against which the Deferred Tax Assets can be utilized.

# LAPORAN POSISI KEUANGAN KONSOLIDASIAN

Report of Consolidated Financial Position

- Aset Lain-lain, Neto**

Hingga 31 Desember 2021, Aset Lain-lain tercatat sebesar Rp600,87 miliar mengalami penurunan Rp60,08 miliar atau 9,09% dibandingkan tahun 2020 yang sebesar Rp660,96 miliar. Hal ini disebabkan oleh perjanjian pemasaran produk *bancassurance* dan diakui sebagai beban ditangguhkan. Beban ditangguhkan ini diamortisasi selama periode perjanjian menggunakan metode garis lurus selama 15 tahun.

Berdasarkan evaluasi Manajemen, tidak terdapat kejadian-kejadian atau perubahan-perubahan keadaan yang mengindikasikan adanya penurunan nilai aset lain-lain pada tanggal 31 Desember 2021 dan 2020.

- Other Assets, Net**

Until 31 December 2021, Other Assets recorded at Rp600.87 billion decreased by Rp60.08 billion or 9.09% compared to 2020 which was Rp660.96 billion. This is due to the bancassurance product marketing agreement and recognized such payment as deferred charges. These deferred charges are amortized during the agreement period using the straight line method for 15 years.

Based on the Management assessment, there had been no events or changes in circumstances which may indicate impairment in value of other assets as at 31 December 2021 and 2020.

» **Tabel Aset Lain-Lain**  
**Table of Other Assets**

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
Beban Ditangguhkan, Neto Deferred Charges, Net	537.778	611.111	(73.333)	(12,00%)
Uang Jaminan Security Deposits	47.726	37.183	10.543	28,35%
Aset tak Berwujud Intangible Assets	14.866	12.088	2.778	22,98%
Iuran Keanggotaan Membership Fees	445	569	(124)	(21,79%)
Lain-lain Others	55	0	55	100%
<b>Jumlah</b> Total	<b>600.870</b>	<b>660.951</b>	<b>(60.081)</b>	<b>(9,09%)</b>



## LAPORAN POSISI KEUANGAN KONSOLIDASIAN

Report of Consolidated Financial Position

### LIABILITAS

Jumlah Liabilitas Perusahaan per 31 Desember 2021 sebesar Rp16,37 triliun, mengalami peningkatan Rp2,17 triliun atau 14,93% dibandingkan tahun 2020 yang sebesar Rp14,25 triliun. Hal ini di pengaruhi secara signifikan oleh kenaikan akun akrual dan utang lain-lain sebesar 297,22% atau senilai Rp850,19 miliar.

» **Tabel Liabilitas Perusahaan**  
**Table of Company Liabilities**

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Utang Klaim Claim Payables	1.523	5.413	(3.890)	(71,86%)
Utang Reasuransi Reinsurance Payables	69.367	41.350	28.017	67,76%
Utang Komisi Commission Payables	18.394	9.524	8.870	93,13%
Utang Pajak Tax Payables	3.264	2.880	384	13,33%
Titipan Premi Premium Deposits	166.238	109.568	56.670	51,72%
Akrual dan utang lain-lain Accrued Expenses and other payables	1.136.235	286.044	850.191	297,22%
Liabilitas sewa Obligations under Finance Lease	25.785	35.404	(9.619)	(27,17%)
Liabilitas Kontrak Asuransi Insurance Contract Liabilities	14.814.748	13.623.579	1.191.169	8,74%
Liabilitas Imbalan Kerja Employee Benefits Liability	138.865	134.098	4.767	3,55%
<b>Jumlah Liabilitas</b> Total Liabilities	<b>16.374.419</b>	<b>14.247.860</b>	<b>2.126.559</b>	<b>14,93%</b>

Adapun hal lainnya yang mempengaruhi peningkatan liabilitas adalah :

- **Utang Reasuransi**

Pada periode 31 Desember 2021, Utang Reasuransi tercatat sebesar Rp69,38 miliar mengalami peningkatan Rp28,02 miliar atau 67,76% dibandingkan tahun 2020 yang sebesar Rp41,35 miliar. Hal ini dikarenakan pengaruh yang cukup signifikan pada Utang Reasuransi Pihak-pihak Berelasi yang mengalami kenaikan sebesar Rp45,71 miliar pada tahun 2021.

### LIABILITIES

The company's Total Liabilities as of 31 December 2021 was Rp16.37 trillion, an increase of Rp2.17 trillion or 14.93% compared to 2020 was Rp14.25 trillion. This was significantly affected by the increase of Accrued Expenses and other payables by 297.22% or Rp850.19 billion.

(dalam jutaan Rupiah)  
(in million Rupiah)

The things that affect the increase in Liabilities are:

- **Reinsurance Payable**

In the period 31 December 2021, Reinsurance Payable was recorded at Rp69.38 billion, an increase of Rp28.02 billion or 67.76% compared to Rp41.35 billion in 2020. This is due to the significant influence on the Reinsurance Payable of the Related Parties which increased by Rp45.71 billion in 2021.

# LAPORAN POSISI KEUANGAN KONSOLIDASIAN

Report of Consolidated Financial Position

» **Tabel Utang Reasuransi**  
**Reinsurance Debt Table**

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
Asuransi Jiwa Life Insurance	47.162	30.937	16.225	52,45%
Syariah Sharia	22.205	10.413	11.792	113,24%
<b>Jumlah</b> Total	<b>69.367</b>	<b>41.350</b>	<b>28.017</b>	<b>67,76%</b>

• **Utang Komisi**

Pada periode 31 Desember 2021, Utang Komisi tercatat sebesar Rp18,39 miliar, mengalami peningkatan Rp8,87 miliar atau 93,13% dibandingkan tahun 2020 yang sebesar Rp9,52 miliar.

• **Utang Pajak**

Pada periode 31 Desember 2021, Utang Pajak tercatat sebesar Rp3,26 miliar, mengalami peningkatan Rp384 juta atau 13,33% dibandingkan tahun 2020 yang sebesar Rp2,88 miliar. Hal tersebut disebabkan oleh peningkatan Pajak PPh Pasal 21 dan Pasal 23.

• **Titipan Premi**

Pendapatan premi yang diterima sebelum jatuh tempo polis dicatat sebagai Titipan Premi di laporan posisi keuangan. Pada 31 Desember 2021, Titipan Premi tercatat sebesar Rp166,24 miliar mengalami peningkatan Rp56,67 miliar atau 51,72% dibandingkan tahun 2020 yang sebesar Rp109,57 miliar.

• **Commission Payable**

In the period 31 December 2021, Commission Payable was recorded at Rp18.39 billion, an increase of Rp8.87 billion or 93.13% compared to 2020 was Rp9.52 billion.

• **Tax Payable**

In the period of 31 December 2021, Tax Payable was recorded at Rp3.26 billion, an increase of Rp384 million or 13.33% compared to 2020 was Rp2.88 billion. This is due to the increase in Income Tax Article 21 and Article 23.

• **Premium Deposits**

Premium income received before the maturity of the policy is recorded as a Premium Deposit in the financial position statement. On 31 December 2021, Premium Deposits was recorded at Rp166.24 billion, an increase of Rp56.67 billion or 51.72% compared to Rp109.57 billion in 2020.

» **Tabel Titipan Premi**  
**Table of Premium Deposit**

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
Asuransi Jiwa Life Insurance	161.876	106.763	55.113	51,62%
Syariah Sharia	4.362	2.805	1.557	55,51%
<b>Jumlah</b> Total	<b>166.238</b>	<b>109.568</b>	<b>56.670</b>	<b>51,72%</b>



## LAPORAN POSISI KEUANGAN KONSOLIDASIAN

Report of Consolidated Financial Position

- Akrual dan Utang Lain-Lain**

Pada periode 31 Desember 2021, nilai Akrual dan Utang Lain-lain tercatat sebesar Rp1,14 triliun mengalami peningkatan Rp850,19 miliar atau 297,22% dibandingkan tahun 2020 yang sebesar Rp286,04 miliar. Hal tersebut disebabkan pada periode 2021 ini perseroan mencatat Pembelian Obligasi sebesar Rp792,77 yang dimana pada tahun sebelumnya tidak tercatat adanya Pembelian Obligasi.

- Accrued Expenses and Other Payables**

In the period 31 December 2021, the value of Accrued Expenses and Other Payables was recorded at Rp1.14 trillion, an increase of Rp850.19 billion or 297.22% compared to 2020 was Rp286.04 billion. This is because in the period 2021 the company recorded Purchase of Bonds was Rp792.77 which in the previous year there were no recorded Purchase of Bonds.

» **Tabel Akrual dan Utang Lain-lain**  
**Table of Accrued Expenses and Other Payables**

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
Pembelian obligasi Purchase of bonds	792.770	0	792.770	100%
Nilai aset bagian pemegang unit link Net assets portion of unit holders	186.502	187.689	(1.187)	(0,63%)
Kesejahteraan Pegawai dan Alih Daya Employees' welfare and outsourcing	48.830	36.199	12.631	34,89%
Uang muka dari pemegang polis Advance from policyholders	21.440	25.428	(3.988)	(15,68%)
Kontes dan Komisi Contest and Commission	20.306	15.704	4.602	29,30%
Pengembalian premi Premium refund	4.611	5.545	(934)	(16,84%)
Lain-lain Others	61.776	15.479	46.297	299,10%
<b>Jumlah</b> Total	<b>1.136.235</b>	<b>286.044</b>	<b>850.191</b>	<b>297,22%</b>

- Liabilitas Sewa**

Pada periode 31 Desember 2021, nilai Liabilitas Sewa tercatat sebesar Rp25,79 miliar, mengalami penurunan Rp9,62 miliar dibandingkan tahun 2020 yang sebesar Rp35,40 miliar.

- Lease Liabilities**

In the period of 31 December 2021, the value of Lease Liabilities was recorded at Rp25.79 billion, decreasing by Rp9.62 billion compared to Rp35.40 billion in 2020.

# LAPORAN POSISI KEUANGAN KONSOLIDASIAN

Report of Consolidated Financial Position

- Liabilitas Kontrak Asuransi**

Hingga 31 Desember 2021, nilai Liabilitas Kontrak Asuransi tercatat sebesar Rp14,81 triliun mengalami peningkatan Rp1,19 triliun atau 8,74% dibandingkan tahun 2020 yang sebesar Rp13,62 triliun. Hal ini dipengaruhi secara signifikan oleh kenaikan nilai Estimasi Liabilitas Klaim sebesar 54,94%.

- » **Tabel Liabilitas Kontrak Asuransi**  
**Table of Insurance Contract Liabilities**

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
Premi yang Belum Merupakan Pendapatan Unearned Premiums	106.537	95.931	10.606	11,06%
Estimasi Liabilitas Klaim Estimated Claim Liabilities	318.693	205.693	113.000	54,94%
Liabilitas Manfaat Polis Masa Depan Liabilities for Future Policy Benefits	8.312.786	7.107.348	1.205.438	16,96%
Penyisihan Manfaat Polis Masa Depan dan Kontribusi yang Belum Menjadi Hak Provision for Liabilities for Future Policy Benefits and Unearned Contributions	135.137	121.963	13.174	10,80%
Liabilitas kepada pemegang unit link Liabilities to unit-linked holders	5.920.996	6.076.760	(155.764)	(2,56%)
Ujrah Diterima di Muka Unearned Ujrah	20.599	15.884	4.715	29,68%
<b>Jumlah</b> Total	<b>14.814.748</b>	<b>13.623.579</b>	<b>1.191.169</b>	<b>8,74%</b>

- Liabilitas Imbalan Kerja**

Pada 31 Desember 2021, nilai Liabilitas Imbalan Kerja tercatat sebesar Rp138,86 miliar, mengalami peningkatan Rp4,77 miliar atau 3,55% dibandingkan tahun 2020 yang sebesar Rp134,09 miliar.

- Insurance Contract Liabilities**

Until 31 December 2021, the value of Insurance Contract Liabilities was recorded at Rp14.81 trillion, an increase of Rp1.19 trillion or 8.74% compared to 2020 was Rp13.62 trillion. This was significantly affected by an increase in the value of Estimated Claim Liabilities by 54.94%.

- Employee Benefits Liabilities**

On 31 December 2021, the value of Employee Benefits Liabilities was recorded at Rp138.86 billion, an increase of Rp4.77 billion or 3.55% compared to 2020 was Rp134.09 billion.



## LAPORAN POSISI KEUANGAN KONSOLIDASIAN

Report of Consolidated Financial Position

### DANA PESERTA

Dana peserta merupakan seluruh dana milik peserta berupa dana tabarru' dan dana investasi. Dana investasi peserta dan dana tabarru' disajikan sebagai dana peserta yang terpisah dari Liabilitas dan Ekuitas dalam Laporan Posisi Keuangan.

» **Tabel Utang Lain-Lain**  
**Table of Other Debt**

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
Dana Syirkah Temporer Mudharabah Syirkah Temporer Mudharabah Fund	388.560	338.567	49.993	14,77%
Dana Investasi Peserta Wakalah Wakalah Investment Participant Fund	72.534	58.448	14.086	24,10%
Dana Tabarru' Tabarru' Fund	38.732	31.117	7.615	24,47%
<b>Jumlah</b> Total	<b>499.826</b>	<b>428.132</b>	<b>71.694</b>	<b>16,75%</b>

Pada periode 31 Desember 2021, Dana Peserta tercatat sebesar Rp499,83 miliar, mengalami peningkatan Rp71,70 miliar atau 16,75% dibandingkan tahun 2020 yang sebesar Rp428,13 miliar. Hal tersebut disebabkan oleh meningkatnya Dana Tabarru' sebesar Rp7,62 miliar atau 24,47% dan diikuti dengan kenaikan pada Dana Investasi Peserta Wakalah dan Dana Syirkah Temporer Mudharabah.

### PARTICIPANTS FUND

Participants' fund represents all funds that consist of investment fund and tabarru' fund. Participant's investment fund and tabarru' fund are presented as participants' fund and separated from Liabilities and Equity in the Statement of Financial Position.

In the period of 31 December 2021, the Participant Fund was recorded at Rp499.83 billion, an increase of Rp71.70 billion or 16.75% compared to 2020 was Rp428.13 billion. This was due to the increase in Tabarru's Fund of Rp7.62 billion or 24.47% and was followed by an increase in the Wakalah Participant Investment Fund and the Mudharabah Temporary Syirkah Fund.

# LAPORAN POSISI KEUANGAN KONSOLIDASIAN

Report of Consolidated Financial Position

## EKUITAS

Jumlah Ekuitas Perusahaan per 31 Desember 2021 sebesar Rp5,94 triliun mengalami peningkatan Rp70,99 miliar atau 1,21% dibandingkan tahun 2020 yang sebesar Rp5,87 triliun. Hal tersebut lebih disebabkan karena Pengukuran Kembali Imbalan Pasca Kerja, Setelah Pajak naik sebesar Rp7,63 miliar atau 110,13%.

» **Tabel Ekuitas Perusahaan**  
**Table of Company Equity**

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
Modal Saham Claim Payables	300.699	300.699	0	-
Tambahan Modal Disetor Additional Paid-in Capital	4.157.813	4.157.813	0	-
Keuntungan (Kerugian) yang Belum Direalisasi atas Efek-Efek Tersedia untuk Dijual, Setelah Pajak Unrealized Gain (Loss) on Available-for-Sale Marketable Securities, Net of Tax	127.937	200.342	(72.405)	(36,14%)
Cadangan Revaluasi Aset, Setelah Pajak Asset Revaluation Reserve, net of Tax	39.515	36.051	3.464	9,61%
Pengukuran Kembali Imbalan Pasca Kerja, Setelah Pajak Remeasurement of Post Employee Benefit, Net of Tax	14.556	6.927	7.629	110,13%
<b>Saldo Laba   Retained Earnings</b>				
Telah Ditentukan Penggunaannya Appropriated	60.140	60.140	0	-
Belum Ditentukan Penggunaannya Unappropriated	1.242.182	1.109.878	132.304	11,92%
<b>Jumlah</b> Total	<b>5.942.842</b>	<b>5.871.850</b>	<b>70.992</b>	<b>1,21%</b>

## EQUITY

The value of Company Equity as of 31 December 2021 was Rp5.94 trillion increased by Rp70.99 billion or 1.21% compared to 2020 was Rp5.87 trillion. This is more due to the Remeasurement of Post Employee Benefit, Net of Tax rose by Rp7.63 billion or 110.13%.



# LAPORAN LABA (RUGI) DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN

Consolidated Statement of Profit (Loss) and Other Comprehensive Income

» **Tabel Laba (Rugi) dan Penghasilan Komprehensif Lain Konsolidasian**  
**Table of Consolidated Profit (Loss) and Other Comprehensive Income**

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
Pendapatan Income	5.957.707	5.491.482	466.225	8,49%
Beban Expenses	5.830.362	5.329.765	500.597	9,39%
Laba Sebelum Beban Pajak Final dan Manfaat (Beban) Pajak Penghasilan Income Before Final Tax Expense and Income Tax Benefit (Expense)	212.855	237.553	(24.698)	(10,40%)
Beban Pajak Final Final Tax Expense	(85.510)	(75.836)	(9.674)	12,76%
Laba Sebelum Manfaat (Beban) Pajak Penghasilan Income Before Income Tax Benefit (Expense)	127.345	161.717	(34.372)	(21,25%)
Manfaat (Beban) Pajak Penghasilan Income Tax Benefit (Expenses)	52.235	(4.131)	56.366	(1364,46%)
Laba Bersih Tahun Berjalan Net Profit for the Year	179.580	157.586	21.994	13,96%
Penghasilan (Kerugian) Komprehensif Lain Other Comprehensive Income (Loss)	(61.312)	192.731	(254.043)	(131,81%)
Jumlah Penghasilan Komprehensif Tahun Berjalan Total Comprehensive Income (Loss) for the Year	118.268	350.317	(232.049)	(66,24%)

## Pendapatan

Pendapatan perseroan tahun 2021 tercatat sebesar Rp5,96 triliun mengalami peningkatan 8,49% jika dibandingkan dengan pendapatan di 2020 yaitu sebesar Rp5,49 triliun.

## Income

Company Income in 2021 was recorded at Rp5.96 trillion, an increase of 8.49% when compared to Income in 2020 of Rp5.49 trillion.

# LAPORAN LABA (RUGI) DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN

Consolidated Statement of Profit (Loss) and Other Comprehensive Income

Adapun yang mempengaruhi kenaikan pendapatan periode 2021 diantaranya:

» **Tabel Pendapatan Perusahaan**  
**Company Income Table**

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
<b>Pendapatan Premi   Premium Income</b>				
Premi Bruto Gross Premium	4.753.078	4.600.586	152.492	3,31%
Premi Reasuransi Reinsurance Premium	(123.286)	(89.871)	(33.415)	37,18%
Perubahan, Neto atas Premi yang Belum Merupakan Pendapatan Net Changes in Unearned Premium Reserves	(1.934)	58.849	(60.783)	(103,29%)
Pendapatan Premi, Neto Premium Income, Net	4.627.858	4.569.564	58.294	1,28%
Pendapatan Fee dari Asuransi Syariah (Ujrah) Fee Income from Sharia Insurance (Ujrah)	70.337	60.107	10.230	17,02%
Pendapatan Investasi – Neto Investment Income – Net	1.222.100	816.200	405.900	49,73%
Pendapatan Lain-lain Other Income	37.412	45.611	(8.199)	(17,98%)
<b>Jumlah</b> Total	<b>5.957.707</b>	<b>5.491.482</b>	<b>466.225</b>	<b>8,49%</b>

- **Pendapatan Premi – Neto**

Pada tahun 2021 Pendapatan Premi tercatat sebesar Rp4,63 triliun mengalami peningkatan Rp58,29 miliar atau 1,28% dibandingkan tahun 2020 yang sebesar Rp4,57 triliun. Hal tersebut secara signifikan disebabkan oleh keanikan Premi Bruto senilai Rp152,49 miliar.

- **Premium Income - Net**

In 2021 Premium Income was recorded at Rp4.63 trillion, an increase of Rp58.29 billion or 1.28% compared to Rp4.57 trillion in 2020. This is significantly due to the gross premium of Rp152.49 billion.



## LAPORAN LABA (RUGI) DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN

Consolidated Statement of Profit (Loss) and Other Comprehensive Income

» **Tabel Pendapatan Premi  
Company Income Table**

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
Premi Bruto Gross Premium	4.753.078	4.600.586	152.492	3,31%
Premi Reasuransi Reinsurance Premium	(123.286)	(89.871)	(33.415)	37,18%
(Kenaikan)/penurunan cadangan atas premi belum merupakan pendapatan Increase/Decrease in Unearned premium reserves	(1.934)	58.849	(60.783)	(103,29%)
Pendapatan Premi, Neto Premium Income, Net	4.627.858	4.569.564	58.294	1,28%

- **Pendapatan Fee dari Asuransi Syariah (Ujrah)**

Pada periode 2021, Pendapatan Fee dari Asuransi Syariah (Ujrah) tercatat sebesar Rp70,34 miliar, mengalami peningkatan secara signifikan yaitu senilai Rp10,23 miliar atau 17,02% dibandingkan tahun 2020 yang sebesar Rp60,11 miliar.

- **Fee Income from Sharia Insurance (Ujrah)**

In the period 2021, Fee Income from Sharia Insurance (Ujrah) was recorded at Rp70.34 billion, a significant increase of Rp10.23 billion or 17.02% compared to Rp60.11 billion in 2020.

- **Pendapatan Investasi – Neto**

Pada periode 2021, Pendapatan Investasi tercatat sebesar Rp1,22 triliun mengalami peningkatan Rp405,90 miliar atau 49,73% dibandingkan tahun 2020 yang sebesar Rp816,20 miliar. Hal tersebut dipengaruhi oleh Pendapatan Investasi dari Obligasi sebesar Rp642,12 miliar pada periode ini, atau meningkat sebesar 36,65%.

- **Investment Income – Net**

In the period 2021, Investment Income was recorded at Rp1.22 trillion, an increase of Rp405.90 billion or 49.73% compared to Rp816.20 billion in 2020. This is influenced by Investment Income from Bonds was Rp642.12 billion in this period, or an increase of 36.65%.

# LAPORAN LABA (RUGI) DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN

Consolidated Statement of Profit (Loss) and Other Comprehensive Income

» **Tabel Pendapatan Investasi**  
**Investment Income Table**

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
Pendapatan Investasi dari Obligasi Investment Income from Bonds	642.123	469.916	172.207	36,65%
Laba Investasi Reksadana Gain from Investments in Mutual Funds	562.794	497.195	65.599	13,19%
Laba (Rugi) dari Investasi Saham, Neto (Loss) Gain from Investment on Shares, Net	17.856	(139.107)	156.963	(112,84%)
Pendapatan Bunga dari Deposito Berjangka dan Dana Jaminan Interest Income from Time Deposits and Statutory Funds	12.575	26.669	(14.094)	(52,85%)
Laba (Rugi) Selisih Kurs, Neto Gain (Loss) on Foreign Exchange, Net	1.341	4.331	(2.990)	(69,04%)
Pendapatan Bunga Pinjaman Pemegang Polis Interest Income from Loan to Policyholders	978	345	633	183,48%
Lain-lain Others	4.733	778	3.955	508,35%
Beban Investasi Investment Expenses	(20.300)	(43.927)	23.627	(53,79%)
<b>Jumlah</b> Total	<b>1.222.100</b>	<b>816.200</b>	<b>405.900</b>	<b>49,73%</b>

• **Pendapatan Lain-lain**

Pada periode 2021 Pendapatan Lain-lain tercatat sebesar Rp37,41 miliar mengalami penurunan Rp8,19 miliar atau 17,98% dibandingkan tahun sebelumnya yang sebesar Rp45,61 miliar. Hal tersebut disebabkan oleh penurunan pendapatan lain-lain sebesar Rp5,94 miliar atau sebesar 52,88%.

• **Other Incomes**

In the period 2021, Other Income recorded at Rp37.41 billion decreased by Rp8.19 billion or 17.98% compared to the previous year was Rp45.61 billion. This is due to a decrease in other income of Rp5.94 billion or 52.88%.

» **Tabel Pendapatan Lain-Lain**  
**Table of Other Income**

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
Administrasi Administration	21.065	19.461	1.604	8,24%
Jasa Manajemen Management Fee	11.059	14.927	(3.868)	(25,91%)
Lain-lain Others	5.288	11.223	(5.935)	(52,88%)
<b>Jumlah</b> Total	<b>37.412</b>	<b>45.611</b>	<b>(8.199)</b>	<b>(17,98%)</b>



## LAPORAN LABA (RUGI) DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN

Consolidated Statement of Profit (Loss) and Other Comprehensive Income

### Beban, Neto

Pada 31 Desember 2021, Beban Neto tercatat sebesar Rp5,83 triliun, mengalami peningkatan Rp500,59 miliar atau 9,39% dibandingkan tahun 2020 yang sebesar Rp5,33 triliun. Salah satu hal yang mempengaruhi kenaikan beban pada periode ini adalah beban Klaim dan Manfaat Polis yang naik senilai Rp1,47 triliun atau sebesar 71,21%.

### Expenses, Net

On 31 December 2021, expenses were recorded at Rp5.83 trillion, an increase of Rp500.59 billion or 9.39% compared to 2020 was Rp5.33 trillion. One of the things that affected the increase in expenses in this period was the policy claims and benefits expense which rose by Rp1.47 trillion or by 71.21%.

» **Tabel Beban, Neto**  
**Table of Expenses, Net**

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
Klaim dan Manfaat Polis Claim and Policy Benefits	3.526.556	2.059.822	1.466.734	71,21%
Klaim Reasuransi Reinsurance Claims	(207.369)	(93.128)	(114.241)	122,67%
Ujrah Dibayar (Reasuransi) Payment of Ujrah (Reinsurance)	3.842	4.518	(676)	(14,96%)
Perubahan, Neto Liabilitas Manfaat Polis Masa Depan Net Changes in Liabilities for Future Policy Benefits	1.053.142	2.002.822	(949.680)	(47,42%)
Perubahan, Neto Estimasi Liabilitas Klaim Net Changes in Estimated Claim Liabilities	87.710	12.050	75.660	627,88%
Beban Akuisisi Acquisition Cost	640.353	641.614	(1.261)	(0,20%)
Beban Pemasaran Marketing Expenses	25.571	20.967	4.604	21,96%
Beban Umum dan Administrasi General and Administrative Expenses	589.143	568.401	20.742	3,65%
Beban Asuransi Lainnya Other Insurance Expenses	23.804	26.533	(2.729)	(10,29%)
Lain-lain, Neto Others, Net	2.100	10.330	(8.230)	(79,67%)
Beban Pajak Final Final Tax Expense	85.510	75.835	9.675	12,76%
<b>Jumlah</b> Total	<b>5.830.362</b>	<b>5.329.765</b>	<b>500.598</b>	<b>9,39%</b>

# LAPORAN LABA (RUGI) DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN

Consolidated Statement of Profit (Loss) and Other Comprehensive Income

## Penghasilan Komprehensif Tahun Berjalan

Pada 31 Desember 2021, Penghasilan Komprehensif Lain tahun berjalan sebesar Rp118,27 miliar, mengalami penurunan dibandingkan tahun 2020 yang sebesar Rp350,31 miliar.

## Other Comprehensive Income for The Year

On 31 December 2021, Other Comprehensive Income for the year was Rp118.27 billion, decreasing compared to Rp350.31 billion in 2020.

» **Tabel Penghasilan Komprehensif Tahun Berjalan**  
**Table of Other Comprehensive Income for The Year**

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth			
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)		
<b>Pos-pos yang Tidak akan Direklasifikasi ke Laba Rugi</b> Items that Will Not be Reclassified to Profit or Loss						
Pengukuran Kembali Imbalan Pasca Kerja Remeasurement of Post-Employment Benefit						
Pasca Kerja Remeasurement of Post-Employment Benefit	9.781	519	9.262	1784,59%		
Beban Pajak Terkait Related Tax Expense	(2.152)	(114)	(2.038)	1787,72%		
Keuntungan Revaluasi Aset Tetap Gain on Revaluation of Fixed Assets	4.442	0	4.442	100%		
Beban Pajak Terkait Related Tax Expense	(978)	0	(978)	(100%)		
<b>Pos-pos yang akan Direklasifikasi ke Laba Rugi</b> Items that Will be Reclassified to Profit or Loss						
Keuntungan (Kerugian) yang Belum Direalisasi atas Efek-efek yang Tersedia untuk Dijual Unrealized Gain (Loss) on Available-for-Sale Marketable Securities						
Keuntungan (Kerugian) yang Belum Direalisasi atas Efek-efek yang Tersedia untuk Dijual Unrealized Gain (Loss) on Available-for-Sale Marketable Securities	(91.956)	217.178	(309.134)	(142,34%)		
Manfaat (Beban) Pajak Terkait Related Tax Benefit (Expense)	19.551	(24.852)	44.403	(178,67%)		
Penghasilan (Kerugian) Komprehensif Lain Other Comprehensive Income (Loss)	(61.312)	192.731	(254.043)	(131,81%)		



# LAPORAN ARUS KAS KONSOLIDASIAN

## Consolidated Statements of Cash Flows

Per 31 Desember 2021 Perseroan mencatat kenaikan bersih kas dan setara kas sebesar Rp15,97 miliar atau meningkat 18,91% dibandingkan kenaikan bersih kas dan setara kas tahun 2020.

As of 31 December 2021, the Company recorded a net increase in cash and cash equivalents of Rp15.97 billion or an increase of 18.91% compared to the increase in net cash and cash equivalents in 2020.

» **Tabel Laporan Arus Kas Konsolidasian**  
**Table of Consolidated Statements of Cash Flows**

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
Arus Kas dari (untuk) Aktivitas Operasi Cash Flows from (for) Operating Activities	196.627	1.727.434	(1.530.807)	(88,62%)
Arus Kas dari (untuk) Aktivitas Investasi Cash Flows from (for) Investing Activities	(105.374)	(1.567.155)	1.461.781	(93,28%)
Arus Kas dari (untuk) Aktivitas Pendanaan Cash Flows from (for) Financing Activities	(75.273)	(116.649)	41.376	(35,47%)
Kenaikan Neto Kas dan Kas pada Bank Net Increase in Cash and Cash in Banks	15.980	43.630	(27.650)	(63,37%)
Dampak Neto Perubahan Nilai Tukar atas Kas dan Kas pada Bank Net Effect of Changes in Exchange Rates in Cash and Cash in Banks	(10)	25	(35)	(140%)
Kas dan Kas pada Bank Awal Tahun Cash and Cash in Banks at the Beginning of the Year	84.451	40.796	43.655	107,01%
Kas dan Kas pada Bank Akhir Tahun Cash and Cash in Banks at the End of the Year	100.421	84.451	15.970	18,91%

### Arus Kas dari Aktivitas Operasi

Arus kas bersih Perseroan yang diperoleh dari aktivitas operasi mengalami penurunan pada tahun 2021 menjadi sebesar Rp196,63 miliar dibandingkan dengan tahun sebelumnya yang sebesar Rp1,53 triliun. Penurunan Arus kas bersih dari aktivitas operasi ini terutama disebabkan oleh perseroan harus mengeluarkan kas untuk beberapa aktivitas operasi Perseroan. Namun pada periode ini perseroan menerima peningkatan Penerimaan Premi dan Kontribusi sebesar Rp5,03 triliun.

### Cash Flows from (for) Operating Activities

The Company's net cash flow obtained from operating activities decreased in 2021 to Rp196.63 billion compared to the previous year was Rp1.53 trillion. The decrease in net cash flow from this operating activity is mainly due to the Company having to issue cash for some of the Company's operating activities. But in this period the company received an increase in Premium and Contribution Receipts of Rp5.03 trillion.

# LAPORAN ARUS KAS KONSOLIDASIAN

## Consolidated Statements of Cash Flows

### » Tabel Arus Kas dari (untuk) Aktivitas Operasi Table of Cash Flows from (for) Operating Activities

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
Penerimaan Premi dan Kontribusi Premium and Contributions Received	5.028.432	4.870.113	158.319	3,25%
Penerimaan Klaim Reasuransi Reinsurance Claim Received	181.941	196.635	(14.694)	(7,47%)
Penerimaan Lain-lain Other Receipts	98.095	313.556	(215.461)	(68,72%)
Pembayaran untuk: Payments for:				
Premi Reasuransi Reinsurance Premium	(180.371)	(219.385)	39.014	(17,78%)
Komisi Acquisition Costs	(619.553)	(635.915)	16.362	(2,57%)
Klaim dan Manfaat Polis Claim and Policy Benefit	(3.732.493)	(2.236.461)	(1.496.032)	66,89%
Beban Umum dan Administrasi General and Administrative Expenses	(404.166)	(444.397)	40.231	(9,05%)
Pajak Final Final Tax	(85.510)	(75.836)	(9.674)	12,76%
Lain-lain, Neto Others, Net	(89.748)	(40.876)	(48.872)	119,56%
Kas Bersih Diperoleh dari Aktivitas Operasi Net Cash Provided by Operating Activities	196.627	1.727.434	(1.530.807)	(88,62%)

### Arus Kas dari Aktivitas Investasi

Arus kas bersih Perseroan yang digunakan dalam aktivitas investasi di tahun 2021 adalah sebesar Rp105,37 miliar, menurun 93,28% atau senilai Rp1,46 triliun dibandingkan dengan tahun 2020 yang dimana perseroan harus mengeluarkan kas bersih untuk aktivitas investasi sebesar Rp1,58 triliun.

### Cash Flows from (for) Investing Activities

The Company's net cash flow used in investment activities in 2021 was Rp105.37 billion, decreasing by 93.28% or Rp1.46 trillion compared to 2020 where the company had to issue net cash for investment activities of Rp1.58 trillion.



## LAPORAN ARUS KAS KONSOLIDASIAN

### Consolidated Statements of Cash Flows

» **Tabel Arus Kas dari (untuk) Aktivitas Investasi**  
**Table of Cash Flows from (for) Investing Activities**

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
Penerimaan dari Hasil Investasi Proceeds from Investment Income	709.710	711.900	(2.190)	(0,31%)
Penerimaan dari Penjualan Aset Tetap Proceeds from Sale of Fixed Assets	2.979	138	2.841	2058,70%
Perolehan Aset Tetap Acquisitions of Fixed Assets	(61.092)	(48.458)	(12.634)	26,07%
Penempatan Investasi, Neto Investments Placement, Net	(736.671)	(2.186.808)	1.450.137	(66,31%)
Pembayaran Beban Investasi Payment of Investment Expenses	(20.300)	(43.927)	23.627	(53,79%)
Kas Bersih Digunakan untuk Aktivitas Investasi Net Cash Used in Investing Activities	(105.374)	(1.567.155)	1.461.781	(93,28%)

#### Arus Kas dari Aktivitas Pendanaan

Arus kas bersih Perseroan yang digunakan dalam aktivitas pendanaan pada akhir tahun 2021 adalah sebesar Rp75,27 miliar, menurun 35,47% atau senilai Rp41,38 miliar.

#### Cash Flow from Financing Activities

The Company's net cash flow used in financing activities at the end of 2021 was Rp75.27 billion, decreased 35.47% or Rp41.38 billion.

» **Tabel Arus Kas dari Aktivitas Pendanaan**  
**Table Cash Flows from Financing Activities**

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Percentase (%) Percentage (%)
Pembayaran Dividen Kas Cash Dividend Paid	(47.276)	(90.630)	43.354	(47,84%)
Pembayaran Liabilitas Sewa Payment of Lease Liabilities	(27.997)	(26.019)	(1.978)	7,60%
Kas Bersih Digunakan untuk Aktivitas Pendanaan Net Cash Used in Financing Activities	(75.273)	(116.649)	41.376	(35,47%)

# RASIO KEUANGAN

## Financial Ratio

Uraian Description	2021	2020
<b>Rasio Rentabilitas (Profitabilitas)</b> Rentability Ratio (Profitability)		
Rasio Laba Terhadap Jumlah Aset Return on Assets	0,79%	0,77%
Rasio Laba Terhadap Jumlah Ekuitas Return on Equity	3,02%	2,68%
Margin Laba Bersih Net Profit Margin	3,78%	3,43%
Rasio Perimbangan Hasil Investasi dengan Pendapatan Premi i Neto Balance Ratio of Investment Income to Net Premium Income	30,03%	27,89%
Rasio Beban Klaim, Beban Usaha dan Komisi Claim Expense, Operating Expense, and Commission Ratios	130,37%	126,06%
<b>Rasio Solvabilitas   Solvability Ratio</b>		
Rasio Jumlah Liabilitas terhadap Ekuitas Debt to Equity Ratio	275,53%	242,65%
Rasio Jumlah Liabilitas terhadap Aset Debt to Assets Ratio	71,76%	69,34%
Rasio pencapaian Solvabilitas Achievement of Solvability Ratio	714,30%	794,94%
<b>Rasio Selain Solvabilitas   Another Ratio of solvability</b>		
Rasio Kecukupan Investasi Investment Adequacy Ratio	158,29%	164,29%
Rasio Likuiditas Liquidity Ratio	153,18%	423,43%

### Rasio Rentabilitas (Profitabilitas)

Rasio rentabilitas adalah ukuran yang dipergunakan untuk menghitung hasil akhir bersih dari berbagai kebijakan dan keputusan manajemen yang akan memberikan jawaban akhir tentang efektivitas manajemen dalam mengelola perusahaan. Hal ini tercermin dalam Rasio Laba Terhadap Aset 0,79%, Rasio Laba Terhadap Jumlah ekuitas sebesar 3,02%, Margin Laba Bersih 3,78%, Rasio Perimbangan Hasil Investasi sebesar 30,03% dan Rasio Beban Klaim sebesar 130,37%.

### Rentability Ratio (Profitability)

The Rentability ratio is a measure used to calculate the net final results of various management policies and decisions that will provide the final answer on the effectiveness of management in managing the company. This is reflected in the Return on Assets Ratio of 0.79%, Return on Equity Ratio of 3.02%, Net Profit Margin of 3.78%, Balance Ratio of Investment Income to Net Premium Income by 30.03% and Claim Expense, Operating Expense, and Commission Ratios by 130.37%.



# KEMAMPUAN MEMBAYAR HUTANG PERUSAHAAN

## Company's Ability to Pay Debt

### Kemampuan Membayar Utang Jangka Pendek dan Jangka Panjang

Sebagai Perusahaan Asuransi, BNI Life memiliki kewajiban terhadap nasabah untuk melunasi pembayaran klaim kepada nasabah. Sebagaimana diatur Keputusan Menteri Keuangan No. 422/KMK.06/2003 tahun 2003 tentang Penyelenggaraan Usaha Perusahaan Asuransi dan Perusahaan Reasuransi, pembayaran klaim kepada nasabah paling lama 30 (tiga puluh) hari sejak adanya kesepakatan antara tertanggung dan penanggung atau kepastian mengenai jumlah klaim yang harus dibayar.

Kemampuan membayar hutang suatu Perusahaan asuransi tercermin dari tingkat kesehatan dan kolektibilitas Perusahaan, sebagaimana diatur dalam Peraturan Menteri Keuangan No.53/PMK.010/2012 tanggal 3 April 2012 tentang Kesehatan Keuangan Perusahaan Asuransi dan Perusahaan Reasuransi. Berdasarkan ketentuan tersebut, Perusahaan asuransi wajib menetapkan target tingkat solvabilitas paling rendah 120% dari Modal Minimum Berbasis Risiko (MMBR) setiap tahun.

Pada 31 Desember 2021, berdasarkan Peraturan Otoritas Jasa Keuangan No.71/POJK.05/2016 tentang Kesehatan Keuangan Perusahaan Asuransi dan Perusahaan Reasuransi, *Risk Based Capital (RBC)* Perseroan mencapai 714,30% dan 794,94% pada tahun sebelumnya.

Disamping itu, Perseroan menggunakan rasio solvabilitas yang terdiri dari Rasio Liabilitas terhadap Ekuitas (DER) dan Rasio Liabilitas terhadap Aset (DAR) untuk mengukur kemampuan Perseroan dalam melunasi kewajiban yang dimiliki.

### Short-Term and Long-Term Debt Solvency

As an insurance company, BNI Life has an obligation to customers to pay off claim payments to customers. As stipulated by the Minister of Finance Decree No. 422/KMK.06/2003 of 2003 concerning the Implementation of Insurance Company and Reinsurance Company Business, payment of claims to customers no later than 30 (thirty) days from the agreement between the insured and the insurer or certainty regarding the number of claims to be paid.

The ability to pay the debt of an insurance company is reflected in the level of health and collectability of the Company, as stipulated in The Minister of Finance Regulation No.53/PMK.010/2012 dated 3 April 2012 concerning the Financial Health of Insurance Companies and Reinsurance Companies. Under these provisions, insurance companies are required to set a target of solvency rates of at least 120% of the Minimum Risk-Based Capital (MMBR) each year.

On 31 December 2021, based on Financial Services Authority Regulation No.71/POJK.05/2016 on Financial Health of Insurance Companies and Reinsurance Companies, Risk Based Capital (RBC) of the Company reached 714.30% and 794.94% in the previous year.

In addition, the Company uses solvency ratio consisting of Liability to Equity Ratio (DER) and Liability to Asset Ratio (DAR) to measure the Company's ability to pay off its liabilities.

Uraian Description	2021	2020
<b>Rasio Solvabilitas   Solvability Ratio</b>		
Rasio Jumlah Liabilitas terhadap Ekuitas Debt to Equity Ratio	2765,53%	242,65%
Rasio Jumlah Liabilitas terhadap Aset Debt to Assets Ratio	71,76%	69,34%
Rasio pencapaian Solvabilitas Achievement of Solvability Ratio	714,30%	794,94%

# STRUKTUR MODAL

## Capital Structure

### Struktur Modal

Komposisi struktur modal Perusahaan pada tahun 2021 adalah 73% berasal dari Liabilitas dan 27% berupa Ekuitas, komposisi ini mengalami perubahan jika dibandingkan dengan 2020. Komposisi struktur modal yang berasal dari Liabilitas mengalami peningkatan 14,93%, sementara Ekuitas tercatat meningkat 1,21%.

#### » Rincian Struktur Modal Details of Capital Structure

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	2021		2020		Pertumbuhan Growth	
	Rp-juta Rp-million	Komposisi (%) Composition (%)	Rp-juta Rp-million	Komposisi (%) Composition (%)	Rp-juta Rp-million	Komposisi (%) Composition (%)
Jumlah Liabilitas Total Liabilities	16.374.419	73,37%	14.247.860	70,82%	2.126.559	14,93%
Ekuitas Equity	5.942.842	26,63%	5.871.850	29,18%	70.992	1,21%
Jumlah Liabilitas dan Ekuitas Total Liabilities and Equity	22.317.261	100%	20.119.710	100%	2.197.551	10,92%
Rasio Jumlah Liabilitas terhadap Ekuitas Debt to Assets Ratio		275,53%		242,65%		

### Kebijakan Manajemen atas Struktur Modal

Perusahaan memiliki kebijakan untuk menitikberatkan penggunaan liabilitas sebagai sumber modalnya. Sampai dengan akhir 2021, struktur modal Perusahaan terdiri dari 73% Liabilitas dan 27% Ekuitas.

### Capital Structure

The composition of the Company's capital structure in 2021 is 73% from Liabilities and 27% in the form of Equity, this composition has changed when compared the composition in 2020. The composition of the capital structure originated from Liabilities has increased by 14.93%, while Equity is recorded to increase by 1.21%.

### Management Policy on Capital Structure

The Company has a policy to emphasize the use of liabilities as a source of capital. Until the end of 2021, the Company's capital structure consists of 73% Liabilities and 27% Equity.



## STRUKTUR MODAL

### Capital Structure

#### Dasar Pemilihan Struktur Modal

Tujuan utama pengelolaan modal Perusahaan adalah untuk memastikan pemeliharaan rasio modal yang sehat untuk mendukung usaha, pemeringkat pinjaman yang kuat dan memaksimalkan imbalan bagi pemegang saham. Selain itu, Perusahaan juga telah disyaratkan oleh Undang-Undang No. 40 tahun 2007 tentang Perusahaan Terbatas, efektif sejak tanggal 16 Agustus 2007, untuk mengalokasikan minimal 20% dari modal saham diterbitkan dan dibayar penuh ke dalam dana cadangan yang tidak boleh didistribusikan. Persyaratan permodalan eksternal tersebut dipertimbangkan oleh Perusahaan pada Rapat Umum Pemegang Saham.

Perusahaan mengelola struktur permodalan dan melakukan penyesuaian, bila diperlukan, berdasarkan perubahan kondisi ekonomi. Untuk memelihara dan menyesuaikan struktur permodalan, Perusahaan dapat menyesuaikan pembayaran dividen kepada pemegang saham, menerbitkan saham baru atau mengusahakan pendanaan melalui pinjaman.

#### Basis of Capital Structure

The main objectives of the Company's capital management are to ensure the maintenance of healthy capital ratios to support the business, realize strong loan ratings and maximize shareholder returns. In addition, the Company has also been required by Law No. 40 of 2007 concerning Limited Liability Companies, effective from 16 August 2007, to allocate a minimum of 20% of the issued and fully paid share capital into a reserve fund that may not be distributed. The external capital requirements are considered by the Company at the General Meeting of Shareholders.

The Company manages the capital structure and makes adjustments, if necessary, based on changing economic conditions. To maintain and adjust the capital structure, the Company may adjust dividend payments to shareholders, issue new shares or seek funding through loans.



# IKATAN YANG MATERIAL UNTUK INVESTASI BARANG MODAL

## Material Commitment for Capital Investment

Sepanjang tahun 2021, Perseroan tidak memiliki ikatan yang material untuk investasi barang modal.

Throughout 2021, the Company has no material commitments for capital investment.

# REALISASI INVESTASI BARANG MODAL

## Realization in Capital Investment

Tahun 2021, Perseroan telah mengalokasikan dana untuk penambahan aset berupa tanah, bangunan perabot kantor, perlengkapan kantor dan aset tetap dalam penyelesaian.

In 2021, The Company has allocated funds for additional assets to land, building, office furniture and fixtures, office equipment, office supplies and construction in progress.

### » Jenis Investasi Barang Modal Type of Capital Investment

Keterangan Description	Nilai (dalam Rp jutaan) Value (in Rp million)
Tanah Land	607
Bangunan Building	3.834
Perabot kantor Office furniture and fixtures	933
Peralatan kantor Office Equipment	10.578
Perlengkapan kantor Office supplies	604
Aset dalam penyelesaian Construction in progress	24.125
<b>Jumlah</b> Total	<b>40.681</b>

### Tujuan Investasi Barang Modal

Investasi barang modal bertujuan untuk pengembangan dan pertumbuhan usaha Perseroan.

### Purpose of Capital Goods Investment

The capital investment are intended to improve and Company's business growth.

### Nilai Investasi Barang Modal yang dikeluarkan pada Tahun 2021

Investasi barang modal yang di tahun 2021 adalah sebesar Rp40,68 miliar.

### Total Capital Investment in 2021

Capital investment in 2021 was Rp40.68 billion.



# INFORMASI DAN FAKTA MATERIAL YANG TERJADI SETELAH TANGGAL LAPORAN AKUNTAN

Information and Facts Material Happened After The Date Of Accountant Report

Sepanjang tahun 2021, tidak terdapat informasi dan fakta material yang terjadi setelah tanggal laporan akuntan.

Throughout 2021, no material information and facts occurred after the date of the accountant's report.

## PROSPEK USAHA

Business Prospects

Pemerintah optimis pertumbuhan ekonomi Indonesia akan berada pada kisaran 5% - 5,5% yoy pada tahun 2022. Walaupun pemulihan ekonomi diperkirakan akan tetap berlanjut, sejumlah risiko tetap membayangi target pertumbuhan ekonomi tahun 2022.

Adanya mutasi baru virus COVID-19 varian Omicron, tengah merebak disebanyak negara dan sudah masuk ke Indonesia. Varian ini pertama kali ditemukan di Afrika Selatan. Adapun faktor lainnya yang perlu diantisipasi adalah kesenjangan inflasi atau kenaikan antara indeks harga konsumen dan produsen. Hal ini terlihat dari tingginya inflasi di tingkat produsen yang melampaui 7%, sedangkan tingkat inflasi di tingkat konsumen masih tumbuh di bawah 2%.

### Strategi Tahun 2022

Untuk menjawab tantangan dan peluang yang akan terjadi pada tahun 2022, Perusahaan telah menyusun strategi untuk tahun 2022, yaitu:

1. Mempertahankan premi regular, meningkatkan *unit link* dan menjual produk yang menguntungkan.
2. Memperbaiki *product mix* dan persistensi.
3. Strategi bisnis *Un-organic*.
4. Memperbaiki manajemen keuangan, termasuk *Asset Liability Management (ALM) sophistication*.
5. Persiapan IFRS 17 (*gap-analysis & design*).
6. Meningkatkan risiko bisnis.
7. Meningkatkan program efisiensi biaya.
8. Membangun *Big Data Analytics & Artificial Intelligent*.
9. Memperbaiki kualitas proses bisnis di area operasional.
10. Meningkatkan kapabilitas dan produktivitas sumber daya manusia.

The government is optimistic that Indonesia's economic growth will be at the range of 5% - 5.5% yoy by 2022. Although the economic recovery is expected to continue, a number of risks remain looming over the 2022 economic growth target.

The existence of a new mutation of the COVID-19 virus variant Omicron, is spreading in all countries and has entered Indonesia. This variant was first discovered in South Africa. Another factor that needs to be anticipated is the inflation gap or increase between the consumer and producer price index. This is seen from the high inflation at the producer rate that exceeds 7%, while the inflation rate at the consumer level is still growing below 2%.

### Strategy of 2022

To address/approach the challenges and opportunities that will occur in 2022, the Company has devised a strategy for 2022, as follows:

1. Sustain regular premium, boost unit link & selling profitable product.
2. Improve product mix & persistency.
3. Un-organic Business Strategy.
4. Improve financial management, incl. Asset Liability Management (ALM) sophistication.
5. Preparation IFRS 17 (*gap-analysis & design*).
6. Enhance Business Risk.
7. Enhance cost efficiency program.
8. Establish Big Data Analytics & Artificial Intelligent.
9. Improve business process quality in operation area.
10. Increase human capital capability & productivity.

# PERBANDINGAN TARGET DAN REALISASI TAHUN 2021

## Comparison of Targets and Realizations in 2021

Pada awal tahun buku 2021, Perseroan telah menetapkan sejumlah target yang hendak dicapai yang dituangkan dalam Rencana Kerja dan Anggaran Perusahaan (RKAP) 2021. Perbandingan pencapaian beberapa target yang ditetapkan dengan realisasi tahun buku 2021 adalah sebagai berikut:

### » Perbandingan Target dan Realisasi Tahun 2021 Target and Realization Comparison in 2021

(dalam jutaan Rupiah)  
(in million Rupiah)

Uraian Description	Target 2021 (Rp-juta) 2021 Target (Rp-million)	Realisasi 2021 (Rp-juta) 2021 Realization (Rp-million)	Pencapaian Realisasi terhadap Target (%) Realization of Achievement to Target (%)
	1	2	
<b>Posisi Keuangan</b> Financial Position			
Aset Assets	22.362.232	22.817.087	102,03%
Liabilitas Liabilities	15.847.056	16.374.419	103,33%
Dana Peserta Participants' Fund	497.482	499.826	100,47%
Ekuitas Equity	6.017.694	5.942.842	98,76%
<b>Laba (Rugi)</b> Profit (Loss)			
Pendapatan Premi – Bruto Premium Income – Gross	4.378.439	4.753.078	108,56%
Pendapatan Premi – Neto Premium Income – Net	4.192.307	4.627.858	110,39%
Pendapatan Income	5.528.778	5.957.707	107,76%
Beban Expenses	5.272.365	5.830.362	110,58%
Laba Bersih Tahun Berjalan Net Profit for the Year	248.633	179.580	72,23%
<b>Rasio Keuangan</b> Financial Ratio			
Rasio Liabilitas terhadap Ekuitas (%) Debt to Equity Ratio (%)	263,34%	275,53%	104,63%
Rasio Liabilitas terhadap Aset (%) Debt to Asset Ratio (%)	70,87%	71,76%	101,27%



## KEPATUHAN PEMBAYARAN PAJAK

### Tax Payment Compliance

Sebagai perusahaan yang patuh terhadap semua peraturan yang berlaku, BNI Life telah melakukan pemenuhan terkait kewajiban dalam membayar pajak yang merupakan salah satu bentuk kontribusi Perusahaan kepada negara. Adapun kontribusi pajak dari Perseroan di tahun 2021 dan 2020 adalah sebagai berikut:

As a company that complies with all applicable regulations, BNI Life has fulfilled its obligations to pay taxes, which is a form of the Company's contribution to the state. The tax contributions from the Company in 2021 and 2020 are as follows:

Uraian Description	2021	2020
PPh Pasal 21 Article 21 Income Tax	38.721	40.681
PPh Pasal 23 Article 23 Income Tax	5.230	6.906
PPh Pasal 4 ayat (2) Article 4 Paragraph (2) Income Tax	3.868	3.107
PPN VAT	1.447	1.580
Pajak Bumi dan Bangunan Land and Building Tax	197	130
Pajak Reklame Advertisement Tax	1.471	1.638
<b>Jumlah</b> Total	<b>50.935</b>	<b>54.042</b>

## ASPEK PEMASARAN

### Marketing Aspect

#### Strategi Pemasaran

Sepanjang tahun 2021, seluruh dunia masih berjuang untuk menghadapi pandemi COVID-19 yang masih berlangsung dan secara tidak langsung mengakibatkan asuransi kesehatan menjadi salah satu bisnis yang memiliki potensi pasar cukup besar, dimana semakin banyak masyarakat yang menjadi lebih peduli terhadap kesehatan. Namun, kondisi ekonomi yang terdampak pandemi di tahun 2021, tidak membuat semua perusahaan mampu memberikan fasilitas asuransi kesehatan secara maksimal bagi karyawannya, terutama untuk sektor-sektor usaha yang terdampak cukup signifikan, seperti sektor transportasi, pariwisata, dan perhotelan.

#### Marketing Strategy

Throughout 2021, the entire world was still struggling on encountering COVID-19 pandemic that is still happening and indirectly impacting health insurance has become a business that has a large enough market potential, where more and more people are becoming more concerned about health. However, the economic conditions affected by the pandemic in 2021 have not made all companies able to provide maximum health insurance facilities for their employees, especially for business sectors that have been significantly affected, such as the transportation, tourism and hotel sectors.

## ASPEK PEMASARAN

### Marketing Aspect

Atas kondisi tersebut BNI Life menerapkan beberapa strategi dalam pemasaran pada tahun 2021, diantaranya;

1. *Cross selling* produk
2. Kerjasama dengan *Telemedicine*
3. *Online* strategi (social media, website, dll) dan *offline* strategi (*sponsorship, media gathering*, dan lainnya)

#### Pangsa Pasar

Di tahun 2021, pangsa pasar Perusahaan tercatat sebesar 6,1%, mengalami penurunan dibandingkan dengan tahun sebelumnya yang mencapai 6,2%. Hal ini disebabkan oleh:

1. Tidak diteruskannya program asuransi kesehatan BNI Life di beberapa perusahaan karena klaim rasio yang tinggi.
2. Persaingan di industri yang semakin ketat.

» **Tabel Pangsa Pasar Premi Kesehatan Kumpulan  
Table of Collected Health Premium Market Share**

No.	Nama Asuransi Insurance Name	Pangsa Pasar Market Share	
		2021	2020
1	INHEALTH INDONESIA	33,1%	32,0%
2	BRI LIFE	9,6%	6,4%
3	FWD INSURANCE INDONESIA	6,7%	6,0%
4	BNI LIFE INSURANCE	6,1%	6,2%
5	ASTRA AVIVA LIFE	5,7%	6,1%
6	GENERALI INDONESIA	4,4%	4,7%
7	SINARMAS MSIG LIFE	3,7%	3,8%
8	ALLIANZ LIFE INDONESIA	3,7%	3,7%
9	AVRIST ASSURANCE (D/H AIA INDONESIA)	3,5%	6,8%
10	CENTRAL ASIA RAYA	3,1%	4,6%
11	Perusahaan lainnya Other company	20,4%	19,7%

Due to these conditions, BNI Life took several marketing strategies in 2021 including;

1. Cross selling of products
2. Cooperation with Telemedicine
3. Online strategy (social media, websites, etc.) and offline strategy (sponsorship, media gathering, etc.)

#### Market Share

In 2021, the Company's market share was recorded at 6.1%, a decrease compared to the previous year which reached 6.2%. This is caused by:

1. The BNI Life health insurance program was discontinued in several companies due to high claim ratios.
2. Competition in the industry has been getting tougher.



# URAIAN MENGENAI DIVIDEN

## Description of Dividend

### Kebijakan Dividen

Perseroan menetapkan jumlah dividen yang dibayarkan melalui Rapat Umum Pemegang Saham Tahunan (RUPST). Penentuan jumlah dan pembayaran dividen tersebut dilaksanakan dengan mempertimbangkan beberapa faktor yang terkait dengan kinerja dan kecukupan modal Perseroan. Dengan tetap memperhatikan posisi keuangan atau tingkat kesehatan Perseroan dan tanpa mengurangi hak dari Rapat Umum Pemegang Saham Perseroan.

### Dividend Policy

The company determines the amount of dividend to be paid in the Annual General Meeting of Shareholders (AGMS). The determination of the amount and payment of dividend is arranged by considering several factors related to the company's performance and sufficiency of capital. And also considering the Company's financial statement or its performance and without undermining the rights in the General Meeting of Shareholders.

Uraian Description	Tahun Buku 2020 (Rp juta) Fiscal Year 2020 (Rp million)	Tahun Buku 2019 (Rp juta) Fiscal Year 2019 (Rp million)
Tanggal pembayaran Payment date	27 Juli 2021 27 July 2021	20 Juli 2020 20 July 2020
Dividen per saham (nilai penuh) Dividend per share (full amount)	157	301
Jumlah pembayaran dividen Total Dividend payment	47.276	90.630
Payout ratio Payout ratio	26,33%	57,51%
Tanggal pengumuman Announcement date	30 Juni 2021 30 June 2021	30 Juni 2021 30 June 2021

# REALISASI PENGGUNAAN DANA HASIL PENAWARAN UMUM

## Realization on the Funds Used From Public Offering

Sampai dengan 31 Desember 2021, BNI Life tidak melakukan penawaran umum di bursa saham manapun. Oleh karena itu tidak terdapat informasi terkait total perolehan dana, rencana penggunaan dana, rincian penggunaan dana, saldo dana, dan tanggal persetujuan RUPS/RUPO atas perubahan penggunaan dana.

As of 31 December 2021, BNI Life has not made a public offering on any stock exchange. Therefore, there is no information regarding the total proceeds of funds, planned use of funds, details on the use of funds, funds, and the date of approval of the GMS/GMB for changes in the use of funds.

# PROGRAM KEPEMILIKAN SAHAM OLEH KARYAWAN DAN/ATAU MANAJEMEN

Employee and/or Management Share Ownership Program

Sampai dengan 31 Desember 2021, BNI Life tidak memiliki program kepemilikan saham oleh karyawan dan/ atau manajemen (ESOP/MSOP), sehingga tidak terdapat informasi mengenai jumlah saham ESOP/MSOP dan realisasinya, jangka waktu, persyaratan karyawan dan/ atau manajemen yang berhak, dan harga *exercise*.

As of 31 December 2021, BNI Life does not have a share ownership program for employees and/or management (ESOP/MSOP), so there is no information regarding the number of ESOP/MSOP shares and their realization, time period, requirements for eligible employees and/or management, and exercise prices.

## INFORMASI MATERIAL (INVESTASI, EKSPANSI, DIVESTASI, PENGGABUNGAN, AKUSISI, RESTRUKTURISASI UTANG/MODAL, TRANSAKSI AFILIASI DAN TRANSAKSI YANG MENGANDUNG BENTURAN KEPENTINGAN) PADA TAHUN 2021

Material Information (Investment, Expansion, Divestment, Merger, Acquisition, Debt/Equity Restructuring, Affiliated Transaction And Conflict Of Interest Transaction) In 2021

Sepanjang tahun 2021, tidak terdapat informasi material (investasi, ekspansi, divestasi, penggabungan, akuisisi, restrukturisasi utang/modal, transaksi afiliasi dan transaksi yang mengandung benturan kepentingan).

Throughout 2021, there was no material information (investment, expansion, divestment, merger, acquisition, debt/equity restructuring, affiliated transaction and conflict of interest transaction).

## INFORMASI TRANSAKSI MATERIAL YANG MENGANDUNG BENTURAN KEPENTINGAN DAN/ ATAU TRANSAKSI DENGAN PIHAK AFILIASI

Information on Material Transactions Containing Conflict of Interest and/or Transactions With Affiliated Parties

Sepanjang tahun 2021, Perusahaan telah melakukan transaksi dengan pihak-pihak berelasi sebagaimana didefinisikan dalam PSAK No. 7 mengenai "Pengungkapan Pihak-pihak Berelasi".

Throughout 2021, the Company entered into transactions with related parties as defined in SFAS No. 7 regarding "Related Party Disclosures".

Seluruh transaksi dan saldo yang material dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan konsolidasian.

All significant transactions and balances with related parties are disclosed in the notes to the financial statements.



## INFORMASI TRANSAKSI MATERIAL YANG MENGANDUNG BENTURAN KEPENTINGAN DAN/ATAU TRANSAKSI DENGAN PIHAK AFILIASI

Information on Material Transactions Containing Conflict of Interest and/or Transactions With Affiliated Parties

Pihak-pihak berelasi adalah orang atau entitas yang terkait dengan entitas yang menyiapkan laporan keuangannya (entitas pelapor). Yang termasuk pihak-pihak berelasi adalah sebagai berikut:

1. Orang atau anggota keluarga terdekat mempunyai relasi dengan entitas pelapor jika orang tersebut:
  - a. Memiliki pengendalian atau memiliki pengendalian atau pelaporan;
  - b. Memiliki pengaruh signifikan atas entitas pelapor; atau
  - c. Merupakan personil manajemen kunci entitas pelapor atau entitas induk pelapor.
2. Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal sebagai berikut:
  - a. Entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak dan entitas anak berikutnya terkait dengan entitas lain);
  - b. Suatu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, yang mana entitas lain adalah anggotanya);
  - c. Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
  - d. Suatu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
  - e. Entitas tersebut adalah sebuah program imbalan pasca kerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor;
  - f. Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi sebagaimana dimaksud dalam angka 1; atau
  - g. Orang yang diidentifikasi sebagaimana dimaksud dalam angka (1) huruf (a) memiliki pengaruh signifikan atas entitas atau merupakan manajemen kunci entitas (atau entitas induk dari entitas).

A related party is a person or entity that is related to the entity that is preparing its financial statements (reporting entity). The related parties are as follows:

1. A person or a close member of that person's family is related to a reporting entity if that person:
  - a. Has control or joint control of the reporting entity;
  - b. Has significant influence over the reporting entity; or
  - c. Is a member of the key management personnel of the reporting entity or of a parent of the reporting entity.
2. An entity is related to a reporting entity if any of the following conditions apply:
  - a. The entity and the reporting entity are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the other entity);
  - b. One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member);
  - c. Both entities are joint ventures of the same third party;
  - d. One entity is a joint venture of a third party and the other entity is an associate of the third entity;
  - e. The entity is a post-employment benefit plan for the benefits of employees of either the reporting entity or an entity related to the reporting entity;
  - f. The entity is controlled or jointly controlled by a person identified in (1); or
  - g. A person identified in (1) (a) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).

## INFORMASI TRANSAKSI MATERIAL YANG MENGANDUNG BENTURAN KEPENTINGAN DAN/ATAU TRANSAKSI DENGAN PIHAK AFILIASI

Information on Material Transactions Containing Conflict of Interest and/or Transactions With Affiliated Parties

### Jenis Transaksi dengan Pihak Berelasi, serta Rincian transaksi dengan pihak Berelasi

Saldo dan transaksi-transaksi dengan pihak-pihak berelasi adalah sebagai berikut:

- a. Kompensasi kepada personil manajemen kunci (terdiri dari Dewan Komisaris dan Direksi Perusahaan) untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

Uraian Description	2021	2020	Pertumbuhan Growth	
			Nilai Value	(%)
Imbalan kerja jangka pendek Short-term employee benefits	(10)	25	(35)	(140%)
Imbalan kerja jangka panjang Long-term employee benefits	84.451	40.796	43.655	107,01%
<b>Jumlah</b> Total	<b>100.421</b>	<b>84.451</b>	<b>15.970</b>	<b>18,91%</b>

- b. Informasi mengenai transaksi dan saldo yang material dengan pihak-pihak yang berelasi pada tanggal dan tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

### Types of Transactions with Related Parties, and Details of transactions with Related Parties

The amounts and transactions with related parties are as follows:

- a. Compensation of key management personnel (consist of the Company's Board of Commissioners and Directors) for the years ended 31 December 2021 and 2020, are as follows:

- b. Information related to material transaction and balance with the related parties as of and for the years ended 31 December 2021 and 2020 are as follows:

Uraian Description	2021	2020	Pertumbuhan Growth	
			Nilai Value	(%)
Aset Asset	57.388	60.690	(3.302)	(5,44%)
Piutang premi Premium receivable	22.330	24.173	(1.843)	(7,62%)
Piutang hasil investasi Investment income receivable	491.303	118.437	372.866	314,82%
Piutang reasuransi Reinsurance receivables	156.006	55.194	100.812	182,65%
Dana jaminan Statutory funds	531.293	449.394	81.899	18,22%
Deposito berjangka Time deposits	515.904	737.875	(221.971)	(30,08%)
Efek-efek Marketables securities	14.984.539	11.474.801	3.509.738	30,59%
Penyertaan saham Investment in shares	9.346	1.500	7.846	523,07%
Utang reasuransi Reinsurance payable	66.896	40.088	26.808	66,87%
Beban Akuisisi Acquisition cost	426.784	418.161	8.623	2,06%



## PERUBAHAN PERUNDANG-UNDANGAN YANG BERPENGARUH SIGNIFIKAN TERHADAP PERUSAHAAN DAN DAMPAKNYA TERHADAP LAPORAN KEUANGAN PERUSAHAAN

**Amendment In Laws that Made Significant Impact to the Company and Its Financial Statement**

Sepanjang tahun 2021, tidak terdapat perubahan perundang-undangan yang berpengaruh signifikan terhadap laporan keuangan.

Throughout 2021, there was no amendment in laws that made a significant impact to the company and its financial statement.

## PERUBAHAN KEBIJAKAN AKUNTANSI YANG BERPENGARUH SIGNIFIKAN TERHADAP PERUSAHAAN DAN DAMPAKNYA TERHADAP LAPORAN KEUANGAN PERUSAHAAN

**Changes in Accounting Policy that Made Significant Impact to The Company and Its Financial Statement**

PSAK dan Interpretasi Standar Akuntansi Keuangan (“ISAK”) baru/revisi berikut telah diterbitkan dan berlaku efektif untuk tahun-tahun finansial pada atau setelah 1 Januari 2021 di bawah ini tidak menghasilkan perubahan kebijakan akuntansi Perusahaan dan tidak memiliki dampak material terhadap jumlah yang dilaporkan di tahun berjalan atau tahun sebelumnya:

- PSAK 112 “Akuntansi wakaf”;
- Amandemen PSAK 22 “Kombinasi bisnis”; and
- Amandemen PSAK 73 “Konsesi sewa terkait Covid-19”.

### Dampaknya terhadap Laporan Keuangan

Implementasi dari standar-standar tersebut di atas tidak menghasilkan perubahan substansial terhadap kebijakan akuntansi Perusahaan dan tidak memiliki dampak yang material terhadap laporan keuangan di tahun berjalan atau tahun-tahun sebelumnya.

The following new/revised SFAS and Interpretations of Financial Accounting Standards (“ISAK”) issued and effective for financial years starting on or after 1 January 2021 did not result in changes to the Group’s accounting policies and had no material effect on the amounts reported for the current year or prior year:

- SFAS 112 “Accounting for endowments”;
- Amendment of SFAS 22 “Business combination”; and
- Amendment SFAS 73 “Lease concession related to Covid-19”.

### The Impact to Financial Report

The implementation of the above standards did not result in substantial changes to the Company’s accounting policies and had no material impact to the financial statements for current year or prior financial years.

# INFORMASI KELANGSUNGAN USAHA

## Business Continuity Information

Hal-hal yang Berpotensi Berpengaruh Signifikan terhadap Kelangsungan Usaha Perusahaan Tahun 2021 dalam menjalankan bisnisnya, Perseroan tentu menghadapi beberapa tantangan dan dari semua tantangan tersebut terdapat beberapa hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha perusahaan pada tahun buku 2021, diantaranya adalah:

1. Risiko Asuransi;
2. Risiko Keuangan (risiko pasar, risiko kredit dan risiko likuiditas);
3. Risiko Penyebaran Virus COVID-19.

### **Assessment Manajemen atas Hal-hal yang Berpotensi Berpengaruh Signifikan terhadap Kelangsungan Usaha Perusahaan Tahun 2021**

Assessment manajemen atas hal-hal yang berpengaruh signifikan terhadap kelangsungan usaha perusahaan, PT BNI Life Insurance mengimplementasikan Sistem Manajemen Risiko sesuai dengan *framework* ISO 9001 yang menghasilkan praktik manajemen risiko dengan perspektif lebih luas, mudah dipahami, terukur serta mendukung koordinasi dan integrasi antar unit kerja di Perseroan.

Dalam menyikapi perubahan konteks eksternal secara berkala atau periode triwulan dilakukan pembahasan risiko-risiko yang ada terhadap pengelolaan perusahaan antara unit manajemen risiko, Dewan Komisaris dan Direksi.

Mitigasi risiko dilakukan dengan *experience study* tentang historis klaim dengan tujuan untuk memperbaiki pengelolaan risiko di tahun yang akan datang. Perseroan juga mengadakan perjanjian reasuransi sebagai bagian dari program mitigasi risiko.

Things that have the potential to have a significant effect on the company's business continuity in 2021 in carrying out its business, the Company certainly faces several challenges and of all these challenges there are several things that have the potential to significantly affect the continuity of the company's business in fiscal year 2021, including:

1. Insurance Risk;
2. Finance Risk (Market Risk, Credit Risk, and Liquidity Risk)
3. Risk of deployment of COVID-19 Virus.

### **Assessment Management of Things That Have the Potential to Have a Significant Effect on the Company's Business Continuity in 2021**

Assessment of management on matters that have a significant effect on the continuity of the company's business, PT BNI Life Insurance implements a Risk Management System in accordance with the ISO 9001 framework that produces risk management practices with a broader perspective, easy to understand, measurable and supports coordination and integration between work units in the Company.

In responding to changes in the external context periodically or quarterly period, discussion of risks that exist to the management of the company between the risk management unit, the Board of Commissioners and the Board of Directors.

Risk mitigation is done by experience study of historical claims with the aim to improve risk management in the coming year. The Company also entered into reinsurance agreements as part of its risk mitigation program.



## INFORMASI KELANGSUNGAN USAHA

### Business Continuity Information

Dalam mengelola berbagai risiko asuransi seperti risiko mortalitas dan morbiditas, persistensi, termasuk risiko *underwriting*, Perseroan menggunakan metodologi dan asumsi aktuaria berdasarkan pengalaman Perseroan. Selain itu, Manajemen juga giat memantau risiko tersebut dengan memperhatikan kondisi politik dan perekonomian dimana Perseroan beroperasi dan memastikan bahwa seluruh asumsi dan kebijakan yang digunakan telah sesuai dengan peraturan yang berlaku.

Selain risiko-risiko yang berhubungan dengan kegiatan operasional, Perseroan juga dihadapkan dengan berbagai macam risiko keuangan, seperti risiko nilai tukar mata uang asing, risiko kredit dan risiko likuiditas. Tujuan Perseroan adalah mencapai keseimbangan yang sesuai antara risiko dan tingkat pengembalian dan meminimalisasi potensi efek memburuknya kinerja keuangan Perseroan. Oleh karena itu Manajemen secara rutin menelaah kebijakan dan sistem manajemen risiko untuk menyesuaikan dengan perubahan di pasar, produk dan praktek pasar terbaik.

In managing various insurance risks such as mortality and morbidity risk, persistence, including underwriting risk, the Company uses actuarial methodologies and assumptions based on the Company's experience. In addition, management is also actively monitoring these risks by taking into account the political and economic conditions in which the Company operates and ensuring that all assumptions and policies used are in accordance with applicable regulations.

In addition to The risks related to operational activities, the Company is also faced with various kinds of financial risks, such as foreign exchange rate risk, credit risk and liquidity risk. The Company's purpose is to strike a suitable balance between risk and rate of return and minimize the potential effects of worsening of the Company's financial performance. Therefore, The management routinely reviews policies and risk management systems to adapt to changes in the market, products and best market practices.

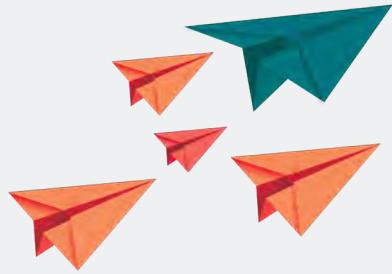




# 05

## TATA KELOLA PERUSAHAAN

Good Corporate Governance



“

BNI Life berkomitmen menerapkan *best practices* GCG secara konsisten sejalan dengan prinsip-prinsip GCG dalam proses pengelolaan operasional guna mencapai tujuan dan memenuhi harapan pihak-pihak yang berkepentingan.

BNI Life is committed to consistently implement GCG best practices into the operational management process based on GCG principles to achieve goals and meet the expectations of related parties.

# PENDAHULUAN

## Introduction

Tata Kelola Perusahaan yang Baik atau *Good Corporate Governance* (GCG) merupakan salah satu elemen penting yang berfungsi untuk mengendalikan sekaligus mengarahkan Perusahaan dalam proses pengelolaan operasional guna mencapai tujuan 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 PRINSIP DASAR GCG

Dalam menjalankan kegiatan usaha, BNI Life menerapkan *best practices* GCG secara konsisten agar dapat berkontribusi positif bagi Perusahaan serta memberikan nilai tambah untuk pemangku kepentingan. Penerapan GCG di lingkup Perseroan telah sejalan dengan prinsip-prinsip GCG yang terdiri dari 5 (lima) prinsip dasar yang tertuang dalam Pedoman Umum *Good Corporate Governance* yang diatur didalam Peraturan Otoritas Jasa Keuangan (POJK) No.73/ POJK.05/2016 tentang Tata Kelola Perseroan yang Baik bagi Perusahaan Perasuransian, yaitu Keterbukaan, Akuntabilitas, Pertanggungjawaban, Kemandirian, serta Kesetaraan dan Kewajaran.

Good Corporate Governance (GCG) serves as one of the most pivotal elements that functions to control and direct the Company in the operational management process in order to achieve goals 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 are carried out properly and can prevent irregularities and risks that could potentially detain the Company's endeavors to achieve goals.

### IMPLEMENTATION OF GCG PRINCIPLES

In implementing its business activities, BNI Life consistently applies GCG best practices in order to give more positive contribution into the Company and to deliver more added value for stakeholders. The implementation of GCG within the Company is in line with the principles of GCG which consists of 5 (five) basic principles set out in the General Guidelines for Good Corporate Governance issued by Financial Service Authority Regulation No.73/ POJK.05/2016 regarding Corporate Governance for Insurance Companies such as Transparency, Accountability, Accountability, Independence, and Equality and Fairness.



**Keterbukaan**  
Transparency



**Akuntabilitas**  
Accountability



**Pertanggungjawaban**  
Responsibility



**Kemandirian**  
Independency



**Kesetaraan dan Kewajaran**  
Equality and Fairness



## PENDAHULUAN

### Introduction

<b>Prinsip Dasar GCG</b> Basic Principles of GCG	<b>Penjelasan</b> Description	<b>Penerapan Prinsip Dasar GCG di BNI Life</b> Implementation of the Basic Principles of GCG at BNI Life
<b>Keterbukaan</b> Transparency	Keterbukaan dalam proses pengambilan keputusan dan keterbukaan dalam pengungkapan dan penyediaan informasi yang relevan mengenai Perseroan, yang mudah diakses oleh Pemangku Kepentingan sesuai dengan peraturan perundang-undangan di bidang perasuransian serta standar, prinsip, dan praktik penyelenggaraan usaha yang sehat. Openness in decision-making process and disclosure and provision of relevant information about the Company, which can be accessed easily by Stakeholders in accordance with insurance laws and regulations, as well as the standards, principles, and practices regarding healthy businesses.	<ul style="list-style-type: none"> <li>Penerbitan Laporan Tahunan; Publication of Annual Report;</li> <li>Laporan Keuangan Berkala yang meliputi laporan keuangan tahunan, tengah tahunan, dan triwulan; dan Periodic Financial Statements including annual, semi annual and quarterly financial statements; and</li> <li>Pemanfaatan situs untuk menyampaikan informasi kepada Pemegang Saham dan Pemangku Kepentingan lainnya. Use of the website to convey information to shareholders and other stakeholders.</li> </ul>
<b>Akuntabilitas</b> Accountability	Kejelasan fungsi dan pelaksanaan pertanggungjawaban Organ Perseroan sehingga kinerja Perseroan dapat berjalan secara transparan, wajar, efektif, dan efisien. Clarity of function and responsibility in the Company bodies so that the Company's performance can be transparent, fair, effective, and efficient.	<ul style="list-style-type: none"> <li>Pembagian tugas yang jelas antar organ Perseroan, termasuk dengan merinci tugas dan wewenang Dewan Komisaris, Direksi, Dewan Pengawas Syariah, dan ukuran kinerjanya; Clear division of tasks between Company bodies, including detailed duties and authorities for the Board of Commissioners, Board of Directors, Sharia Supervisory Board and their performance measurement;</li> <li>Adanya <i>check and balance system</i>; dan A check and balance system; and</li> <li>Memiliki ukuran kinerja dari semua jajaran berdasarkan ukuran yang disepakati, konsisten dengan nilai-nilai Perseroan (<i>corporate values</i>), sasaran usaha, dan strategi Perseroan, serta memiliki sistem <i>reward and punishment</i>. Has performance measures for all levels based on agreed standards, consistent with corporate values, business targets, and strategy, and has a reward and punishment system.</li> </ul>
<b>Pertanggungjawaban</b> Responsibility	Kesesuaian pengelolaan Perseroan dengan peraturan perundang-undangan dan nilai-nilai etika serta standar, prinsip, dan praktik penyelenggaraan usaha yang sehat. The Company's management complies with the laws and regulations, ethical values and standards, principles, and practices regarding healthy businesses.	<ul style="list-style-type: none"> <li>Mematuhi ketentuan Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku; Complies with the Articles of Association provisions and the laws and regulations in force;</li> <li>Melaksanakan kewajiban perpajakan dengan baik dan tepat waktu; Implements tax obligations properly and on time;</li> <li>Melaksanakan tanggung jawab sosial Perseroan (<i>corporate social responsibility</i>); dan Implements corporate social responsibility; and</li> <li>Melaksanakan kewajiban keterbukaan informasi sesuai regulasi yang ditetapkan. Implements information disclosure obligations according to regulations.</li> </ul>

## PENDAHULUAN

### Introduction

Prinsip Dasar GCG Basic Principles of GCG	Penjelasan Description	Penerapan Prinsip Dasar GCG di BNI Life Implementation of the Basic Principles of GCG at BNI Life
<b>Kemandirian</b> Independency	<p>Keadaan Perseroan yang dikelola secara mandiri dan profesional serta bebas dari Benturan Kepentingan dan pengaruh atau tekanan dari pihak manapun yang tidak sesuai dengan peraturan perundang-undangan dan nilai-nilai etika serta standar, prinsip, dan praktik penyelenggaraan usaha yang sehat.</p> <p>The Company that is managed independently and professionally and free from Conflict of Interest and influence or pressure from any party that does not comply with the laws and regulations, ethical values and standards, principles, and practices regarding healthy businesses.</p>	<ul style="list-style-type: none"> <li>Saling menghormati hak, kewajiban, tugas, wewenang, serta tanggung jawab di antara Organ Perseroan; Respects the rights, obligations, duties, powers and responsibilities among the Company's Organs;</li> <li>Pemegang saham dan Dewan Komisaris tidak melakukan intervensi terhadap pengurusan Perseroan; The Shareholders and Board of Commissioners do not intervene in the management of the Company;</li> <li>Dewan Komisaris, Direksi, dan seluruh pegawai senantiasa menghindari terjadinya benturan kepentingan (<i>conflict of interest</i>) dalam pengambilan keputusan; dan The Board of Commissioners, Board of Directors, and all employees avoid any conflicts of interest in decision-making; and</li> <li>Penerapan kebijakan dan sistem yang meminimalkan terjadinya benturan kepentingan, seperti dalam kebijakan kepegawaian, pengadaan, serta keuangan. Implements policies and systems that minimize conflicts of interest, such as in employment, procurement, and finance policies.</li> </ul>
<b>Kesetaraan dan Kewajaran</b> Equality and Fairness	<p>Kesetaraan, keseimbangan, dan keadilan di dalam memenuhi hak-hak Pemangku Kepentingan yang timbul berdasarkan perjanjian, peraturan perundang-undangan dan nilai-nilai etika serta standar, prinsip, dan praktik penyelenggaraan usaha yang sehat.</p> <p>Equality, balance, and fairness in meeting the rights of stakeholders arising under treaties, laws and regulations, ethical values and standards, principles, and practices regarding healthy businesses.</p>	<ul style="list-style-type: none"> <li>Seluruh Pemangku Kepentingan antara lain pemegang polis, tertanggung, peserta, pihak yang berhak memperoleh manfaat, pemegang saham, penyedia jasa, dan/atau pemerintah, mendapatkan perlakuan yang setara; dan All Stakeholders include policyholders, the insured, the participants, the parties entitled to benefit, shareholders, service providers, and/or the government, receive equal treatment; and</li> <li>Kesempatan yang sama diberikan kepada setiap karyawan untuk berkarir dan melaksanakan tugasnya tanpa membedakan suku, agama, ras, golongan, jenis kelamin, dan kondisi fisiknya. Equal opportunities are given to all employees to work and perform their duties regardless of ethnicity, religion, race, class, gender, and physical condition.</li> </ul>

### DASAR PENERAPAN GCG

Penerapan GCG yang dilakukan BNI Life tidak semata hanya 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.

### BASIS OF GCG IMPLEMENTATION

The implementation of GCG within the Company aims not only to comply with applicable laws and regulations, but also functions as a continuous effort to innovate and improve mechanisms on an ongoing basis so as to provide added value to all stakeholders and have an impact on creating business performance that grows in a sustainable manner.



## PENDAHULUAN

### Introduction

Dalam menerapkan GCG di lingkup Perusahaan, BNI Life berpedoman pada ketentuan-ketentuan sebagai berikut:

1. Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas;
2. Undang-Undang No. 40 Tahun 2014 tentang Perasuransi;
3. Undang-Undang Nomor 14 Tahun 2008 tentang Keterbukaan Informasi Publik;
4. Peraturan Otoritas Jasa Keuangan No.43/POJK.05/2019 tentang Perubahan Atas Peraturan Otoritas Jasa Keuangan No. 73/POJK.05/2016 Tentang Tata Kelola Perusahaan Yang Baik Bagi Perusahaan Perasuransi;
5. Peraturan Otoritas Jasa Keuangan (POJK) No.73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransi;
6. Peraturan Otoritas Jasa Keuangan (POJK) No.55/POJK.05/2017 tentang Laporan Berkala Perusahaan Perasuransi;
7. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No.1/ SEOJK.05/2018 tentang Bentuk dan Susunan Laporan Berkala Perusahaan Asuransi dan Perusahaan Reasuransi;
8. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No.2/ SEOJK.05/2018 tentang Bentuk dan Susunan Laporan Berkala Perusahaan Asuransi Syariah, Perusahaan Reasuransi Syariah, dan Unit Syariah.

### TUJUAN PENERAPAN GCG

BNI Life menerapkan GCG dengan tujuan untuk meningkatkan kepercayaan Pemangku Kepentingan. Adapun tujuan-tujuan yang ingin diwujudkan Perusahaan melaksanakan prinsip-prinsip GCG adalah:

1. Mencapai sasaran usaha Perseroan melalui pengelolaan yang didasarkan pada asas-asas Tata Kelola Perusahaan yang Baik.
2. Pemberdayaan fungsi dan kemandirian masing-masing Organ BNI Life.
3. Menjadikan Organ BNI Life agar dalam membuat keputusan dan menjalankan tindakannya dilandasi oleh nilai moral yang tinggi dan kepatuhan terhadap peraturan perundang-undangan.

In implementing GCG, BNI Life is guided by the following provisions:

1. Law No. 40 of 2007 regarding Limited Liability Companies;
2. Law No. 40 of 2014 regarding Insurance Companies;
3. Law No. 14 of 2008 regarding Information Disclosure for Public;
4. Financial Services Authority Regulation No.43/POJK.05/2019 concerning Amendments to Financial Services Authority Regulation No. 73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies;
5. Financial Services Authority Regulation No. 73/POJK.05/2016 regarding Good Corporate Governance for Insurance Companies;
6. Financial Services Authority Regulation No. 55/POJK.05/2017 regarding Periodical Report of Insurance Companies;
7. Financial Services Authority Circular Letter No. 1/SEOJK.05/2018 regarding Form and Composition of Periodical Report of Insurance and Reinsurance Companies;
8. Financial Services Authority Circular Letter No. 2/SEOJK.05/2018 regarding Form and Composition of Periodical Report of Sharia Insurance and Sharia Reinsurance Companies and Sharia Units.

### OBJECTIVES OF GCG IMPLEMENTATION

BNI Life implements GCG with the aim of increasing Stakeholders' trust. The implementation of GCG principles is expected to help the Company achieve its goals, among others:

1. To achieve the Company's business goals through a management that is based on Good Corporate Governance principles.
2. To empower function and Independence of each BNI Life's organ.
3. To encourage BNI Life's organ to make decisions and carry out actions based on high moral values and compliance with laws and regulations.



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### Introduction

4. Melaksanakan Tanggung Jawab Sosial Perusahaan kepada masyarakat (*Corporate Social Responsibility*).
5. Optimalisasi nilai Perseroan bagi Pemegang Saham dengan tetap memperhatikan Pemangku Kepentingan lainnya.
6. Meningkatkan daya saing BNI Life secara nasional maupun internasional.

Penerapan GCG Perusahaan selaras dengan penerapan GCG yang ada di BUMN dengan tujuan meningkatkan pencapaian hasil usaha serta memberi nilai lebih bagi pemangku kepentingan dalam mewujudkan visi dan misi Perusahaan.

### ROADMAP GCG

Guna mengoptimalkan penerapan GCG, BNI Life telah menyusun peta jalan (*roadmap*) dengan tujuan utama sebagai referensi utama dalam melakukan perbaikan praktik GCG secara lebih komprehensif. Selain itu, *roadmap* GCG juga dapat menjadi panduan bagi Pemangku Kepentingan untuk mendapat gambaran secara menyeluruh atas proses penciptaan nilai tambah dan perbaikan berkesinambungan dari implementasi GCG di Perusahaan.

Sejalan dengan tujuan penerapan GCG di Perusahaan, *roadmap* GCG turut menjadi komitmen yang mewajibkan seluruh Insan BNI Life untuk patuh terhadap hukum dan peraturan sehingga dapat menjadi sebuah sistem pengoperasian Perusahaan yang dikendalikan melalui internal kontrol yang baik. Melalui upaya mengedepankan komitmen ini, diharapkan GCG dapat menjadi sebuah budaya yang tertanam secara baik pada setiap diri Insan BNI Life.

### Penerapan Roadmap GCG BNI Life

*Roadmap Tata Kelola Perusahaan yang Baik (Good Corporate Governance Roadmap)* merupakan perangkat manajemen dalam mendorong dan mengarahkan seluruh sumber daya Perseroan agar secara terencana, sistemik

4. To carry out 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 BNI Life's competitiveness nationally and internationally.

The implementation of GCG within the Company has addressed the objective of implementing GCG in SOEs. It aims to increase the achievement of business results and providing added value to stakeholders in realizing the Company's vision and mission.

### GCN ROADMAP

In order to optimize the implementation of GCG, BNI Life has compiled a roadmap with the main objective as the main reference in improving GCG practice more comprehensively. In addition, the GCG roadmap can help guide Stakeholders to get a comprehensive picture of the process of creating added value and continuous improvement of GCG implementation in the Company.

In addressing the objectives of implementing GCG in the Company, BNI Life puts the GCG roadmap as a commitment that obliges all BNI Life Personnel to comply with laws and regulations so that they can become a Company operating system controlled through good internal controls. By putting this commitment forward, it is expected that GCG can become a culture that is well embedded in every BNI Life Personnel.

### Implementation of BNI Life GCG Roadmap

The Good Corporate Governance Roadmap is a management tool in encouraging and directing all of the Company's resources so that the Company's GCG can be managed and implemented in a planned, systemic



## PENDAHULUAN

### Introduction

dan berkesinambungan menerapkan dan menegakkan jalannya GCG di Perusahaan. Hal tersebut dimaksudkan agar BNI Life mampu meraih keunggulan daya saing berkelanjutan sesuai visi dan misi Perusahaan.

Adapun *roadmap* penerapan GCG di BNI Life dapat digambarkan pada bagan berikut:

and sustainable manner. With the Roadmap, BNI Life aims to achieve a sustainable competitive advantage in accordance with the Company's vision and mission.

The roadmap for implementing GCG in BNI Life can be described in the following chart:

<b>Fase Pembentukan Elemen GCG (2016-2017)</b> GCG Elements Formation Phase (2016 -2017)	<ul style="list-style-type: none"> <li>• Penyusunan Pedoman GCG, Kode Etik, <i>Board Manual</i>, dan Pedoman terkait lainnya. Preparation of GCG Guidelines, Code of Conduct, Board Manual, and other relevant Guidelines.</li> <li>• Pembentukan Komite dan penyusunan <i>Charter</i>. Establishment of Committees and formulation of Charter.</li> <li>• Peningkatan kemampuan SDM dalam penerapan GCG melalui <i>training, workshop, seminar, dsb</i>. Improvement of HR capability in GCG implementation through training, workshop, seminar, etc.</li> <li>• Internalisasi penerapan GCG secara berkelanjutan. Continuous internalization of GCG implementation.</li> </ul>
<b>Fase Penyempurnaan Elemen GCG (2018)</b> GCG Elements Improvement Phase (2018)	<ul style="list-style-type: none"> <li>• Penyusunan dan penyempurnaan Pedoman, Kode Etik, <i>Board Manual</i>, dan Pedoman terkait lainnya. Preparation and refinement of Guidelines, Code of Ethics, Board Manual, and other relevant Guidelines.</li> <li>• Pembentukan Komite, penyusunan serta penyempurnaan <i>Charter</i>. Establishment of Committees, formulation and refinement of Charter.</li> <li>• Penyusunan dan penyempurnaan tools evaluasi penerapan GCG. Preparation and refinement of GCG implementation evaluation tools.</li> <li>• Peningkatan kemampuan SDM dalam penerapan GCG melalui <i>training, workshop, seminar, dsb</i>. Improvement of HR capability in GCG implementation through training, workshop, seminar, etc.</li> <li>• Internalisasi penerapan GCG secara berkelanjutan. Continuous internalization of GCG implementation.</li> </ul>
<b>Fase Penguatan Elemen GCG (2019 -2020)</b> GCG Elements Enhancement Phase (2019-2020)	<ul style="list-style-type: none"> <li>• Penyempurnaan Pedoman, Kode Etik, <i>Board Manual, Charter, tools evaluasi</i>. Refinement of Guidelines, Code of Conduct, Board Manual, Charter, evaluation tools.</li> <li>• Efektivitas evaluasi penerapan GCG. Effectiveness of evaluation of GCG implementation.</li> <li>• Peningkatan kemampuan SDM dalam penerapan GCG melalui <i>training, workshop, seminar, dsb</i>. Improvement of HR capability in GCG implementation through training, workshop, seminar, etc.</li> <li>• Internalisasi penerapan GCG secara berkelanjutan. Continuous internalization of GCG implementation.</li> <li>• <i>Benchmarking</i> penerapan GCG. Benchmarking of GCG implementation.</li> </ul>
<b>Fase Excellent GCG (2021-2022)</b> GCG Excellent Phase (2021-2022)	<ul style="list-style-type: none"> <li>• Penyempurnaan Pedoman, Kode Etik, <i>Board Manual, Charter, tools evaluasi</i>. Refinement of Guidelines, Code of Conduct, Board Manual, Charter, evaluation tools.</li> <li>• Peningkatan kemampuan SDM dalam penerapan GCG melalui <i>training, workshop, seminar, dsb</i>. Improvement of HR capability in GCG implementation through training, workshop, seminar, etc.</li> <li>• Internalisasi penerapan GCG secara berkelanjutan. Continuous internalization of GCG implementation.</li> </ul>

## PENDAHULUAN

### Introduction

#### ASSESSMENT GCG

BNI Life berkomitmen untuk menerapkan GCG secara berkelanjutan guna memberikan nilai lebih bagi Perusahaan dan membuat hasil terbaik dengan melakukan penilaian (*assessment*) secara konsisten. Dalam melaksanakan penilaian, Perusahaan melakukan *self-assessment* untuk memperoleh gambaran terkait kondisi penerapan GCG di lingkup Perusahaan serta mengidentifikasi bidang-bidang yang memerlukan perbaikan lebih lanjut.

#### Prosedur Penilaian

Perusahaan berkomitmen teguh untuk menyelenggarakan penerapan prinsip-prinsip GCG dengan efektif dan efisien di seluruh lini dan senantiasa berupaya untuk meningkatkan kualitasnya guna memastikan tata kelola perusahaan yang baik telah membudaya di dalam Perusahaan. Untuk itu, Perusahaan secara berkala melakukan penilaian dan pengukuran untuk penerapan prinsip-prinsip GCG di seluruh lini berupa *self-assessment* guna memastikan adanya peningkatan kualitas penerapan GCG secara berkesinambungan ke dalam seluruh proses bisnis. Selanjutnya, Perusahaan secara rutin akan memberikan laporan penerapan GCG kepada Otoritas Jasa Keuangan setelah melakukan penilaian untuk mengevaluasi terhadap hasil penilaian dan tindak lanjut atas rekomendasi perbaikan.

#### Ketentuan Penilaian

Dalam melakukan penilaian, Perusahaan senantiasa berpedoman melalui sejumlah kebijakan, seperti:

1. Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas;
2. Undang-Undang No. 40 Tahun 2014 tentang Usaha Perasuransi;

#### GCG ASSESSMENT

BNI Life is committed to implementing GCG in a sustainable manner in order to provide added value to the Company and produce the best results by consistently conducting assessments. In carrying out the assessment, the Company carries out a self-assessment to obtain an overview of the conditions of GCG implementation within the Company and to identify areas that require further improvement.

#### Assessment Procedure

The Company is firmly committed to implementing GCG principles effectively and efficiently in all lines and constantly strives to improve its quality in order to ensure that good corporate governance has become a culture within the Company. With that said, the Company regularly conducts assessments and measurements for the implementation of GCG principles in all lines in the form of self-assessments to ensure that there is a continuous improvement in the quality of GCG implementation in all business processes. Furthermore, the Company will routinely provide GCG implementation reports to the Financial Services Authority after conducting an assessment to evaluate the assessment results and follow up on recommendations for improvements.

#### Assessment Provisions

In conducting the assessment, the Company always refers to numerous policies, such as:

1. Law No. 40 of 2007 concerning Limited Liability Companies;
2. Law No. 40 of 2014 concerning Insurance Business;



## PENDAHULUAN

### Introduction

3. Peraturan Otoritas Jasa Keuangan (POJK) No.73/POJK.05/2016 tentang Tata Kelola Perseroan yang Baik bagi Perseroan Perasuransi;
4. Peraturan Otoritas Jasa Keuangan (POJK) No. 43/POJK.05/2019 tentang Perubahan Atas Peraturan Otoritas Jasa Keuangan No. 73/POJK.05/2016 Tentang Tata Kelola Perusahaan Yang Baik Bagi Perusahaan Perasuransi;
5. Peraturan Otoritas Jasa Keuangan (POJK) No. 69/POJK.05/2016 tentang Penyelenggaraan Usaha Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah;
6. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 46/SEOJK.05/2017 tentang Pengendalian *Fraud*, Penerapan Strategi *Anti Fraud*, dan Laporan Strategi *Anti Fraud* bagi Perusahaan Asuransi, Perusahaan Asuransi syariah, Perusahaan Reasuransi, Perusahaan Reasuransi Syariah, atau Unit Syariah;
7. Peraturan Otoritas Jasa Keuangan (POJK) No.55/POJK.05/2017 tentang Laporan Berkala Perusahaan Perasuransi;
8. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No.1/SEOJK.05/2017 tentang Bentuk dan Susunan Laporan Berkala Perusahaan Asuransi dan Perusahaan Reasuransi;
9. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No.2/SEOJK.05/2017 tentang Bentuk dan Susunan Laporan Berkala Perusahaan Asuransi Syariah, Perusahaan Reasuransi Syariah, dan Unit Syariah.
10. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 14/SEOJK.05/2019 tentang Pembentukan, Susunan Keanggotaan, dan Masa Kerja Komite Pada Dewan Komisaris Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi dan Perusahaan Reasuransi Syariah.
3. Financial Services Authority Regulation (POJK) No.73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies;
4. Financial Services Authority Regulation (POJK) No. 43/POJK.05/2019 concerning Amendments to Financial Services Authority Regulation No. 73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies;
5. Financial Services Authority Regulation (POJK) No. 69/POJK.05/2016 concerning Business Conduct of Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Companies;
6. Financial Services Authority Circular Letter (SEOJK) No. 46/SEOJK.05/2017 concerning Fraud Control, Implementation of Anti-Fraud Strategies, and Anti-Fraud Strategies Reports for Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, Sharia Reinsurance Companies, or Sharia Units;
7. Financial Services Authority Regulation (POJK) No.55/POJK.05/2017 concerning Insurance Company Periodic Reports;
8. Financial Services Authority Circular Letter (SEOJK) No.1/SEOJK.05/2017 concerning the Form and Structure of Periodic Reports of Insurance Companies and Reinsurance Companies;
9. Financial Services Authority Circular Letter (SEOJK) No.2/SEOJK.05/2017 concerning the Form and Structure of Periodic Reports for Sharia Insurance Companies, Sharia Reinsurance Companies, and Sharia Units.
10. Financial Services Authority Circular Letter (SEOJK) No. 14/SEOJK.05/2019 concerning the Establishment, Membership Structure, and Term of Service of Committees on the Board of Commissioners of Insurance Companies, Sharia Insurance Companies, Reinsurance Companies and Sharia Reinsurance Companies.

## PENDAHULUAN

### Introduction

#### Kriteria yang Digunakan dan Pihak yang Melakukan Assessment

Metode penilaian dan evaluasi dilakukan dengan menggunakan alat ukur yang terdiri dari 6 (enam) aspek dengan bobot yang telah ditentukan yang dapat dilihat sebagai berikut.

#### » 6 Aspek Penilaian GCG 6 Aspects of GCG Assessment

Komitmen terhadap Penerapan Tata Kelola Perusahaan yang Baik Secara Berkelanjutan Commitment to Implementation of Sustainable Good Corporate Governance	Pemegang Saham dan RUPS/Pemilik Modal Shareholders and GMS/Capital Holder	Dewan Komisaris/ Dewan Pengawas Board of Commissioners/ Supervisory Board	Direksi Board of Directors	Pengungkapan Informasi dan Keterbukaan Information Disclosure and Transparency	Aspek lainnya Other Aspect
--	--	--	-------------------------------	---	-------------------------------

Dalam melakukan penilaian, Perusahaan melakukan pemetaan pada setiap aspek atas parameter yang telah ditentukan sebagai suatu proses yang berkesinambungan. Pada 2021, pihak yang melakukan penilaian GCG BNI Life berasal dari tim internal BNI Life.

#### Penilaian Penerapan GCG Tahun Buku 2021

Pelaksanaan penilaian penerapan GCG tahun 2021 dilakukan secara *self assessment* oleh internal Perusahaan dengan metode pengukuran yang sama dengan tahun sebelumnya. Hasil *self assessment* untuk tahun 2021 mendapatkan kualifikasi kualitas penerapan GCG “BAIK”.

#### Criteria Used and Parties Conducting Assessment

The method of assessment and evaluation is carried out using a measuring instrument consisting of 6 (six) aspects with a predetermined weight which is presented as follows.

#### Assessment of GCG Implementation for 2021 Fiscal Year

The implementation of the assessment of the implementation of GCG for the 2021 was carried out by means of a self-assessment by the Company's internal team with the same measurement method as the previous year. The self-assessment results for the 2021 reached the qualification of the quality of GCG implementation “GOOD”.



# PENINGKATAN KUALITAS

## Quality Improvement

### Sosialisasi Penerapan GCG | Socialization of GCG Implementation

Tahun 2021 BNI Life melakukan beberapa sosialisasi terkait penerapan GCG sebagai berikut:

In 2021 BNI Life took several socializations related to the implementation of GCG as follows:

1



### KECANTOL PINJOL

Pernah dengar bocornya data pengguna Pinjaman Online gak? Atau bahkan mungkin salah satu dari kamu adalah korbananya?



Sebenarnya Pemberi Pinjaman WAJIB menjaga kerahasiaan data kita sebagaimana diatur di POJK No.77 Tahun 2016 Pasal 19 (4), 26, 29, 37, 39 dari POJK No 77 tahun 2016.

So, Pastikan Pinjaman Online yang kamu gunakan sudah terdaftar dan diawasi oleh OJK.

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### Layanan Pinjam Meminjam Uang berbasis Teknologi Informasi

Information Technology-based Lending and Borrowing Services

22 Januari 2021 | 22 January 2021

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### SELAIN TERBUKA, APA LAGI YA?

Ada 5 prinsip wajib didalam mengelola suatu Perusahaan dengan baik:

- 2. AKUNTABILITAS: Penyataan jelas terkait fungsi perusahaan pertanggungjawaban
- 3. PERTANGGUNGJAWABAN: Pengelola harus tunduk pada peraturan berlaku
- 4. KEMANDIRIAN: Dikelola secara profesional dan tidak dalam pengaruh pihak manapun
- 5. KESETARAAN & KEWAJIADAN: membangun keseimbangan antara hak stakeholder dengan adil dan sembang

For Our Information,  
Prinsip-prinsip diatas sangat mempengaruhi sehatnya suatu Perusahaan  
Perasuransi loh guys! dan diatur didalam POJK 73/2016.

Kesehatan perusahaan merupakan kesejahteraamu juga.  
Salem sehat, Insan BNI Life!

By: Unit Governance and Corporate Law

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### SEPENTING ITU KAH?

Kita pasti pernah tahu dong ya, bahwa didalam perusahaan asuransi harus ada bagian yang membantu memastikan bahwa suatu perusahaan berjalan sesuai Peraturan dan Ketentuan yang berlaku.

Kalau tidak mengikuti peraturan, bisa-bisa dikenakan sanksi loh guys!



For Our Information,  
Pasal 9 POJK No. 73 /POJK.05/2016, mengatakan bahwa Perusahaan Wajib memiliki satuan kerja atau pegawai yang melaksanakan fungsi kepatuhan.

PT BNI Life Insurance sudah memiliki divisi Compliance (Kepatuhan) yang selalu memastikan kita berjalan sesuai peraturan yang berlaku.

Never stop learning guys!

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### Pentingnya Menerapkan Peraturan The Importance of Applying Regulation

19 Februari 2021 | 19 February 2021

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### WAJIB LAPOR OJK? BIAR APA SIH?

PT BNI Life Insurance selalu memberikan laporan kepada OJK secara lengkap, tepat waktu dan dengan sebaik-baiknya. Laporan ini dikumpulkan dari seluruh Divisi terkait, supaya menghasilkan laporan yang lengkap dan akurat.

“Tapi terlebih lagi, harus menuruti waktu yang sudah ditentukan oleh OJK, loh guys!”



#### Biar apa sih?

Agar sejalan dengan POJK 73/2016  
Pasal 69 yang mengatur bahwa Perusahaan Asuransi WAJIB memberikan informasi kepada OJK secara lengkap, tepat waktu dan dengan cara yang efisien.

Keep your spirit up, guys!

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### Kewajiban Penyampaian Laporan OJK Obligations to submit report to FSA

26 Februari 2021 | 26 February 2021

## PENINGKATAN KUALITAS

### Quality Improvement

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#### PERNAH DENGAR GAK SIH?

Bahwa sebuah Perusahaan Perasuransian **wajib memiliki** beberapa organ, yaitu:

1. Rapat Umum Pemegang Saham
2. Direksi
3. Dewan Komisaris
4. Dewan Pengawas Syariah
5. Atau yang setara dengan no 1 s/d 4

Hal diatas diatur dalam **Pasal 1 POJK 73/2016** dan PT BNI Life Insurance sudah memiliki **ke 5 organ** diatas ya, guys!

*"The beautiful thing about learning is that nobody can take it away from you."*

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#### Organ Perusahaan

##### Company's Organs

12 Maret 2021 | 12 March 2021

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#### SELAIN DIREKSI, APA SIH DEWAN KOMISARIS?

Di dalam sebuah **Perusahaan Perseroan Terbatas**, seperti PT BNI Life Insurance, wajib memiliki **Dewan Komisaris**.

Tugas Dewan Komisaris adalah untuk **melakukan pengawasan** terhadap Perusahaan agar **sesuai** dengan Anggaran Dasar dan juga memberi **nasihat** kepada Direksi.

**Anggota Dewan Komisaris** paling sedikit terdiri dari **3 orang** ya, guys!

(Pasal 1 & 108 UU No. 40 tahun 2007, Pasal 19 POJK 73 tahun 2016)

**"Never Stop Learning, Guys!"**

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#### Dewan Komisaris

The Board of Commissioners

17 Maret 2021 | 17 March 2021

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#### APAKAH DIREKSI BOLEH MERANGKAP JADI DEWAN KOMISARIS?

Melanjutkan artikel hari Rabu lalu tentang **Dewan Komisaris** (Dekom), ada yang nanya nih, sebenarnya Dekom BNI Life boleh gak sih **merangkap jadi anggota Dekom, anggota Direksi, atau anggota DPS?**



**Pasal 23 POJK 73/2016** mengatakan bahwa Dekom Perusahaan Perasuransian dilarang **merangkap jabatan sebagai anggota Dekom, anggota Direksi, atau anggota DPS** pada Perusahaan Perasuransian yang memiliki bidang usaha yang sama.

**"See u next week, guysss!"**

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#### Rangkap Jabatan Dewan Komisaris

##### Concurrent Position of Board of Commissioners

19 Maret 2021 | 19 March 2021

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#### PROSEDUR PERUSAHAAN ASURANSI BERINVESTASI?

Menempatkan investasi pada instrumen investasi pasar modal **wajib menatausahakan efek** pada pihak yang tidak berafiliasi dengan Perusahaan.

Untuk investasi dalam bentuk saham yang diperdagangkan di bursa efek harus **memiliki akses informasi** yang bisa dimonitor secara langsung portofolio investasinya.

**3** Jika memiliki **50%** portofolio investasi yang sendiri dalam bentuk saham, surat utang korporasi, dan/atau suku korporasi, **wajib memiliki tenaga ahli bidang investasi** yang telah lulus ujian sebagai wakil manajer investasi.

Hal ini diatur dalam **Pasal 61 POJK 73/2016**  
Prosedur ini wajib dipatuhi ya gaes agar segala sesuatunya in control

**See you on, Friday.**

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#### Tata Kelola Investasi

##### Investment Governance

31 Maret 2021 | 31 March 2021



## PENINGKATAN KUALITAS

Quality Improvement

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### SEKILAS TENTANG DIREKSI



**A** Kepemilikan sahamnya yang mencapai 5% (lima persen) atau lebih pada Perusahaan Perasuransi, tempat anggota Direksi dimaksud menjabat dan/atau pada perusahaan lain yang berkedudukan di dalam dan di luar negeri; dan



**B** Hubungan keuangan dan hubungan keluarga dengan anggota Direksi lain, anggota Dewan Komisaris, anggota DPS, dan/atau pemegang saham atau yang setara Perusahaan Perasuransi tempat anggota Direksi dimaksud menjabat, kepada Perusahaan Perasuransi tempat anggota Direksi dimaksud menjabat dan dicantumkan dalam laporan pelaporan Tata Kelola Perusahaan Yang Baik.

Hal ini diatur dalam Pasal 16 POJK No. 73/2016

**See you on Friday!**

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GoRegularLink RAPID FASTT

**Kepemilikan Saham dan Hubungan Afiliasi Direksi**  
Share Ownership and Affiliate Relationship of Board of Directors

8 April 2021 | 8 April 2021

10



### SEKILAS TENTANG DIREKSI

(Part 2)



Salah satu Ketentuan yang harus dimiliki oleh Anggota Direksi adalah:

Bahwa paling sedikit separuh dari jumlah anggota Direksi Perusahaan harus memiliki pengetahuan dan pengalaman di bidang pengelolaan risiko sesuai dengan bidang usaha Perusahaan.

### Pasal 6 ayat 2 POJK 73/2016

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**Ketentuan Direksi**  
The Board of Directors Requirements

12 April 2021 | 12 April 2021

11



### LEMBAGA JASA KEUANGAN NON BANK (LJKNB)

Dalam melaksanakan kegiatan usaha, LJKNB wajib memelihara dan meningkatkan tingkat kesehatan LJKNB dengan menerapkan prinsip kehati-hatian dan manajemen risiko.



Perusahaan Perasuransi termasuk salah satu yang disebut LJKNB, guys!

**Bab II POJK 28 tahun 2020**

**Salam sehat, Insan BNI Life!**

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**Lembaga Jasa Keuangan Non Bank**  
Non-Bank Financial Services Institutions

14 April 2021 | 14 April 2021

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### TENTANG AGEN ASURANSI

**Pasal 28 UU no 40/2016**



**Selamat berakhir pekan, guys!**

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**Agen Asuransi**  
Insurance agent

16 April 2021 | 16 April 2021

## PENINGKATAN KUALITAS

### Quality Improvement

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#### SEPINTAS SYARIAH

Perusahaan Asuransi Syariah, Perusahaan Reasuransi Syariah, dan Perusahaan Asuransi atau Perusahaan Reasuransi yang menyenggarakan sebagian usahanya berdasarkan Prinsip Syariah wajib memiliki DPS (Dewan Pengawas Syariah).



DPS terdiri atas 1 (satu) orang ahli syariah atau lebih yang diangkat oleh RUPS atas rekomendasi Dewan Syariah Nasional Majelis Ulama Indonesia.

Hal tersebut diatur pada Pasal 35 POJK 73/2016

**Happy Friday, guys!**

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**Dewan Pengawas Syariah**  
Sharia Supervisory Board

23 April 2021 | 23 April 2021

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#### FAKTA MENARIK

TERKAIT PENILAIAN TINGKAT KESEHATAN LJKNB (LEMBAGA JASA KEUANGAN NON BANK)

Perusahaan Perasuransian merupakan bagian dari LJKNB

LJKNB wajib memelihara dasar/atau meningkatkan Tingkat Kesehatan LJKNB dengan menerapkan prinsip kehati-hatian dan manajemen risiko dalam melaksanakan kegiatan usaha

Direksi dan Dewan Komisaris bertanggung jawab untuk memelihara dan memantau Tingkat Kesehatan LJKNB

LJKNB wajib melakukan penilaian Tingkat Kesehatan LJKNB dengan menggunakan pendekatan risiko secara individual

LJKNB melakukan pengambilan tindaklanjut Perusahaan Asuransi, selain melakukan penilaian tingkat kesehatan secara individual, LJKNB wajib melakukan penilaian tingkat kesehatan dengan menggunakan pendekatan risiko secara konsolidasi

Hal tersebut diatur pada Pasal 3 POJK no 28/2020

**Education is a best friend goes lifelong. See you!**

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**Penilaian Tingkat Kesehatan LJKNB**  
NBFIs Soundness Level

28 April 2021 | 28 April 2021

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#### FAKTA MENARIK KEBIJAKAN REMUNERASI

 Perubahan Perasuransian wajib mempersiapkan kebijakan remunerasi bagi anggota Direksi, anggota Dewan Komisaris, DPS, dan pegawai



Kebijakan ini bertujuan untuk mendorong perlakuan para pegawai berdasarkan prinsip keadilan - hatian (prudent behaviour)

 Berjalan sesuai dengan kesepintingan jenjang panjang Perusahaan Perasuransian dan perlakuan adil terhadap pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat

Hal tersebut diatur pada Pasal 55 POJK 73/2016

**Have a great day, guys!**

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**Kebijakan Remunerasi**  
Remuneration Policy

30 April 2021 | 30 April 2021

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#### STRATEGI INVESTASI (PART 2)

Kebijakan dan strategi investasi sebagaimana sudah disampaikan pada hari rabu kemarin (5/5), wajib untuk:

Ditetapkan oleh Direksi;

Dilaksanakan kepada anggota yang bertugas dalam pengelolaan investasi;

Dilakukan kepada anggota Direksi, anggota Dewan Komisaris, dan/atau pegawai yang berhak memperoleh manfaat

3

Pasal 56 ayat 4 POJK 73/2016

**Stay safe and healthy, guys!**

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**Strategi Investasi**  
Investment Strategy

7 Mei 2021 | 7 May 2021



## PENINGKATAN KUALITAS

Quality Improvement

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### Sekilas Tentang Manajemen Risiko

- Perusahaan Asuransi wajib menerapkan manajemen risiko dengan mengidentifikasi, menilai, memantau dan mengelola risiko usaha secara efektif.
- Manajemen risiko harus disesuaikan dengan tujuan, kebijakan usaha, ukuran dan kompleksitas usaha serta kemampuannya.
- Perusahaan Asuransi wajib memiliki fungsi manajemen risiko untuk memantau penerapan manajemen risiko pada.

Hal ini diatur dalam Pasal  
**66 POJK 73/2016**

**PART 1**



BNI Life sudah  
menerapkannya



### Manajemen Risiko Risk Management

24 Mei 2021 | 24 May 2021

18



Adakah peraturan yang menjelaskan terkait pemberian donasi oleh Perusahaan Perasuransian?

- Hal tersebut diatur dalam Pasal **66 POJK 73/2016** yang menyatakan bahwa:
- Perusahaan Perasuransian dapat memberikan donasi untuk tujuan amal dalam batas kewajaran serta tidak mengganggu kesehatan keuangan Perusahaan
  - Perusahaan Perasuransian dapat memberikan donasi sepihantungan tidak bertentangan dengan ketentuan peraturan perundang-undangan

**ADA!**



### Pemberian Donasi Perusahaan Perasuransian Insurance Company Donations

11 Juni 2021 | 11 June 2021

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Untuk mewujudkan sebuah Tata Kelola Perusahaan yang baik, Perusahaan wajib menerapkan **5 prinsip Tata Kelola Perusahaan** yang baik. Salah satunya adalah keterbukaan.

### Apa itu Transparansi?

Keterbukaan dalam melaksanakan proses pengambilan keputusan dan dalam mengemukakan informasi materil dan relevan mengenai Perusahaan secara akurat dan tepat waktu.

Penerapan transparansi pada Perusahaan Asuransi dapat dilakukan dengan cara:

- Menyatuhi Anggaran Dasar, peraturan perundang-undangan yang berlaku, Peraturan Perusahaan dan prinsip-prinsip GCG.
- Menyediakan informasi secara lengkap dan memenuhi ketentuan kerahasiaan kepada Pemegang Saham dan stakeholders secara akurat dan tepat waktu, serta mudah diakses sesuai dengan batasan yang ditetapkan Perusahaan.

Hal tersebut diatur dalam  
**Pasal 2 POJK 73/2016**



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Apa sih arti akuntabilitas dalam tata kelola perusahaan?

Kejelasan fungsi dan pertanggungjawaban Organ Perusahaan Asuransi, agar Perusahaan dapat berjalan secara transparan, wajar, efektif, dan efisien.

**Pasal 2 ayat 2 (b)**

Melanjutkan topik minggu lalu, kali ini kita akan membahas Prinsip Tata Kelola Perusahaan yang adalah akuntabilitas.

Bagaimana contoh penerapan akuntabilitas dalam tata kelola perusahaan?

Salah satu contohnya adalah Kewajiban Direksi untuk menyusun rencana kerja tahunan yang disampaikan pada Dewan Komisaris atau RUPS.

**Pasal 63 dan 64 UU 40/2007**

**BNI LIFE COMPLIED**



### Prinsip GCG – Transparansi GCG Principles – Transparency

14 Juni 2021 | 14 June 2021

### Prinsip GCG – Akuntabilitas GCG Principles – Accountability

30 Juni 2021 | 30 June 2021

## PENINGKATAN KUALITAS

Quality Improvement

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**KEMANDIRIAN**

Kemandirian adalah suatu keadaan dimana Perusahaan dikelola secara profesional tanpa benturan kepentingan dan atau pengaruh/tekanan dari pihak manapun, sehingga memastikan Perusahaan mengambil keputusan berdasarkan Perundangan yang berlaku dan prinsip korporasi yang sehat.

**Pasal 2 ayat 2 POJK 73/2016**



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### Prinsip GCG – Kemandirian

GCG Principles – Independence

9 Juli 2021 | 9 July 2021

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**KEWAJARAN**

**Prinsip Tata Kelola Perusahaan yang terakhir adalah Kewajaran (Fairness).**

Kewajaran adalah keadilan dan kesetaraan dalam memenuhi hak-hak stakeholders yang timbul berdasarkan perjanjian perundang-undangan, kebijakan Perusahaan, peraturan Perusahaan dan ketentuan lainnya.

**Pasal 2 ayat 2 POJK 73/2016**



By : Unit Governance and Corporate Law

### Prinsip GCG – Kewajaran

GCG Principles – Fairness

12 Juli 2021 | 12 July 2021

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**KEBIJAKAN COUNTERCYCLICAL**

Sehubungan dengan adanya dampak penyebaran Coronavirus Disease bagi LJKNB (Lembaga Jasa Keuangan Nonbank) maka Kebijakan Counter Cyclical diberlakukan, yang meliputi beberapa hal, salah satunya adalah terkait batas waktu penyampaian laporan berkala kepada OJK dan/atau diumumkan oleh LJKNB, yaitu:

- 5 hari kerja dari batas waktu berakhirnya wajibkan laporan berkala secara bulanan, triwulan, semesteran, dan tahunan;
- 10 hari kerja dari batas waktu berakhirnya wajibkan laporan keuangan 4 bulanan.

Hal tersebut diatur dalam **Pasal 4 POJK 58/2020**



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### Kebijakan Countercyclical

Countercyclical Policy

4 Agustus 2021 | 4 August 2021

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**Apa ya maksudnya CODE OF CONDUCT?**

- Sekumpulan Komitmen
- Etika Bisnis Perusahaan & Etika Kerja Insan BNI Life
- Untuk mempergaruh, membentuk, mengatur dan melakukan kesesuaian tingkah laku
- Demi mencapai Visi dan misi Perusahaan yang diselaraskan dengan Pedoman GCG yang berlaku

Hal tersebut telah diatur pada Bagian I **Code of Conduct (Pedoman Perilaku) BNI Life.**



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### Code of Conduct

Code of Conduct

6 Agustus 2021 | 6 August 2021



## PENINGKATAN KUALITAS

Quality Improvement

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**Nilai-nilai Perusahaan BNI Life**

**F**ocus on Customer  
**A**gility  
**S**olution  
**T**rust  
**T**eamwork

Focus 74 POJK.73/2016 memerlukan bahwa Perusahaan wajib memiliki posisi/pola yang mencakup nilai-nilai berikut setiap paruhan bagi seluruh Organ Perusahaan dan Pegawai.

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BNI Life terdiri dari divisi: | |

### Nilai-Nilai Perusahaan Company's Values

27 Agustus 2021 | 27 August 2021

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### Pembentukan Komite dibawah Dewan Komisaris

Menurut POJK 73/2016 Pasal 51 dinyatakan bahwa Dalam rangka mendukung efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris, Dewan Komisaris wajib membentuk **Komite Audit** dan **Komite Pemantau Risiko**.

Dalam SEOJK/14/2019 dinyatakan juga bahwa Selain Komite sebagaimana dimaksud diatas, Dewan Komisaris Perusahaan dapat membentuk Komite Lain guna menunjang pelaksanaan tugas Dewan Komisaris, yaitu:

- **Komite Remunerasi dan Nominales;**
- **Komite Kebijakan Tata Kelola Perusahaan; dan/atau**
- **Komite Ilmurya yang dianggap perlu**

BNI Life sudah memiliki 3 Komite yang dipersepyatkan dalam POJK 73/2016 dan SEOJK 14/2019 tersebut yaitu Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi & Nominales.

Komite yang dibentuk Dewan Komisaris harus berdirak secara independen, mandiri, dan profesional serta bebas dari benturan kepentingan dan pengaruh atau tekanan dari pihak manapun dalam melaksanakan tugas dan tanggung jawab yang dimilikinya.

By Unit Governance & Corporate Law  
BNI Life terdiri dari divisi: | |



### Pembentukan Komite dibawah Dewan Komisaris

Establishment of Committee under the Board of Commissioners

7 September 2021 | 7 September 2021

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**RENCANA BISNIS**

Menurut POJK No. 24/2019 Pasal 1 (2) dan Pasal 4 dinyatakan bahwa Rencana Bisnis adalah dokumen tertulis yang menggambarkan rencana pengembangan dan kegiatan usaha Lembaga Jasa Keuangan Non Bank (LJKNB) dalam jangka waktu tertentu, serta strategi untuk mirealisasikan rencana tersebut sesuai target dan waktu yang ditetapkan. Rencana bisnis **wajib** disusun oleh Direksi dan disetujui oleh Dewan Komisaris.

Untuk mencapai tujuan terselenggaranya kegiatan jasa keuangan secara teratur dan dalam rangka pertumbuhan serta integrasi pengaturan LJKNB, penyusunan Rencana Bisnis perlu disusun.

Dalam Pasal II POJK No.24/2019 dinyatakan juga bahwa LJKNB **wajib menyampaikan Rencana Bisnis kepada Otoritas Jasa Keuangan paling lambat pada tanggal 30 November sebelum tahun Rencana Bisnis dimulai.**

BNI Life setiap tahun menyampaikan Rencana Bisnis kepada Otoritas Jasa Keuangan.

By Unit Governance & Corporate Law  
BNI Life terdiri dari divisi: | |

### Rencana Bisnis Business Planning

14 September 2021 | 14 September 2021

28

### Komite Pemantau Risiko

Komite Pemantau Risiko bertugas membantu Dewan Komisaris dalam memantau pelaksanaan manajemen risiko yang disusun oleh Direksi serta menilai toleransi risiko yang dapat diambil oleh Perusahaan, melakukan identifikasi hal-hal lain yang menurut Komite Pemantau Risiko memerlukan perhatian Dewan Komisaris, dan melakukan penugasan lain dari Dewan Komisaris sepanjang penugasan tersebut telah ditetapkan dalam piagam Komite Pemantau Risiko.

POJK No. 73/POJK.08/2016 Pasal 52 (2);  
SEOJK No. 14 /SEOJK.05/2019 Bagian III, B No. 6



### Komite Pemantau Risiko Risk Oversight Committee

20 September 2021 | 20 September 2021

## PENINGKATAN KUALITAS

Quality Improvement

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### Tugas dan Tanggung Jawab Komite Remunerasi dan Nominasi

#### Bidang Remunerasi

Memastikan bahwa perusahaan telah memiliki sistem remunerasi yang transparan dan menerapkan prinsip kehati-hatian dalam memberikan remunerasi, baik remunerasi yang bersifat tetap maupun bersifat variabel; melakukan evaluasi secara berkala terhadap penerapan kebijakan remunerasi.

#### Bidang Nominasi

Menyusun dan memberikan rekomendasi mengenai sistem dan prosedur penilaian, pemilihan, dan/atau pengantaran anggota Direksi, anggota Dewan Komisaris, dan Pejabat Esekutif perusahaan kepada Dewan Komisaris; memberikan rekomendasi mengenai calon anggota Direksi dan/atau calon anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS.



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### Komite Nominasi & Remunerasi

Nomination & Remuneration Committee

24 April 2021 | 24 April 2021

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## BNI Life

### Laporan Realisasi Rencana Bisnis

PERATURAN OTORITAS JASA KEUANGAN NOMOR 24 /POJK.05/2019

#### Pasal 14

Ayat 1 Lembaga Jasa Keuangan Non Bank (LJKNB) wajib menyampaikan Laporan Realisasi Rencana Bisnis secara semesteran kepada Otoritas Jasa Keuangan.

Ayat 2

Laporan Realisasi Rencana Bisnis sebagaimana dimaksud pada ayat (1) meliputi:



BNI Life telah memenuhi ketentuan ini

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BNI Life terdaftar dan dimonevi oleh Otoritas Jasa Keuangan | www.bniliife.co.id

### Laporan Realisasi Rencana Bisnis

Business Planning Realization Report

28 September 2021 | 28 September 2021

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## BNI Life

### Sekilas Tentang KOMITE INVESTASI



Ayat 1

Direksi Perusahaan wajib membentuk komite investasi

Ayat 2

Anggota komite investasi sebagaimana dimaksud pada ayat (1) adalah sebagai berikut:

- a. bagi Perusahaan Asuransi Jiwa dan Perusahaan Asuransi Jiwa Syariah paling sedikit terdiri atas:

- 1. anggota Direksi yang membawahi fungsi pengelolaan investasi; dan
- 2. aktuaris perusahaan;

Ayat 3

Anggota komite investasi sebagaimana dimaksud pada ayat (1) adalah bertugas membantu Direksi dalam merumuskan kebijakan investasi dan mengawasi pelaksanaan kebijakan investasi yang telah ditetapkan.

BNI Life sudah memenuhi ketentuan ini.

By Unit Governance & Corporate Law  
BNI Life terdaftar dan dimonevi oleh Otoritas Jasa Keuangan | www.bniliife.co.id

### Komite Investasi

Investment Committee

11 Oktober 2021 | 11 October 2021



# INFORMASI TENTANG PEMEGANG SAHAM UTAMA/ PENGENDALI HINGGA ENTITAS PEMILIK AKHIR

Information on Main/Controlling Shareholders and Company Final Ownership

Hingga 31 Desember 2021, komposisi pemegang saham BNI Life adalah sebagai berikut:

As of 31 December 2021, composition of shareholders of BNI Life is as follow:

Nama Pemegang Saham Shareholder	Jumlah Total	Saham Share	Percentase Percentage
		Nominal Nominal (Rp)	
PT Bank Negara Indonesia (Persero) Tbk	180.419.480	180.419.480.000	60.000000%
Yayasan Danar Dana Swadharma	10	10.000	0.000003%
Yayasan Kesejahteraan Pegawai BNI	10	10.000	0.000003%
Sumitomo Life Insurance Company	120.279.633	120.279.633.000	39.999993%
<b>Jumlah Total</b>	<b>300.699.133</b>	<b>300.699.133.000</b>	<b>100.000000%</b>

Per 31 Desember 2021, PT Bank Negara Indonesia (Persero) Tbk tercatat memegang saham BNI Life sebanyak 60.00%. Dengan demikian, PT Bank Negara Indonesia (Persero) Tbk merupakan Pemegang Saham utama sekaligus menjadi Pemegang Saham Pengendali BNI Life.

As of 31 December 2021, PT Bank Negara Indonesia (Persero) Tbk was recorded as holding 60.00% of BNI Life shares. Thus, PT Bank Negara Indonesia (Persero) Tbk is the main and controlling shareholder of BNI Life.



# STRUKTUR TATA KELOLA PERUSAHAAN

## Structure of Corporate Governance

Dalam menerapkan dan menjalankan prinsip-prinsip GCG, BNI Life memiliki dua organ yaitu organ utama dan organ pendukung. Organ-organ yang menjadi struktur GCG sesuai dengan POJK No.73/POJK.05/2017 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Asuransi, terdiri dari:

1. Organ Utama

- a. Rapat Umum Pemegang Saham (RUPS);
- b. Dewan Komisaris; dan
- c. Direksi.

2. Organ Pendukung

- a. Komite di bawah Dewan Komisaris
  - i. Komite Audit;
  - ii. Komite Pemantau Risiko; dan
  - iii. Komite Remunerasi dan Nominasi.
- b. Komite di bawah Direksi
  - i. Komite Investasi;
  - ii. Komite Risiko;
  - iii. Komite Produk;
  - iv. Komite Anti Fraud;
  - v. Komite IT; dan
  - vi. Komite Aset dan Liabilitas.
- c. Organ Pendukung Direksi
  - i. Sekretaris Perusahaan; dan
  - ii. Internal Audit.

In applying and operating GCG principles, BNI Life has two organs, namely the main organ and the supporting organ. The following organs make up the GCG structure in accordance with POJK No.73/POJK.05/2017 concerning Good Corporate Governance for Insurance Companies, among others:

1. Main Organ

- a. General Meeting of Shareholders (GMS);
- b. Board of Commissioners; and
- c. Board of Directors.

2. Supporting Organ

- a. Committees under Board of Commissioners
  - i. Audit Committee;
  - ii. Risk Oversight Committee; and
  - iii. Remuneration and Nomination Committee.
- b. Committees under Board of Directors
  - i. Investment Committee;
  - ii. Risk Committee;
  - iii. Product Committee;
  - iv. Anti Fraud Committee;
  - v. IT Committee; and
  - vi. Asset and Liability Committee.
- c. Supporting Organs of Board of Directors
  - i. Corporate Secretary; and
  - ii. Internal Audit.

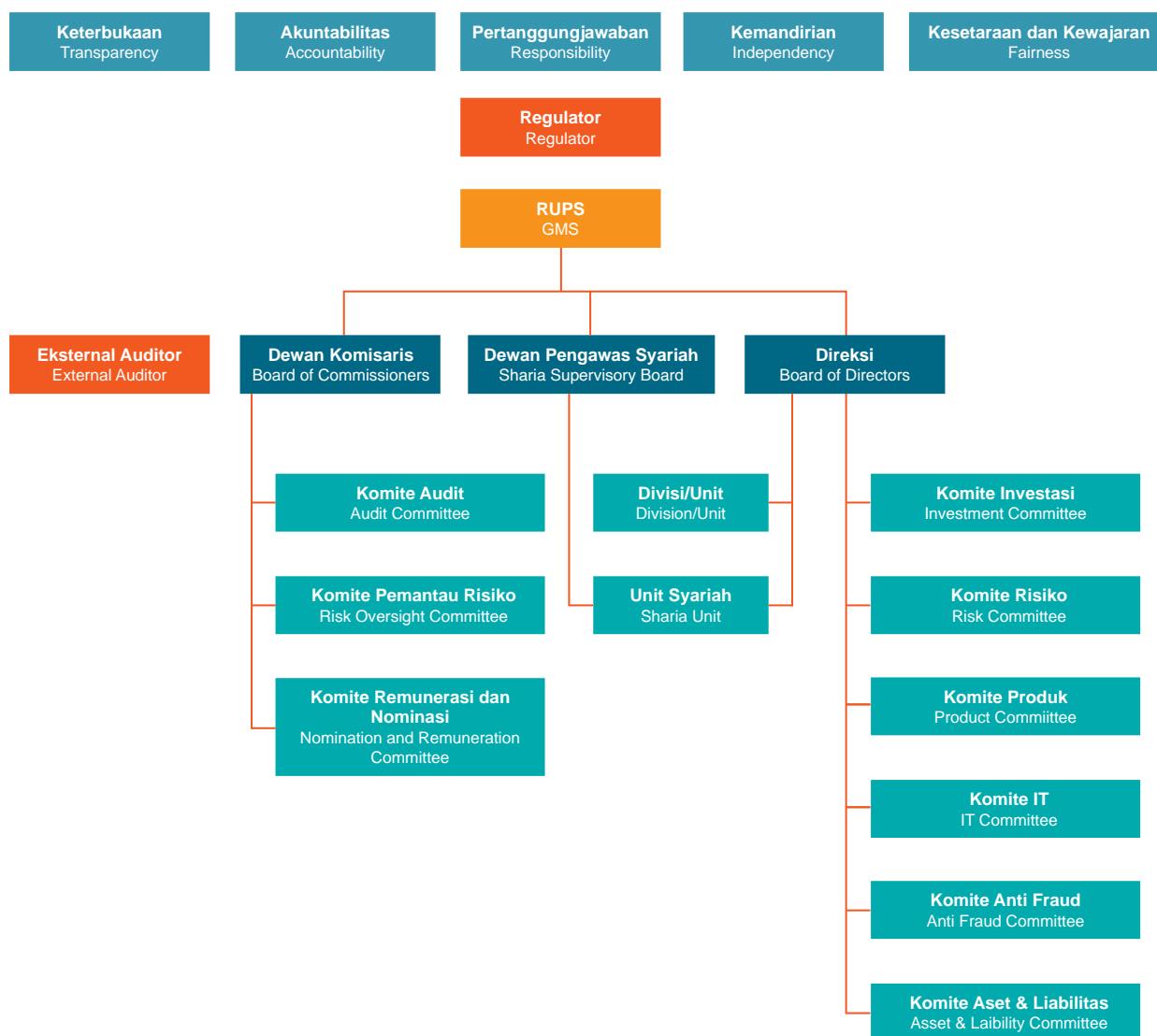


## STRUKTUR TATA KELOLA PERUSAHAAN

Structure of Corporate Governance

Bagan di bawah ini menjelaskan bagaimana Struktur GCG di BNI Life bekerja:

The chart below elaborates how Structure of GCG at BNI Life works:



## STRUKTUR TATA KELOLA PERUSAHAAN

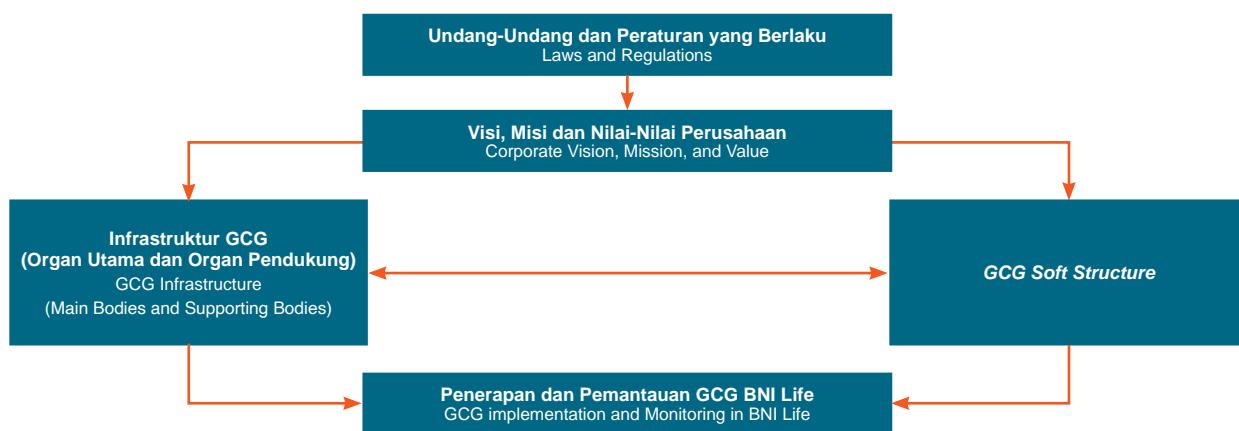
### Structure of Corporate Governance

Struktur GCG tersebut juga ditunjang oleh mekanisme tata kelola Perusahaan (*governance mechanism*) yang menjadi salah satu faktor penting dalam penerapan GCG. *Governance mechanism* merupakan aturan, prosedur, dan hubungan yang jelas antara pihak yang mengambil keputusan dengan pihak yang melakukan kontrol (pengawasan) terhadap keputusan tersebut.

Untuk itu, guna rangka mendukung penerapan GCG, BNI Life memiliki pedoman atau aturan tertulis yang memuat tentang kebijakan tertentu, praktik, dan pengaturan-pengaturan lainnya yang mengatur Perusahaan 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. Berikut ini merupakan *soft structure* GCG BNI Life.

The GCG structure is also supported by a governance mechanism which is an important factor in the implementation of GCG. Governance mechanisms are clear rules, procedures, and relationships between the parties who make the decision and the other ones who exercise control (supervision) of the decision.

Therefore, in order to support the implementation of GCG, BNI Life has written guidelines or rules that contain certain policies, practices and other regulations that govern the Company to engage in the applicable laws and regulations, sound corporate principles, and generally accepted business ethics or the GCG soft structure. The soft structure of the GCG BNI Life is presented in the following chart.



#### Soft-Structure Tata Kelola BNI Life

BNI Life telah menyusun *soft structure* untuk meningkatkan kualitas penerapan praktik GCG yang baik di lingkungan Perusahaan, antara lain menyusun GCG policy, Board Manual, Pedoman Etika, Pedoman Hierarki Peraturan & Kebijakan Perseroan, Piagam Komite Audit, Piagam Internal Audit, Sistem Pelaporan Pelanggaran (*Whistleblowing System*), Piagam Satuan Pengawas Internal, dan Pedoman Pengendalian Gratifikasi sebagai salah satu implementasi dari pelaksanaan GCG.

#### Governance Soft-Structure of BNI Life

BNI Life has developed a soft structure to improve the quality of the implementation of good GCG practices within the Company, including compiling GCG Policies, Board Manual, Code of Conduct, Corporate Regulation & Policy Hierarchy, Audit Committee Charter, Internal Audit Charter, Whistleblowing System, Internal Control Unit Charter, and Gratification Control Guideline as one of the implementations of GCG implementation.



## STRUKTUR TATA KELOLA PERUSAHAAN

### Structure of Corporate Governance

Soft structure GCG yang dimiliki Perusahaan, yaitu:

1. Anggaran Dasar Perseroan terakhir yang disahkan melalui Akta No. 42 tanggal 14 Juli 2020 yang dibuat oleh Mala Mukti, S.H., LL.M., berkedudukan di Jakarta.
2. Pedoman GCG (*Good Corporate Governance Charter*) yang telah disahkan pada tanggal 21 Oktober 2016.
3. Pedoman Hierarki Peraturan & Kebijakan Perseroan yang telah disahkan pada tanggal 22 Desember 2017.
4. Pedoman Tata Kerja Dewan Komisaris dan Direksi (*Board Manual*) yang telah disahkan pada tanggal 11 Februari 2015.
5. Piagam Komite Audit (*Audit Committee Charter*) yang telah disahkan pada tanggal 31 Desember 2021.
6. Piagam Satuan Pengawas Internal (SPI) yang telah disahkan pada tanggal 21 Mei 2021.
7. Kebijakan Pengadaan Barang dan Jasa yang telah disahkan pada tanggal 11 Februari 2019.
8. Pedoman Pengendalian Gratifikasi yang telah disahkan pada tanggal 21 Desember 2021.
9. Pedoman *Whistleblowing System* (WBS) atau Sistem Pelaporan Pelanggaran yang telah disahkan pada tanggal 27 Desember 2022.
10. Kebijakan Tanggung Jawab Sosial Perseroan atau (*Corporate Social Responsibility/CSR*) tanggal 30 November 2017.
11. Pedoman Laporan Tahunan yang telah disahkan pada tanggal 24 Oktober 2017.
12. Kebijakan Manajemen Risiko yang telah disahkan pada tanggal 16 Desember 2016.
13. *Code of Conduct* yang telah disahkan pada tanggal 10 Januari 2020.

The GCG soft structure owned by the Company, namely:

1. The latest Company's Articles of Association, which has been ratified by Deed No. 42 dated 14 July 2020 made before Mala Mukti, S.H., LL.M., in Jakarta.
2. GCG (Good Corporate Governance) Charter, which has been ratified on 21 October 2016.
3. Guidelines of Company's Rules & Policies Hierarchy, which has been ratified on 22 December 2017.
4. Manuals of Board of Commissioners and Board of Directors (*Board Manual*), which has been ratified on 11 February 2015.
5. Audit Committee Charter, which has been ratified on 31 December 2021.
6. Internal Audit Unit (SPI) Charter, which has been ratified on 21 May 2021.
7. Goods and Services Procurement Policy, which has been ratified on 11 February 2019.
8. Guidelines for Gratification Control, which has been ratified on 21 December 2021.
9. Whistleblowing System Guidelines (WBS) which has been ratified on 27 December 2022.
10. Corporate Social Responsibility (CSR) Policy on 30 November 2017.
11. Annual Report Guidelines, which has been ratified on 24 October 2017.
12. Risk Management Policy, which has been ratified on 16 December 2016.
13. *Code of Conduct* which has been ratified on 10 January 2020.

# RAPAT UMUM PEMEGANG SAHAM

## General Meeting of Shareholders

Rapat Umum Pemegang Saham (RUPS) merupakan Organ Perusahaan yang mempunyai wewenang yang tidak diberikan kepada Direksi atau Dewan Komisaris dalam batas yang ditentukan dalam Undang-undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas dan/ atau Anggaran Dasar Perseroan.

### JENIS-JENIS RUPS

Berdasarkan Anggaran Dasar Perseroan dan Undang Undang Nomor. 40 Tahun 2007 tentang Perseroan Terbatas, RUPS terdiri dari RUPS Tahunan dan RUPS Luar Biasa yang dapat diadakan sewaktu-waktu berdasarkan kebutuhan.

### KEWENANGAN RUPS

RUPS memiliki wewenang yang tidak diberikan kepada Direksi atau Dewan Komisaris. Wewenang, antara lain:

1. Mengangkat dan memberhentikan anggota Dewan Komisaris dan Direksi.
2. Mengevaluasi kinerja Dewan Komisaris dan Direksi.
3. Pengesahan perubahan Anggaran Dasar.
4. Memberikan persetujuan atas laporan tahunan.
5. Menetapkan alokasi penggunaan laba.
6. Menunjuk akuntan publik.
7. Menetapkan remunerasi Dewan Komisaris dan Direksi.

### HAK PEMEGANG SAHAM

RUPS merupakan organ Perseroan yang memiliki wewenang yang tidak diberikan kepada Direksi atau Dewan Komisaris dalam batas yang ditentukan dalam Undang-undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas dan/atau Anggaran Dasar Perseroan. Hak Pemegang Saham BNI Life, yaitu:

1. Menghadiri dan mengeluarkan suara dalam RUPS;
2. Menerima pembayaran dividen dan sisa kekayaan hasil likuidasi;

The General Meeting of Shareholders (GMS) is a highest Company's organ that the authority of it could not be given to the BOD or BOC within the specified limits as stated in Law Number 40 of 2007 regarding Limited Liability Companies and/or the Company's Articles of Association.

### TYPES OF GMS

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.

### AUTHORITY OF GMS

The GMS has the authority that could not be given to the Board of Directors or the Board of Commissioners. GMS authorities include:

1. Appointing and dismissing members of the Board of Commissioners and Board of Directors.
2. Evaluating the performance of the Board of Commissioners and Board of Directors.
3. Approving amendments to the Articles of Association.
4. Approving the annual report.
5. Establishing allocation of profits.
6. Appointing a public accountant,
7. Setting the remuneration for the Board of Commissioners and Board of Directors.

### SHAREHOLDERS RIGHTS

The General Meeting of Shareholders is a highest Company's organ that the authority of it could not be given to the BOD or BOC within the specified limits as stated in Law Number 40 of 2007 regarding Limited Liability Companies and/or the Company's Articles of Association. The rights of BNI Life Shareholders are as follows:

1. Attending and casting votes in the GMS;
2. Receiving payment of dividends and remaining assets resulting from liquidation;



## RAPAT UMUM PEMEGANG SAHAM

General Meeting of Shareholders

3. Menjalankan hak lainnya berdasarkan Undang-undang No.40 Tahun 2007 tentang Perseroan Terbatas dan Anggaran Dasar.
3. Conducting other rights based on Law No.40 of 2007 regarding the Limited Liability Company.

### MEKANISME RUPS

Sesuai dengan aturan yang telah tertuang dalam Anggaran Dasar Perusahaan, berikut disampaikan mekanisme jalannya RUPS di lingkup Perusahaan.

1. Pasal 10 ayat (4), bahwa RUPS dapat diselenggarakan melalui pemanggilan terlebih dahulu kepada para pemegang saham dengan surat tercatat dan/atau dengan iklan dalam 1 (satu) surat kabar;
2. Pasal 10 ayat (5), bahwa pemanggilan wajib dibuat dalam dua bahasa, Bahasa Indonesia dan Inggris, serta wajib menyebutkan mata acara, waktu dan tempat dari RUPS beserta informasi bahwa bahan yang akan dibicarakan dalam RUPS telah tersedia pada kantor Perseroan sejak tanggal pemanggilan sampai dengan tanggal RUPS;
3. Pasal 10 ayat (6), bahwa pemanggilan wajib dilakukan dalam jangka waktu paling lambat 14 (empat belas) hari sebelum tanggal RUPS diadakan dengan tidak memperhitungkan tanggal pemanggilan dan tanggal RUPS diadakan.

### PENYELENGGARAAN RUPS TAHUN 2021

Sepanjang tahun 2021, BNI Life menyelenggarakan RUPS sebanyak 4 (empat) kali diantaranya RUPS Tahunan 1 (satu) kali dan RUPSLB sebanyak 3 (tiga) kali. RUPS tersebut dilakukan secara sirkuler dimana pemegang saham dapat mengambil keputusan yang sah tanpa mengadakan Rapat Umum Pemegang Saham secara fisik, dengan ketentuan pemegang saham telah diberitahu secara tertulis dan semua pemegang saham memberikan persetujuan mengenai usul yang diajukan secara tertulis serta menandatangi persetujuan tersebut. Keputusan yang diambil dengan cara tersebut mempunyai kekuatan yang sama dengan keputusan yang diambil dengan sah dalam Rapat Umum Pemegang Saham.

### GMS MECHANISM

In accordance with the rules set out in the Company's Articles of Association, the following is the mechanism for the conduct of the GMS within the Company.

1. Article 10, paragraph (4), that GMS can be held through prior invitation to the shareholders by registered mail and/or by advertising in 1 (one) newspaper;
2. Article 10 paragraph (5), that invitations must be made in two languages, Indonesian and English, and shall specify the agenda, time and place of GMS together with information regarding matters to be discussed at GMS, that will be available at the Company's offices from the invitation date until the date of GMS;
3. Article 10 paragraph (6), that invitations must be made within a period of at least 14 (fourteen) days prior to the date of GMS held, excluding the invitation date and the GMS date.

### IMPLEMENTATION OF GMS IN 2021

During 2021, BNI Life convened 4 (four) GMS including 1 (one) Annual GMS and 3 (three) EGMS. Those GMS are conducted in a circular manner where the shareholders can make valid decisions without holding a physical General Meeting of Shareholders, under the condition that the shareholders have been informed with the written announcement and all shareholders have given their approval of the proposal submitted in writing and have signed the agreement. Decisions making in this way have the same power as decisions taken legally at the General Meeting of Shareholders.

# RAPAT UMUM PEMEGANG SAHAM

General Meeting of Shareholders

## RUPS TAHUNAN TAHUN 2021

RUPS Tahunan diselenggarakan pada tanggal 30 Juni 2021 secara sirkuler dengan persetujuan 100% pemegang saham, sehingga telah memenuhi persyaratan kuorum yang ditetapkan pada Anggaran Dasar Perseroan. Adapun agenda dan keputusan RUPS Tahunan tahun 2021 adalah sebagai berikut:

## ANNUAL GMS IN 2021

The Annual GMS was held on 30 June 2021 in a circular format with the approval of 100% of the shareholders. Therefore, it has met the quorum requirements set out in the Company's Articles of Association. The agenda and resolutions of the 2021 Annual GMS are as follows:

No	Agenda Agenda	Keputusan RUPS GMS Resolution	Tindak Lanjut dan Realisasi Follow-up and Realization
1	<p>Persetujuan Laporan Tahunan Perseroan Tahun Buku 2020 termasuk pengesahan Laporan Direksi Perseroan, Laporan Pengawasan Dewan Komisaris Perseroan dan Laporan Keuangan Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2020 yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro, Surja and Partners (<i>Afiliasi dari Ernst &amp; Young</i>), sekaligus pemberian pelunasan dan pembebasan tanggung jawab sepenuhnya (<i>acquit et de charge</i>) kepada seluruh anggota Direksi dan Dewan Komisaris Perseroan atas tindakan pengurusan dan pengawasan Perseroan yang dijalankan selama Tahun Buku 2020.</p> <p>Approval to the Company's Annual Report for Financial Year of 2020, including the approval of the Company's Management Report of the Board of Directors, Board of Commissioners' Supervisory Report, Financial Statement for the Financial Year which ended on December 31, 2020 audited by Public Accounting Firm Purwantono, Sungkoro &amp; Surja (member firm of the Ernst &amp; Young Global Network), as well as to grant a full release and discharge of responsibility (<i>acquit et de charge</i>) to all members of the Board of Directors and the Board of Commissioners of the Company on their management actions and supervision actions which they have conducted in the Financial Year of 2020.</p>	<p>Menyetujui dan mengesahkan Laporan Tahunan Perseroan untuk Tahun Buku 2020, termasuk Laporan Direksi, Laporan Tugas Pengawasan Dewan Komisaris, dan Laporan Keuangan Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2020 beserta penjelasannya yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro, Surja and Partners (<i>Afiliasi dari Ernst &amp; Young</i>), sebagaimana laporannya Nomor 00410/2.1032/AU.1/08/0240-1/1/III/2021 tanggal 31 Maret 2021, dengan opini bahwa laporan keuangan konsolidasian menyajikan secara wajar, dalam semua hal yang material, posisi keuangan tanggal 31 Desember 2020, serta memberikan pelunasan dan oleh karenanya menyetujui pemberian pelunasan dan pembebasan tanggung jawab sepenuhnya (<i>acquit et de charge</i>) kepada seluruh anggota Direksi Perseroan atas tindakan pengurusan dan kepada seluruh anggota Dewan Komisaris Perseroan atas tindakan pengawasan yang telah mereka lakukan dalam Tahun Buku yang berakhir pada tanggal 31 Desember 2020, sepanjang:</p> <p>Approve and ratify the Company's Annual Report for Financial Year of 2020, including Management Report of the Board of Directors, the Board of Commissioners Supervisory Report and the Company's Financial Statements for the Financial Year which ended on December 31, 2020 and its explanation that have been audited by the Public Accounting Firm of Purwantono, Sungkoro &amp; Surja (member firm of the Ernst &amp; Young global network) as stated in the Report Number 00410/2.1032/AU.1/08/0240-1/1/III/2021 dated March 31, 2021 with opinion that the consolidated financial statements present fairly, in all material respects, financial position as of December 31, 2020 and therefore agreed to grant a full release and discharge of responsibility (<i>acquit et de charge</i>) to all members of the Company's Board of Directors for their management actions and to all members of the Company's Board of Commissioners for their supervision actions which they have conducted in the Financial Year which ended on December 31, 2020, as long as:</p> <ul style="list-style-type: none"> <li>• Tindakan tersebut bukan merupakan tindak pidana; dan Those actions was not a criminal act; and</li> <li>• Tindakan tersebut tercermin dalam Laporan Tahunan Perseroan untuk Tahun Buku 2020 dan Laporan Keuangan Audit Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2020.</li> </ul> <p>Those actions are reflected in the Company's Annual Report for the Financial Year of 2020 and the Company's Audited Financial Statements for Financial Year which ended on December 31, 2020.</p>	<p>Direalisasikan Has been realized</p>



## RAPAT UMUM PEMEGANG SAHAM

General Meeting of Shareholders

No	Agenda Agenda	Keputusan RUPS GMS Resolution	Tindak Lanjut dan Realisasi Follow-up and Realization
2	Penetapan penggunaan laba Perseroan tahun buku 2020 The stipulation of the Company's profit appropriation for 2020 fiscal year	<p>Menyetujui laba bersih Perseroan Tahun Buku 2020 sebesar Rp157.585.761.467,- (seratus lima puluh tujuh miliar lima ratus delapan puluh lima juta tujuh ratus enam puluh satu ribu empat ratus enam puluh tujuh rupiah) dipergunakan untuk:</p> <p>To approve the Company's net profit appropriation Financial Year of 2020 by Rp157,585,761,467,- (one hundred fifty-seven billion five hundred eighty-five million seven hundred sixty-one thousand four hundred and sixty-seven rupiah) to be used for:</p> <ul style="list-style-type: none"> <li>• Dividen Dividend Perusahaan mendistribusikan 30% (tiga puluh persen) dari laba bersih sebagai dividen sebesar Rp47.275.728.440,- (empat puluh tujuh miliar dua ratus tujuh puluh lima juta tujuh ratus dua puluh delapan ribu empat ratus empat puluh rupiah) secara proporsional berdasarkan jumlah saham dari masing-masing Pemegang Saham paling lambat 1 (satu) bulan setelah Keputusan Sirkuler Pemegang Saham ini dinyatakan/dibuat dalam suatu Akta Notaris. The Company distributes 30% (thirty percent) of net profit as dividend or equal to Rp47,275,728,440,- (forty-seven billion two hundred seventy-five million seven hundred twenty-eight thousand four hundred and forty rupiah) proportionally based on the shares of each Shareholder at the latest by 1 (one) month after this Circular Resolutions of Shareholders is stated/made in a Notarial Deed.</li> <li>• Laba ditahan Retained Earning Sisa laba bersih yaitu sebesar Rp110.310.033.027,- (seratus sepuluh miliar tiga ratus sepuluh juta tiga puluh tiga ribu dua puluh tujuh rupiah) ditetapkan sebagai laba ditahan. The remaining Rp110,310,033,027,- (one hundred ten billion three hundred ten million thirty three thousand twenty seven rupiah) is determined as retained earnings.</li> </ul>	Sudah direalisasikan Has been realized
3	Penunjukan Kantor Akuntan Publik untuk pelaksanaan audit Tahun Buku 2021 dan Konsultan Aktuaria Independen untuk perhitungan beban Perseroan berdasarkan Pernyataan Standar Akuntansi Keuangan 24 (PSAK 24) Appointment of a Public Accounting Firm to conduct an audit for Financial Year of 2021 and an Independent Actuary Consultant to calculate the Company's obligation based on Statement of Financial Accounting Standard 24 (SFAS 24)	<p>Menyetujui penunjukan Kantor Akuntan Publik dan Konsultan Aktuaria Independen (untuk perhitungan PSAK 24) ber reputasi internasional yang sama dengan yang digunakan oleh BNI sebagai Pemegang Saham Mayoritas Perseroan serta melimpahkan wewenang kepada Dewan Komisaris Perseroan untuk menetapkan besarnya biaya jasa Kantor Akuntan Publik dan Konsultan Aktuaria untuk Tahun Buku 2021 dengan terlebih dahulu berkonsultasi dengan BNI sebagai Pemegang Saham Mayoritas Perseroan.</p> <p>Approve the appointment of the internationally recognized Public Accounting Firm and Independent Actuarial Consulting Firm (for the calculation of SFAS 24) as the same as one hired by BNI as the Majority Shareholders of the Company and delegate the authority to the Board of Commissioners of the Company to determine the service fee of the Public Accounting Firm and the Independent Actuarial Consultant for Financial Year of 2021 by consulting first with BNI as the Majority Shareholders of the Company.</p>	Sudah direalisasikan Has been realized

## RAPAT UMUM PEMEGANG SAHAM

General Meeting of Shareholders

No	Agenda Agenda	Keputusan RUPS GMS Resolution	Tindak Lanjut dan Realisasi Follow-up and Realization
4	Penetapan Tantiem Direksi, Dewan Komisaris dan Dewan Pengawas Syariah tahun buku 2020  Fourth The stipulation of the Tantiem of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board for 2020 fiscal year	Menetapkan pemberian tantiem untuk Tahun Buku 2020 kepada setiap anggota Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah Perseroan yang aktif pada penutupan Tahun Buku per tanggal 31 Desember 2020 sebesar 3.2 kali gaji/honorarium masing-masing pada penutupan Tahun Buku per tanggal 31 Desember 2020.  Stipulate to give the tantiem for Financial Year of 2020 to each member of Board of Commissioners, Board of Directors, and Sharia Supervisory Board of the Company who still actively hold his/her position at the end of the Financial Year as per December 31, 2020, by 3.2 times of their respective salary/honorarium at the end of the Financial Year as per December 31, 2020.	Sudah direalisasikan Has been realized
5	Penetapan remunerasi Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah Tahun Buku 2021;  Stipulation of the remuneration of the Board of Commissioners, Board of Directors and Sharia Supervisory Board of the Company for Financial Year of 2021;	Menetapkan remunerasi Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah Perseroan Tahun Buku 2021 berupa gaji/honorarium sebesar 15% lebih tinggi dari gaji/honorarium Tahun Buku 2020.  Stipulate the remuneration for Board of Commissioners, Board of Directors, and Sharia Supervisory Board of the Company for Financial Year of 2021 i.e. salary/honorarium by 15% (fifteen percent) higher than salary/honorarium in Financial Year of 2020.	Sudah direalisasikan Has been realized
6	Perubahan/pengangkatan Pengurus Perseroan; Change/appointment of the Company's Board;	Menyetujui perubahan susunan pengurus Perseroan sebagai berikut:  Approved the changes to the composition of the Company's management as follows: a. Menetapkan berakhirnya masa jabatan dan oleh karenanya jabatan anggota Dewan Komisaris, anggota Direksi, dan anggota Dewan Pengawas Syariah Perseroan di bawah ini menjadi berakhir, dengan ucapan terima kasih serta penghargaan yang setinggi-tingginya atas kinerja dan pengabdian kepada Perseroan:  Stipulate the expiration to the term of office and therefore the positions of members of the Board of Commissioners, members of the Board of Directors, and members of the Sharia Supervisory Board of the Company below have ended, with gratitude and highest appreciation for the performance and dedication to the Company:  1) Anggota Dewan Komisaris Perseroan: Members of the Company's Board of Commissioners: a) Sdr. Parikesit Suprapto selaku Komisaris Utama/Komisaris Independen; Mr. Parikesit Suprapto as President Commissioner/Independent Commissioner; b) Sdr. Darwin Suzandi selaku Komisaris; Mr. Darwin Suzandi as Commissioner; c) Sdr. Husain Abdullah selaku Komisaris Independen; Mr. Husain Abdullah as Independent Commissioner; d) Sdr. Henry C. Suryanaga selaku Komisaris Independen. Mr. Henry C. Suryanaga as Independent Commissioner. Terhitung sejak berlakunya Keputusan Sirkuler Pemegang Saham ini. As of the enactment of this Circular Resolutions of Shareholders.	Sudah direalisasikan Has been realized



## RAPAT UMUM PEMEGANG SAHAM

General Meeting of Shareholders

No	Agenda Agenda	Keputusan RUPS GMS Resolution	Tindak Lanjut dan Realisasi Follow-up and Realization
		<p>2) Anggota Direksi Perseroan:            Members of the Company's Board of Directors:            a) Sdr. Shadiq Akasya selaku Direktur Utama;                Mr. Shadiq Akasya as President Director;            b) Sdr. Eben Eser Nainggolan selaku Direktur Keuangan;                Mr. Eben Eser Nainggolan as Finance Director;            Terhitung sejak berlakunya Keputusan Sirkuler Pemegang Saham ini.            As of the enactment of this Circular Resolutions of Shareholders.</p> <p>3) Dewan Pengawas Syariah Perseroan:            Members of the Company's Sharia Supervisory Board:            a) Sdr. Ir. Agus Haryadi, AAAIJ, FIIS, ASAII selaku Ketua;                Mr. Ir. Agus Haryadi, AAAIJ, FIIS, ASAII as Chairman;            b) Sdr. Prof. Dr. H. Utang Ranuwijaya, MA selaku Anggota;                Mr. Prof. Dr. H. Utang Ranuwijaya, MA as Member;            c) Sdri. Hj. Siti Haniatunnisa, LLB, MH selaku Anggota;                Mrs. Hj. Siti Haniatunnisa, LLB, MH as Member;            Terhitung sejak berlakunya Keputusan Sirkuler Pemegang Saham ini.            As of the enactment of this Circular Resolutions of Shareholders.</p> <p>b. Mengangkat kembali anggota Dewan Komisaris, anggota Direksi, dan anggota Dewan Pengawas Syariah Perseroan di bawah ini untuk jangka waktu sampai dengan berakhirnya RUPS Tahunan Perseroan ketiga sejak penunjukannya, yaitu sampai dengan berakhirnya RUPS Tahunan Perseroan Tahun Buku 2023 yang diselenggarakan pada tahun 2024, tanpa mengurangi hak RUPS untuk memberhentikannya sewaktu-waktu, sebagai berikut:            Reappoint the members of the Board of Commissioners, members of the Board of Directors, and members of the Sharia Supervisory Board of the Company below for a term of office until the closing of the third Annual GMS of the Company as of his/her appointment, namely until the closing of the Annual GMS of the Company for Financial Year of 2023 which will be held in 2024, without prejudice the rights of the GMS to terminate him/her at any time, as follows:</p> <p>1) Dewan Komisaris Perseroan:            The Board of Commissioners of Company:            a) Sdr. Parikesit Suprapto selaku Komisaris Utama/                Komisaris Independen, efektif sejak diterbitkannya persetujuan Menteri BUMN Republik Indonesia selaku Pemegang Saham Seri A Dwiwarna BNI dan persetujuan Dewan Komisaris BNI;                Mr. Parikesit Suprapto as President Commissioner/Independent Commissioner, effective as of the issuance of approval from Minister of State-Owned Enterprises of the Republic of Indonesia as BNI's Series A Dwiwarna Shareholder and approval from BNI's Board of Commissioners;            b) Sdr. Henry C. Suryanaga selaku Komisaris Independen, efektif sejak berlakunya Keputusan Sirkuler Pemegang Saham ini.                Mr. Henry C. Suryanaga as Independent Commissioner, effective as of the enactment of this Circular Resolutions of Shareholders</p>	

## RAPAT UMUM PEMEGANG SAHAM

General Meeting of Shareholders

No	Agenda Agenda	Keputusan RUPS GMS Resolution	Tindak Lanjut dan Realisasi Follow-up and Realization
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2) Direksi Perseroan:

The Board of Directors of Company:

- a) Sdr. Shadiq Akasya selaku Direktur Utama, efektif sejak diterbitkannya persetujuan Menteri BUMN Republik Indonesia selaku Pemegang Saham Seri A Dwiwarna BNI dan persetujuan Dewan Komisaris BNI;  
Mr. Shadiq Akasya as President Director, effective as of the issuance of approval from Minister of State-Owned Enterprises of the Republic of Indonesia as BNI's Series A Dwiwarna Shareholder and approval from BNI's Board of Commissioners;
- b) Sdr. Eben Eser Nainggolan selaku Direktur Keuangan, efektif sejak berlakunya Keputusan Sirkuler Pemegang Saham ini.  
Mr. Eben Eser Nainggolan as Finance Director, effective as of the enactment of this Circular Resolutions of Shareholders.

3) Dewan Pengawas Syariah Perseroan:

The Sharia Supervisory Board of Company:

- a) Sdr. Ir. Agus Haryadi, AAAIJ, FIIS, ASAI selaku Ketua;  
Mr. Ir. Agus Haryadi, AAAIJ, FIIS, ASAI as Chairman;
- b) Sdr. Prof. Dr. H. Utang Ranuwijaya, MA selaku Anggota;  
Mr. Prof. Dr. H. Utang Ranuwijaya, MA as Member;
- c) Sdr. Hj. Siti Haniatunnisa, LLB, MH selaku Anggota;  
Mrs. Hj. Siti Haniatunnisa, LLB, MH as Member;

Terhitung sejak berlakunya Keputusan Sirkuler Pemegang Saham ini.

As of the enactment of this Circular Resolutions of Shareholders.

- c. Mengangkat anggota Dewan Komisaris di bawah ini untuk jangka waktu sampai dengan berakhirnya RUPS Tahunan Perseroan ketiga sejak penunjukannya, yaitu sampai dengan berakhirnya RUPS Tahunan Perseroan Tahun Buku 2023 yang diselenggarakan pada tahun 2024, tanpa mengurangi hak RUPS untuk memberhentikannya sewaktu-waktu, sebagai berikut:

Appoint the members of the Board of Commissioners below for a term of office until the closing of the third Annual GMS of the Company as of his/her appointment, namely until the closing of the Annual GMS of the Company for Financial Year of 2023 which will be held in 2024, without prejudice the rights of the GMS to terminate him/her at any time, as follows:

- 1) Sdr. Iwan Abdi selaku Komisaris Perseroan, efektif sejak berlakunya Keputusan Sirkuler Pemegang Saham ini;  
Mr. Iwan Abdi as Commissioner of the Company, effective as of the enactment of this Circular Resolutions of Shareholders;
- 2) Sdr. Alwi Abdurrahman Shihab selaku Komisaris Independen Perseroan, efektif sejak berlakunya Keputusan Sirkuler Pemegang Saham ini.  
Mr. Alwi Abdurrahman Shihab as Independent Commissioner of the Company, effective as of the enactment of this Circular Resolutions of Shareholders.



## RAPAT UMUM PEMEGANG SAHAM

General Meeting of Shareholders

No	Agenda Agenda	Keputusan RUPS GMS Resolution	Tindak Lanjut dan Realisasi Follow-up and Realization
d.	Dengan berakhirnya masa jabatan/jabatan, pengangkatan kembali dan pengangkatan anggota Dewan Komisaris, anggota Direksi dan anggota Dewan Pengawas Syariah Perseroan sebagaimana dimaksud pada butir a, b, dan c di atas, serta dengan tetap memperhatikan efektif keberlakuananya pengangkatan masing-masing maka susunan Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah Perseroan akan menjadi sebagai berikut:  With the expiration of the term of office/position, reappointment and appointment of members of the Board of Commissioners, members of the Board of Directors, and members of the Sharia Supervisory Board of the Company as referred to points a, b, and c above, and with due observance of the effectiveness of each appointment, therefore the composition of the Board of Commissioners, the Board of Directors, and the Sharia Supervisory Board of the Company will be as follows:	<p><b>Dewan Komisaris:</b> Board of Commissioners:</p> <ul style="list-style-type: none"> <li>- Sdr. Parikesit Suprapto sebagai Komisaris Utama/Komisaris Independen; Mr. Parikesit Suprapto as President Commissioner/Independent Commissioner;</li> <li>- Sdr. Iwan Abdi sebagai Komisaris; Mr. Iwan Abdi as Commissioner;</li> <li>- Sdr. Kazuhiko Arai sebagai Komisaris; Mr. Kazuhiko Arai as Commissioner;</li> <li>- Sdr. Alwi Abdurrahman Shihab sebagai Komisaris Independen; Mr. Alwi Abdurrahman Shihab as Independent Commissioner;</li> <li>- Sdr. Henry C. Suryanaga sebagai Komisaris Independen. Mr. Henry C. Suryanaga as Independent Commissioner.</li> </ul> <p><b>Direksi :</b> Board of Directors:</p> <ul style="list-style-type: none"> <li>- Sdr. Shadiq Akasya sebagai Direktur Utama; Mr. Shadiq Akasya as President Director;</li> <li>- Sdr. Eben Eser Nainggolan sebagai Direktur Keuangan; Mr. Eben Eser Nainggolan as Finance Director;</li> <li>- Sdri. Neny Asriany sebagai Direktur; Mrs. Neny Asriany as Director;</li> <li>- Sdr. Naoto Oda sebagai Direktur; Mr. Naoto Oda as Director;</li> <li>- Sdr. Hiroshi Ono sebagai Direktur. Mr. Hiroshi Ono as Director.</li> </ul> <p><b>Dewan Pengawas Syariah:</b> Sharia Supervisory Board:</p> <ul style="list-style-type: none"> <li>- Sdr. Ir. Agus Haryadi, AAAIJ, FIIS, ASAI selaku Ketua; Mr. Ir. Agus Haryadi, AAAIJ, FIIS, ASAI as Chairman;</li> <li>- Sdr. Prof. Dr. H. Utang Ranuwijaya, MA selaku Anggota; Mr. Prof. Dr. H. Utang Ranuwijaya, MA as Member;</li> <li>- Sdri. Hj. Siti Haniatunnisa, LLB, MH selaku Anggota. Mrs. Hj. Siti Haniatunnisa, LLB, MH as Member.</li> </ul>	

## RAPAT UMUM PEMEGANG SAHAM

General Meeting of Shareholders

No	Agenda Agenda	Keputusan RUPS GMS Resolution	Tindak Lanjut dan Realisasi Follow-up and Realization
		e. Khusus untuk anggota Dewan Komisaris, anggota Direksi dan anggota Dewan Pengawas Syariah yang diangkat kembali sebagaimana dimaksud pada butir b di atas baru dapat melaksanakan tugasnya sebagai anggota Dewan Komisaris, anggota Direksi dan anggota Dewan Pengawas Syariah Perseroan setelah pengangkatannya berlaku efektif.  Specifically for members of the Board of Commissioners, members of the Board of Directors and members of the Sharia Supervisory Board of the Company who are reappointed as referred to point b above can only carry out their duties as a members of the Board of Commissioners, member of Board of Directors and members of the Sharia Supervisory Board of the Company after their appointment becomes effective.  f. Khusus untuk anggota Dewan Komisaris Perseroan yang diangkat sebagaimana dimaksud pada butir c di atas baru dapat melaksanakan tugasnya sebagai anggota Dewan Komisaris Perseroan setelah pengangkatannya berlaku efektif dan mendapat persetujuan dari OJK.  Specifically for members of the Board of Commissioners of the Company who are appointed as referred to point c above can only carry out their duties as a member of the Board of Commissioners, after their appointment becomes effective and obtain approval from OJK.  g. Selama pengangkatan Direktur Utama Perseroan sebagaimana dimaksud pada butir b 2) a) di atas belum efektif: As long as the appointment of the President Director of the Company as referred to point b 2) a) above has not been effective: <ol style="list-style-type: none"><li>1) Menunjuk Sdr. Eben Eser Nainggolan selaku Direktur Keuangan bertindak sebagai Direktur Utama Perseroan; Appoint Mr. Eben Eser Nainggolan as Finance Director acting as a President Director of the Company;</li><li>2) Para Pemegang Saham memberikan wewenang dan kuasa kepada BNI untuk, dari waktu ke waktu, menentukan perubahan penunjukan sebagaimana dimaksud pada butir 1) di atas. The Shareholders grant authority and power to BNI to, from time to time, determine the change of the appointment as referred to point 1) above.</li></ol>	



## RAPAT UMUM PEMEGANG SAHAM

General Meeting of Shareholders

No	Agenda Agenda	Keputusan RUPS GMS Resolution				Tindak Lanjut dan Realisasi Follow-up and Realization
7	<p>Penetapan Tugas Manajemen bagi Direksi Perseroan Tahun Buku 2021 Stipulation of the Management Duties for Board of Directors of the Company for Financial Year of 2021.</p>	<p>Menetapkan tugas manajemen yang tercermin dalam Indikator Kinerja Utama (<i>Key Performance Indicator/KPI</i>) Perseroan bagi Direksi Perseroan untuk Tahun Buku 2021 (Target masing-masing KPI akan ditentukan tersendiri berdasarkan kesepakatan bersama antara BNI &amp; SL, dan disampaikan oleh BNI sebagai Pemegang Saham Utama Perseroan, kepada Perseroan secara terpisah) sebagai berikut:</p> <p>Stipulate management duties as reflected in the Company's Key Performance Indicator (KPI) for the Company's Board of Directors for the Financial Year of 2021 (the target amount of each KPI will be determined separately by mutual consent between BNI &amp; SL, and be submitted by BNI as a Majority Shareholder of the Company, to the Company separately) as follows:</p>				Sudah direalisasikan Has been realized

No	Perspektif Perspective	KPI KPI	Keterangan Description	Satuan Metric	Bobot Weight
1	<i>Financial</i>	EAT - BNI Life	Mengukur laba perusahaan setelah dikurangi pajak Synergy BNI Life with BNI (GWP Captive)	Rp Miliar IDR Billion	25
2		FBI PA untuk BNI Induk FBI BNI Life to BNI	Mengukur kontribusi FBI yang disumbangkan BNI Life kepada BNI Measure FBI contribution from BNI Life to BNI	Rp Miliar IDR Billion	15
3		<i>Opex ratio</i>	Mengukur optimalisasi BNI Life dalam menghasilkan pendapatan Measure BNI Life's optimization in generating income	%	5
4	<i>Internal Business Process</i>	Peningkatan volume Bisnis (GWP) Increasing Business Volume (GWP)	Mengukur peningkatan volume bisnis (GWP) BNI Life Measure the increasing in BNI Life's business volume (GWP)	Rp Miliar IDR Billion	10
5		Sinergi BNI dengan PA Synergy BNI Life with BNI (GWP Captive)	Mengukur sinergi Volume Bisnis (GWP) untuk <i>captive</i> dengan membandingkan Realisasi vs Target di BNI Life Measure effectivity in synergy reflected by number of synergy volume from BNI Life activity	Rp Miliar IDR Billion	15
6	<i>Customer Perspective</i>	<i>Market Share Premi Bruto</i> Market Share of Gross Premium	Mengukur share realisasi Premi Bruto terhadap industri sejenis Measure share of Gross Premium realization vs similar industries	%	20
7	<i>Learning &amp; Growth</i>	<i>Earning per Employee (EPE)</i>	Mengukur produktivitas pegawai dengan membandingkan antara laba BNI Life terhadap jumlah pegawai BNI Life Measure employee productivity by comparing between profit and number of employees	Rp Juta IDR Million	10

## RAPAT UMUM PEMEGANG SAHAM

General Meeting of Shareholders

### RUPS LUAR BIASA TAHUN 2021

RUPS Luar Biasa pada tahun 2021 diselenggarakan secara sirkuler oleh PT BNI Life Insurance sebanyak 3 (tiga) kali, yaitu:

1. RUPSLB sesuai Akta No.66 tanggal 29 Juli 2021,
2. RUPSLB sesuai Akta No.10 tanggal 6 Desember 2021,
3. RUPSLB sesuai Akta No.61 tanggal 17 Desember 2021.

» **Akta No.66 tanggal 29 Juli 2021  
Deed No.66 on 29 July 2021**

Agenda RUPS Luar Biasa	Keputusan RUPS Luar Biasa	Tindak Lanjut
Extraordinary GMS Agenda	Resolutions of Extraordinary GMS	Follow Up
Perubahan Rencana Bisnis Perseroan Tahun Buku 2021 Amendment to the Company's Business Plan of Financial Year of 2021	<ol style="list-style-type: none"> <li>1. Menyetujui Perubahan Rencana Bisnis Perseroan Tahun Buku 2021 sesuai Lampiran Keputusan Pemegang Saham. To approve amendment to the Company's Business Plan of Financial Year of 2021 in accordance with Appendix to this Circular Resolutions of Shareholders.</li> <li>2. Lampiran sebagaimana dimaksud butir 1 di atas merupakan bagian yang tidak terpisahkan dan merupakan satu kesatuan dari Keputusan Pemegang Saham. Appendix referred to point 1 above is an inseparable and an integral part to this Circular Resolutions of Shareholders.</li> </ol>	Keputusan langsung berlaku Decision directly applied

» **Akta No. 10 tanggal 6 Desember 2021  
Deed No. 10 on 6 December 2021**

Agenda RUPS Luar Biasa	Keputusan RUPS Luar Biasa	Tindak Lanjut
Extraordinary GMS Agenda	Resolutions of Extraordinary GMS	Follow Up
Perubahan Rencana Kerja Pemisahan Unit Syariah (Akta No. 10 tanggal 6 Desember 2021) The Revision of the Sharia Unit Spin-Off Business Plan of the Company (Deed No.10 on 6 December 2021)	<ol style="list-style-type: none"> <li>1. Menyetujui Perubahan Rencana Kerja Pemisahan Unit Syariah Perseroan sebagaimana tertuang dalam Lampiran Keputusan Sirkuler Pemegang Saham. To approve The Revision of the Sharia Unit Spin-Off Business Plan of the Company as set forth in Appendix to the Circular Resolutions of Shareholders.</li> <li>2. Lampiran sebagaimana dimaksud butir 1 di atas adalah bagian yang tidak terpisahkan dan merupakan satu kesatuan dari Keputusan Sirkuler Pemegang Saham. Appendix referred to point 1 above is an inseparable and an integral part to the Circular Resolutions of Shareholders.</li> </ol>	Keputusan langsung berlaku Decision directly applied



## RAPAT UMUM PEMEGANG SAHAM

General Meeting of Shareholders

» **Akta No.61 tanggal 17 Desember 2021**  
**Deed No. 61 on 17 December 2021**

Agenda RUPS Luar Biasa Extraordinary GMS Agenda	Keputusan RUPS Luar Biasa Resolutions of Extraordinary GMS	Tindak Lanjut Follow Up
Persetujuan Rencana Bisnis Tahun 2022 (Akta No.61 tanggal 17 Desember 2021) Approval of the Company's business plan for the 2022 Financial Year (Deed No. 61 on 17 December 2021)	<ol style="list-style-type: none"> <li>Menyetujui Rencana Bisnis Perseroan Tahun Buku 2022 sebagaimana tertuang dalam Lampiran Keputusan Sirkuler Pemegang Saham ini. To approve The Company's Business Plan for Financial Year of 2022 as set forth in Appendix to these Circular Resolutions of Shareholders.</li> <li>Lampiran sebagaimana dimaksud butir 1 di atas adalah bagian yang tidak terpisahkan dan merupakan satu kesatuan dari Keputusan Sirkuler Pemegang Saham ini. Appendix referred to point 1 above is an inseparable and an integral part to these Circular Resolutions of Shareholders.</li> </ol>	Keputusan langsung berlaku Decision directly applied

### RUPS TAHUNAN TAHUN 2020

Kuasa Pemegang Saham:

- Adi Sulistiowati selaku Direktur PT Bank Negara Indonesia (Persero) Tbk.
- Shoichi Washio selaku *Deputy General Manager* Sumitomo Life Insurance Company.
- Tri Mulyo selaku Ketua Yayasan Danar Dana Swadharma (YDDS).
- Sumarliah selaku Sekretaris Yayasan Danar Dana Swadharma (YDDS).
- Bambang Endratno selaku Bendahara Yayasan Danar Dana Swadharma (YDDS).
- Teddy Erdius Eka Saputra selaku Ketua Yayasan Kesejahteraan Pegawai BNI (YKP BNI).
- Abdul Rasyid selaku Bendahara Yayasan Kesejahteraan Pegawai BNI (YKP BNI).

### ANNUAL GMS IN 2020

Proxy of Shareholders:

- Adi Sulistiowati as Director of PT Bank Negara Indonesia (Persero) Tbk.
- Shoichi Washio as Deputy General Manager of Sumitomo Life Insurance Company.
- Tri Mulyo as Chairman of Yayasan Danar Dana Swadharma (YDDS).
- Sumarliah as Secretary of Yayasan Danar Dana Swadharma (YDDS).
- Bambang Endratno as Treasurer of Yayasan Danar Dana Swadharma (YDDS).
- Teddy Erdius Eka Saputra as Chairman of Yayasan Kesejahteraan Pegawai BNI (YKP BNI).
- Abdul Rasyid as Treasurer of Yayasan Kesejahteraan Pegawai BNI (YKP BNI).

## RAPAT UMUM PEMEGANG SAHAM

General Meeting of Shareholders

### HASIL DAN REALISASI RUPS TAHUNAN TAHUN 2020

Sepanjang tahun 2020, Perusahaan menyelenggarakan 1 (satu) kali Rapat Umum Pemegang Saham Tahunan (RUPS) pada 30 Juni 2020. RUPST tersebut dilakukan secara sirkuler yang dihadiri oleh seluruh pemegang saham dan perwakilan pemegang saham. RUPST menghasilkan keputusan Akta No.14 tanggal 6 Juli 2020, dengan agenda dan keputusan sebagai berikut:

### RESOLUTIONS AND REALIZATION OF ANNUAL GMS IN 2020

Throughout 2020, the Company held 1 (one) Annual General Meeting of Shareholders (GMS) on 30 June 2020. This AGMS was conducted in a circular manner attended by all shareholders and proxies of shareholders. The AGMS resulted in the resolution of Deed No. 14 on 6 July 2020, with the following agenda and decisions:

No	Agenda Agenda	Keputusan RUPS GMS Resolution	Tindak Lanjut Follow-up
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 ( <i>member of EY International</i> ) untuk tahun buku yang berakhir pada tanggal 31 Desember 2019 dan Laporan Tugas Pengawasan Dewan Komisaris, sekaligus pemberian pelunasan dan pembebasan tanggung jawab sepenuhnya ( <i>acquit et de charge</i> ) Direksi dan Dewan Komisaris Perseroan atas tindakan pengurusan dan pengawasan Perseroan yang dijalankan selama tahun buku 2019;  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 ( <i>member of EY International</i> ) 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 ( <i>acquit et de charge</i> ) the Board of Directors and the Board of Commissioners on Company's management and supervisory action executed in 2019 Fiscal Year.	<p>Menyetujui dan mengesahkan Laporan Tahunan Perseroan untuk tahun buku 2019, yang terdiri dari Laporan Direksi, Laporan Tugas Pengawasan Dewan Komisaris, dan Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2019 beserta penjelasannya yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro, Surja and Partners (Afiliasi dari Ernst &amp; Young), sebagaimana laporannya No.00694/2.1032/AU.I/08/1008-1/1/IV/2020 tanggal 21 April 2020, dengan pendapat laporan keuangan konsolidasi menyajikan secara wajar, dalam semua hal yang material, posisi keuangan tanggal 31 Desember 2019, serta memberikan pelunasan dan pembebasan tanggungjawab sepenuhnya (<i>acquit et de charge</i>) kepada seluruh anggota Direksi atas tindakan pengurusan dan kepada seluruh anggota Dewan Komisaris atas tindakan pengawasan yang telah mereka lakukan dalam tahun buku yang berakhir pada tanggal 31 Desember 2019, sepanjang:  To accept and approve the Annual Report for 2019 fiscal year, which consists of the Board of Directors Report, the Board of Commissioners Supervisory Report and the Company's Financial Report for the fiscal year which ended on December 31, 2019 and its explanation audited by Purwantono, Sungkoro &amp; Surja (Affiliate of Ernst &amp; Young) as stated in the Report No.00694/2.1032/AU.I/08/1008-1/1/IV/2020 dated April 21, 2020, with opinion that the consolidated financial statements present fairly, in all material respects, financial position as of December 31, 2019 and fully release and discharge (<i>acquit et de charge</i>) the Board of Directors responsibility on their action of management and the Board of Commissioners on action of supervisory executed in fiscal year which ended on December 31, 2019, in consideration of:</p> <ol style="list-style-type: none"> <li>1. Tindakan tersebut bukan merupakan tindak pidana; dan The action was not the criminal activities; and</li> <li>2. Tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2019. the action is reflected in the annual report and the Company's Financial Report in fiscal year which ended on December 31, 2019.</li> </ol>	Sudah direalisasikan Has been realized



## RAPAT UMUM PEMEGANG SAHAM

General Meeting of Shareholders

No	Agenda Agenda	Keputusan RUPS GMS Resolution	Tindak Lanjut Follow-up
2	<p>Penetapan penggunaan laba Perseroan tahun buku 2019; The stipulation of the Company's profit appropriation for 2019 fiscal year;</p>	<p>Menyetujui secara musyawarah untuk mufakat sebagai berikut: Approved by deliberation to reach consensus as follows:</p> <p>Menyetujui laba bersih Perseroan tahun buku 2019 sebesar Rp302.100.883.653,00 (tiga ratus dua miliar seratus ratus lima puluh tiga ribu enam ratus lima puluh tiga rupiah) dipergunakan untuk: To approve the Company's net profit for 2019 fiscal year amounting to Rp302,100,883,653 (three hundred two billion one hundred eight hundred eighty three thousand and six hundred fifty three rupiah) to be used for:</p> <ol style="list-style-type: none"> <li>1. Dividen Dividend Perusahaan mendistribusikan 30% (tiga puluh persen) dari Laba Bersih sebagai dividen sebesar Rp90.630.265.096,00 (sembilan puluh miliar enam ratus tiga puluh juta dua ratus enam puluh lima ribu sembilan puluh enam rupiah) secara proporsional berdasarkan jumlah saham dari masing-masing pemegang saham paling lambat 1 (satu) bulan setelah RUPS Tahunan tahun buku 2019 ditutup. The Company distribute 30% (thirty percent) of net profit as dividend or equal to Rp90,630,265,096 (ninety billion six hundred thirty million two hundred sixty five thousand and ninety six rupiah) proportionally in accordance with the number of shares of each shareholders at the latest by one month after this Circular Resolutions of Shareholders is signed by the Shareholders.</li> <li>2. Laba Ditahan Retained Earning Sisa Laba Bersih yaitu sebesar Rp211.470.618.557,00 (dua ratus sebelas miliar empat ratus tujuh puluh juta enam ratus delapan belas ribu lima ratus lima puluh tujuh rupiah) ditetapkan sebagai laba ditahan. The remaining funds of Rp211,470,618,557 (two hundred eleven billion four hundred seventy million six hundred eighteen thousand and five hundred fifty seven rupiah) is determined as retained earnings.</li> </ol>	Sudah direalisasikan Has been realized
3	<p>Penunjukkan Kantor Akuntan Publik untuk pelaksanaan audit tahun buku 2020 dan Konsultan Aktuaria Independen untuk perhitungan beban Perseroan berdasarkan PSAK 24; The appointment of a public accounting firm to conduct 2020 fiscal year audit and an Independent Actuarial Consultant to calculate the Company's obligation based on SFAS 24;</p>	<p>Menyetujui secara musyawarah untuk mufakat sebagai berikut: Approved by deliberation to reach consensus as follows:</p> <ul style="list-style-type: none"> <li>Menyetujui penunjukan Kantor Akuntan Publik dan Konsultan Aktuaria Independen (untuk perhitungan PSAK 24) yang sama dengan yang digunakan oleh BNI sebagai Pemegang Saham Mayoritas serta melimpahkan wewenang kepada Dewan Komisaris untuk menetapkan besarnya biaya jasa Kantor Akuntan Publik dan Konsultan Aktuaria untuk tahun buku 2020 dengan terlebih dahulu berkonsultasi dengan Pemegang Saham Mayoritas. To approve the appointment of the Public Accounting Firm and Independent Actuarial Consulting Firm (for the calculation of SFAS 24) as the same as one hired by BNI as the Majority Shareholders and delegate the authority to the Board of Commissioners to determine the service fee of the Public Accounting Firm and the Independent Actuarial Consultant for 2020 fiscal year by consulting first with the Majority Shareholders.</li> </ul>	Sudah direalisasikan Has been realized

## RAPAT UMUM PEMEGANG SAHAM

General Meeting of Shareholders

No	Agenda Agenda	Keputusan RUPS GMS Resolution	Tindak Lanjut Follow-up
4	Penetapan Tantiem Direksi, Dewan Komisaris dan Dewan Pengawas Syariah tahun buku 2019; The stipulation of the Tantiem of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board for 2019 fiscal year;	<p>Menyetujui secara musyawarah untuk mufakat sebagai berikut: Approved by deliberation to reach consensus as follows:</p> <p>1. Menetapkan untuk tidak memberikan tantiem untuk tahun buku 2019 kepada Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah Perseroan. To stipulate not to give tantiem for 2019 fiscal year to the Board of Directors, Board of Commissioners, and Sharia Supervisory Board of the Company.</p>	Sudah direalisasikan Has been realized
5	Penetapan Remunerasi Dewan Komisaris, Direksi dan Dewan Pengawas Syariah tahun buku 2020; The stipulation of the remuneration of the Board of Commissioners, Board of Directors and Sharia Supervisory Board for 2020 fiscal year;	<p>Menyetujui secara musyawarah untuk mufakat sebagai berikut: Approved by deliberation to reach consensus as follows:</p> <p>1. Menyetujui kenaikan remunerasi Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah Perseroan tahun 2020 sebesar 10% lebih tinggi dari tahun buku 2019. To approve the increase in remuneration of Board of Directors, Board of Commissioners and Sharia Supervisory Board of the Company for 2020 by 10% (ten percent) higher than in 2019 fiscal year.</p> <p>2. Menetapkan pemberian apresiasi untuk tahun buku 2019 kepada Dewan Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah Perseroan yang aktif pada penutupan tahun buku per 31 Desember 2019 sebesar 4,8 kali gaji/honorarium. Stipulate to give the appreciation for 2019 fiscal year to the Board of Directors, Board of Commissioners, and Sharia Supervisory Board of the Company who still actively hold his/her position at the end of the fiscal year as per 31 December 2019 by 4.8 times of the salary/honorarium.</p>	Sudah direalisasikan Has been realized
6	Perubahan/pengangkatan kembali Pengurus Perseroan; The changes/reappointment of the Board of the Company;	<p>Menyetujui secara musyawarah untuk mufakat sebagai berikut: Approved by deliberation to reach consensus as follows:</p> <p>1. Pemberhentian dan pengangkatan anggota Direksi/Dewan Komisaris Perseroan : The discharge and appointment of the member of Board of Directors/Board of Commissioner of the Company:</p> <p>a. Memberhentikan dengan hormat kepada : To honorable discharge:</p> <ul style="list-style-type: none"> <li>• Bapak Kazuhiko Arai selaku Komisaris; Mr. Kazuhiko Arai as Commissioner;</li> <li>• Bapak Naoto Oda selaku Direktur; Mr. Naoto Oda as Director;</li> <li>• Bapak Hiroshi Ono selaku Direktur. Mr. Hiroshi Ono as Director.</li> </ul> <p>b. Menyetujui dan mengangkat kembali : To approve and reappoint:</p> <ul style="list-style-type: none"> <li>• Bapak Kazuhiko Arai selaku Komisaris; Mr. Kazuhiko Arai as Commissioner;</li> <li>• Bapak Naoto Oda selaku Direktur; Mr. Naoto Oda as Director;</li> <li>• Bapak Hiroshi Ono selaku Direktur. Mr. Hiroshi Ono as Director.</li> </ul>	



## RAPAT UMUM PEMEGANG SAHAM

General Meeting of Shareholders

No	Agenda Agenda	Keputusan RUPS GMS Resolution	Tindak Lanjut Follow-up
	<p>Masa jabatan Direktur dan Dewan Komisaris yang diangkat tersebut masing-masing untuk jangka waktu terhitung Keputusan Pemegang Saham ditandatangani oleh Pemegang Saham dan berakhir sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan yang ketiga sejak pengangkatannya, yaitu Rapat Umum Pemegang Saham Tahun Buku 2022 yang diselenggarakan di tahun 2023, tanpa mengurangi hak dari Rapat Umum Pemegang Saham untuk memberhentikan sewaktu-waktu.</p> <p>The term of office of the member of the Board of Directors and Board of Commissioners who reappointed as mentioned above, each activation starts since this Circular Resolutions of Shareholders signed by the Shareholders and lasts at the closing of the third annual General Meeting of Shareholders as of his or her appointment, namely the Annual General Meeting of Shareholders fiscal year 2022 which will be conducted in year 2023, without prejudice to the right of General Meeting of Shareholders to dismiss at any time.</p> <p>2. Dengan demikian setelah Keputusan Sirkuler Pemegang Saham ini ditandatangani oleh Pemegang Saham, maka susunan Dewan Komisaris dan Direksi Perseroan sebagai berikut:</p> <p>Therefore, after this Circular Resolutions of Shareholders is signed by the Shareholders then the structure of Board of Commissioners and Board of Directors of the Company will be as follows:</p> <p><b>Dewan Komisaris:</b> Board of Commissioners:</p> <ul style="list-style-type: none"> <li>• Bapak Parikesit Suprapto selaku Komisaris Utama/ Independen; Mr. Parikesit Suprapto as President Commissioner/Independent Commissioner;</li> <li>• Bapak Darwin Suzandi selaku Komisaris; Mr. Darwin Suzandi as Commissioner;</li> <li>• Bapak Kazuhiko Arai selaku Komisaris; Mr. Kazuhiko Arai as Commissioner;</li> <li>• Bapak Husain Abdullah selaku Komisaris Independen; Mr. Husain Abdullah as Independent Commissioner;</li> <li>• Bapak Henry Cratein Suryanaga selaku Komisaris Independen. Mr. Henry C. Suryanaga as Independent Commissioner.</li> </ul> <p><b>Direksi:</b> Board of Directors:</p> <ul style="list-style-type: none"> <li>• Bapak Shadiq Akasya selaku Direktur Utama; Mr. Shadiq Akasya as President Director;</li> <li>• Bapak Eben Eser Nainggolan selaku Direktur Keuangan; Mr. Eben Eser Nainggolan as Finance Director;</li> <li>• Ibu Neny Asriany selaku Direktur; Mrs. Neny Asriany as Director;</li> <li>• Bapak Naoto Oda selaku Direktur; Mr. Naoto Oda as Director;</li> <li>• Bapak Hiroshi Ono selaku Direktur; Mr. Hiroshi Ono as Director.</li> </ul>	Sudah direalisasikan Has been realized	

## RAPAT UMUM PEMEGANG SAHAM

General Meeting of Shareholders

### RUPS LUAR BIASA TAHUN 2020 HASIL DAN REALISASI RUPSLB TAHUN 2020

Sepanjang tahun 2020, Perusahaan menyelenggarakan 4 (empat) kali Rapat Umum Pemegang Saham Luar Biasa (RUPSLB), yaitu:

1. RUPS Luar Biasa sirkuler pada 6 Juli 2020.
2. RUPS Luar Biasa sirkuler pada 14 Juli 2020.
3. RUPS Luar Biasa sirkuler pada 13 November 2020.
4. RUPS Luar Biasa sirkuler pada 21 Desember 2020.

#### » **Akta No.13 tanggal 6 Juli 2020** **Deed No.13 on 6 July 2020**

### EXTRAORDINARY GMS IN 2020 RESULT AND REALIZATION OF EGMS RESOLUTION OF 2020

During 2020, the Company held 4 (four) Extraordinary General Meetings of Shareholders (EGMS), are:

1. Circular Extraordinary GMS on 6 July 2020.
2. Circular Extraordinary GMS on 14 July 2020.
3. Circular Extraordinary GMS on 13 November 2020.
4. Circular Extraordinary GMS on 21 December 2020.

Agenda Agenda	Keputusan RUPS Luar Biasa 2020 Resolution of Extraordinary GMS 2020	Tindak Lanjut Follow Up
Pengangkatan Ibu Hj. Siti Haniatunnisa, LLB, MH. Sebagai Anggota Dewan Pengawas Syariah ('DPS') Appointment of Sharia Supervisory Board Members	Menyetujui dan menetapkan: To approve and stipulate:  1. Menyetujui dan menetapkan Mengangkat Ibu Hj. Siti Haniatunnisa, LLB, MH, sebagai anggota Dewan Pengawas Syariah Perseroan, yang berlaku efektif setelah dinyatakan lulus uji Kelayakan dan Kepututan oleh Otoritas Jasa Keuangan sampai dengan berakhirnya masa jabatan pendahulunya, yaitu sampai ditutupnya Rapat Umum Pemegang Saham tahun buku 2020 diselenggarakan pada tahun 2021 tanpa mengurangi hak dari Rapat Umum Pemegang Saham untuk memberhentikan sewaktu-waktu dan/atau sebelum berakhirnya masa jabatan. Approve and appoint Mrs. Hj. Siti Haniatunnisa, LLB, MH as a member of the Company's Sharia Supervisory Board, which is effective after passing the Fit and Proper test by the Financial Services Authority until the end of her predecessor's term of office, namely until the closing of the General Meeting of Shareholders for the 2020 fiscal year held in 2021 without prejudice to the right of the General Meeting of Shareholders to dismiss at any time and/or before the end of the term of office.  2. Selanjutnya terhitung sejak tanggal 12 Mei 2020, susunan anggota Dewan Pengawas Syariah adalah sebagai berikut: Furthermore, starting from the of 12 May 2020, the members of the Sharia Supervisory Board are as follows:  <b>Dewan Pengawas Syariah:</b> Sharia Supervisory Board: <ul style="list-style-type: none"><li>• Ir. Agus Haryadi, AAAIJ, FIIS, ASAI Selaku Ketua; Ir. Agus Haryadi, AAAIJ, FIIS, ASAI as Chairman;</li><li>• Prof. Dr. H. Utang Ranuwijaya, MA selaku Anggota Prof. Dr. H. Utang Ranuwijaya, MA as Member;</li><li>• Hj. Siti Haniatunnisa, LLB, MH selaku Anggota; Hj. Siti Haniatunnisa, LLB, MH as Member.</li></ul>	Sudah direalisasikan Has been realized



## RAPAT UMUM PEMEGANG SAHAM

General Meeting of Shareholders

- » **Akta No.42 tanggal 14 Juli 2020**  
**Deed No.42 on 14 July 2020**

Agenda	Keputusan RUPS Luar Biasa 2020	Tindak Lanjut
Agenda	Resolution of Extraordinary GMS 2020	Follow Up
Perubahan Anggaran Dasar (Akta No. 42 tanggal 14 Juli 2020) Amendments to the Company's Articles of Association (Deed No. 42 on 14 July 2020)	<p>Menyetujui dan menetapkan: To approve and stipulate:</p> <p>Mengubah Pasal 9 ayat (4) huruf c, Pasal 13 ayat (4), Pasal 13 ayat (6), Pasal 16 ayat (2), Pasal 16 ayat (4), dan Pasal 18 ayat (1), Pasal 19 ayat (2) Anggaran Dasar Perseroan menjadi :</p> <p>Amend Article 9 paragraph 4 letter c, Article 13 paragraph 4, Article 13 paragraph 6, Article 16 paragraph 2, Article 16 paragraph 4, Article 18 paragraph 1, and Article 19 paragraph 2 of Article of Association to become:</p> <ol style="list-style-type: none"> <li>1. "RAPAT UMUM PEMEGANG SAHAM" Pasal 9 Dalam RUPS Tahunan huruf (c) : Auditor eksternal Perseroan wajib ditunjuk oleh RUPS dari calon auditor eksternal yang diajukan oleh Dewan Komisaris berdasarkan usulan Komite Audit. "General Meeting of Shareholders " Article 9 paragraph 4 letter c At the annual GMS: (c) The Company's External Auditor shall be appointed by the GMS according to the candidate of External Auditor proposed by Board of Commissioners based on Audit Committee's recommendation.</li> <li>2. "DIREKSI" dalam pasal 13 : "BOARD OF DIRECTORS" in article 13: <ul style="list-style-type: none"> <li>• Ayat (4) : Anggota Direksi diangkat oleh RUPS, untuk jangka waktu sejak tanggal RUPS yang menunjuk Direktur tersebut sampai dengan berakhirnya RUPS tahunan ketiga sejak penunjukannya dan dapat diangkat kembali untuk 1 (satu) kali periode masa jabatannya berakhir; Verse (4): Members of the Board of Directors shall be appointed by the GMS, each for a term as of the date of the GMS appointing such Director until the closing of the third annual GMS as of his or her appointment and may be re-appointed for 1 (one) period with the same term of office after the expiration of his or her initial term;</li> <li>• Ayat (6) : Masa jabatan dari anggota Direksi baru yang mengantikan yang ditetapkan oleh RUPS yang mengangkatnya dan berakhir pada penutupan RUPS Tahunan ketiga sejak penunjukannya tanpa memperhitungkan sisa masa jabatan pendahulunya; Verse (6): The terms of office of a new member of the Board of Directors who replaces previous member of the Board of Directors is valid as of the date stipulated by GMS appointing such member until the closing of the third Annual GMS after the appointment as members of the Board of Directors notwithstanding the remaining term of office of his or her predecessor's;</li> </ul> </li> </ol>	Sudah direalisasikan Has been realized

## RAPAT UMUM PEMEGANG SAHAM

General Meeting of Shareholders

Agenda	Keputusan RUPS Luar Biasa 2020 Resolution of Extraordinary GMS 2020	Tindak Lanjut Follow Up
Agenda	<p>3. "DEWAN KOMISARIS DAN DEWAN PENGAWAS SYARIAH" dalam pasal 16 : "BOARD OF COMMISSIONERS AND SHARIA SUPERVISORY BOARD" in article 16:</p> <ul style="list-style-type: none"><li>• Ayat (2) : Anggota Dewan Komisaris diangkat oleh RUPS yang menunjuk Komisaris tersebut sampai dengan berakhirnya RUPS tahunan ketiga sejak penunjukannya dan dapat di angkat kembali untuk 1 (satu) kali periode masa jabatan dengan jangka waktu yang sama setelah masa jabatannya berakhir; Paragraph (2): Members of the Board of Commissioners shall be appointed by the GMS, each for a term as of the date of the GMS appointing such member until the closing of the third annual GMS as of his or her appointment and may be reappointed for 1 (one) period with the same term of office after the expiration of his or her initial term;</li><li>• Ayat (4) : Masa jabatan dari anggota Dewan Komisaris baru yang menggantikan anggota sebelumnya adalah sejak tanggal yang ditetapkan oleh RUPS yang mengangkatnya dan berakhir pada penutupan RUPS Tahunan ketiga sejak penunjukannya tanpa memperhitungkan sisa masa jabatan pendahulunya. Paragraph (4): The terms of office of a new member of the Board of Commissioners who replaces the previous member of the Board is valid as of the date stipulated by GMS appointing such member until the closing of the third Annual GMS after the appointment as members of the Board of Commissioners notwithstanding the remaining term of office of his or her predecessor's.</li></ul>	
Agenda	<p>4. "RAPAT DEWAN KOMISARIS" dalam pasal 18 : "Meetings of the Board of Commissioners" in article 18:</p> <ul style="list-style-type: none"><li>• Ayat (1) : Rapat Dewan Komisaris wajib diselenggarakan secara berkala paling sedikit 1 (satu) kali setiap 1 (satu) bulan, atau sebagaimana yang dipersyaratkan oleh undang-undang, atau setiap saat manakala dibutuhkan menurut setiap direktur atau komisaris atau berdasarkan permintaan tertulis dari satu atau lebih pemegang saham yang mewakili sedikitnya 10% (sepuluh persen) dari saham Perseroan atau berdasarkan permintaan tertulis dari satu atau lebih dari satu anggota Direksi. Paragraph (1): The Board of Commissioners' Meeting shall be held regularly at least once every 1 (one) month, or as required by applicable laws, or at any time deemed necessary by any commissioners or at the written request of one or more shareholders representing at least 10% (ten percent) of shares in the Company or at the written request of one or more member of the Board of Directors.</li></ul>	



## RAPAT UMUM PEMEGANG SAHAM

General Meeting of Shareholders

Agenda Agenda	Keputusan RUPS Luar Biasa 2020 Resolution of Extraordinary GMS 2020	Tindak Lanjut Follow Up
	<p>5. "RENCANA KERJA, TAHUN BUKU DAN LAPORAN TAHUNAN" dalam pasal 19 : "BUSINESS PLANS, FINANCIAL AND ANNUAL REPORTS" in article 19:</p> <ul style="list-style-type: none"> <li>Ayat (2) : Rencana kerja sebagaimana dimaksud pada ayat (1) harus disampaikan kepada Pemegang Saham paling lambat 30 (tiga puluh) hari sebelum batas waktu penyampaian yang ditetapkan oleh regulator sesuai dengan peraturan perundang-undangan yang berlaku.</li> </ul> <p>Paragraph (2) : The Company's business plan as mentioned in paragraph (1) shall be submitted to the shareholders no later than 30 (thirty) days before the deadline for submission determined by the regulator in accordance with applicable laws and regulations.</p>	

» **Akta No.48 tanggal 13 November 2020**

**Deed No.48 on 13 November 2020**

Agenda Agenda	Keputusan RUPS Luar Biasa 2020 Resolution of Extraordinary GMS 2020	Tindak Lanjut Follow Up
Rencana Bisnis Pemisahan Unit Syariah Approval of the Business Plan for Separation of Sharia Units	<ol style="list-style-type: none"> <li>Menyetujui Rencana Bisnis Pemisahan Unit Syariah Perseroan sesuai Lampiran Keputusan Pemegang Saham; The Business Plan of Sharia Unit Spin-off of the Company in accordance with an Appendix to the Circular Resolution of Shareholders;</li> <li>Lampiran sebagaimana dimaksud butir 1 di atas merupakan bagian yang tidak terpisahkan dan merupakan satu kesatuan dari Keputusan Pemegang Saham ini. Appendix referred to point 1 above is an inseparable and an integral part to the Circular Resolution of Shareholders.</li> </ol>	Sudah direalisasikan Has been realized

» **Akta No.81 tanggal 21 Desember 2020**

**Deed No.81 on 21 December 2020**

Agenda Agenda	Keputusan RUPS Luar Biasa 2020 Resolution of Extraordinary GMS 2020	Tindak Lanjut Follow Up
Rencana Kerja Anggaran Perseroan 2021 Approval of the Company's Business Plan for 2021	<p>Menyetujui dan menetapkan: To approve and stipulate:</p> <ol style="list-style-type: none"> <li>Menyetujui Rencana Bisnis Perseroan tahun 2021 sebagaimana tertuang dalam Lampiran Keputusan Sirkuler Pemegang Saham; The Company's Business Plan for 2021 as stated in the Attachment to the Circular Decision of the Shareholders;</li> <li>Lampiran sebagaimana dimaksud butir 1 di atas merupakan bagian yang tidak terpisah dan satu kesatuan dari Keputusan Sirkuler Pemegang Saham. The attachment referred to in point 1 above is an integral part of the Shareholders Circular Decision.</li> </ol>	Sudah direalisasikan Has been realized



# DEWAN KOMISARIS

## Board of Commissioners

Dewan Komisaris merupakan salah satu Organ Perusahaan 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 sebagaimana tertuang dalam POJK No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Asuransi. Selain itu, Dewan Komisaris juga bertugas untuk melakukan pemantauan (*monitoring*) terhadap efektivitas penerapan GCG Perusahaan.

### PEDOMAN KERJA DEWAN KOMISARIS

Perusahaan telah memiliki Pedoman Tata Kerja Dewan Komisaris atau *Board Manual* sebagai pedoman bagi Dewan komisaris dalam menjalankan peran dan fungsi pengelolaan Perusahaan serta mengelola hubungan dengan Direksi.

*Board Manual* BNI Life merupakan naskah yang menjelaskan secara garis besar hal-hal yang berhubungan dengan struktur Direksi serta Dewan Komisaris dan Dewan Pengawas Syariah, serta proses hubungan fungsi Direksi, Dewan Pengawas Perseroan, Rapat Umum Pemegang Saham (“RUPS”) dan antara ketiga Organ Perusahaan tersebut. *Board Manual* ini telah disahkan pada tanggal 11 Februari 2015, dan berisi kebijakan Perusahaan yang mencakup:

1. Acuan Kebijakan
2. Ruang Lingkup
3. Referensi/Dasar Hukum
4. Ketentuan Dewan Komisaris
5. Tugas, Kewajiban dan Wewenang
6. Rapat Dewan Komisaris
7. Organ Pendukung Dewan Komisaris
8. Pertemuan Formal dan Informal Dewan Komisaris
9. Program Pengenalan Anggota Dewan Komisaris
10. Komunikasi Formal dan Informal Dewan Komisaris

The Board of Commissioners is one of the Company's Organs that plays a role in carrying out the function of monitoring 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 parties entitled to benefit as stated in POJK No. 73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies. In addition, the Board of Commissioners is responsible for monitoring the effectiveness of the Company's GCG implementation.

### BOARD OF COMMISSIONERS WORK GUIDELINE

The Board of Commissioners' duties are guided with the Board's Board Manual. The Board Manual also assists the Board to manage its relationship with the Board of Directors.

The BNI Life Board Manual drafts materials related to the structure of the Board of Directors and the Board of Commissioners and the Sharia Supervisory Board, and the relationship process of the Board of Directors, the Company's Supervisory Board, General Meeting of Shareholders (“GMS”) and between the Company's three Organs. This Board Manual was approved on 11 February 2015, and contains Company policies that include:

1. Policy Reference
2. Scope
3. Reference/Legal Basis
4. Provisions of the Board of Commissioners
5. Duties, Obligations, and Authority
6. Board of Commissioners Meeting
7. Supporting Bodies of the Board of Commissioners
8. Formal and Informal Meetings of the Board of Commissioners
9. Introduction Program for Board of Commissioners Members
10. Formal and Informal Communications of the Board of Commissioners



## DEWAN KOMISARIS

Board of Commissioners

11. Penyelenggaraan RUPS
12. Persetujuan Tertulis Dewan Komisaris atas perbuatan Direksi
13. Kewenangan Dewan Komisaris

### KRITERIA DEWAN KOMISARIS

Pemegang Saham memiliki kewenangan penuh untuk mengangkat Dewan Komisaris. Agar Dewan Komisaris dapat menjalankan fungsinya dengan baik, maka Perusahaan menetapkan kebijakan tentang persyaratan Dewan Komisaris sesuai kebutuhan, dengan syarat:

1. Anggota Dewan Komisaris ditunjuk oleh Pemegang Saham Majoritas (yang salah satunya merupakan Komisaris Utama) dan 2 (dua) Komisaris ditunjuk oleh Pemegang Saham Asing dan 1 (satu) anggota Komisaris Independen ditunjuk oleh Pemegang Saham Majoritas;
2. Anggota Dewan Komisaris diangkat oleh RUPS, untuk jangka waktu sejak tanggal RUPS yang menunjuk Komisaris tersebut sampai dengan berakhirnya RUPS tahunan ketiga sejak penunjukannya dan dapat diangkat kembali untuk 1 (satu) kali periode masa jabatan dengan jangka waktu yang sama setelah masa jabatanya berakhir;
3. Ketentuan terkait dengan masa jabatan dari anggota Dewan Komisaris tidak akan mengurangi hak dari RUPS untuk memberhentikan sebelum berakhirnya masa jabatan tersebut dengan menyebutkan alasannya. Pemberhentian demikian berlaku sejak penutupan RUPS tersebut atau tanggal pemberhentian lain yang ditentukan dalam RUPS;
4. Masa jabatan dari anggota Dewan Komisaris baru yang menggantikan anggota sebelumnya adalah sejak tanggal yang ditetapkan oleh RUPS yang mengangkatnya dan berakhir pada penutupan RUPS Tahunan ketiga sejak penunjukannya tanpa memperhitungkan sisa masa jabatan pendahulunya;

11. GMS Convention
12. Written approval of the Board of Commissioners for the Board of Directors' actions
13. Authority of the Board of Commissioners

### CRITERIA OF BOARD OF COMMISSIONERS

Shareholders are fully authorized to appoint the Board of Commissioners. To help the Board of Commissioners carry out its duties properly, the Company establishes a policy regarding the requirements of the Board of Commissioners as needed, with the following conditions:

1. The Board of Commissioners members are appointed by the Majority Shareholders (one of whom is the President Commissioner) and 2 (two) Commissioners are appointed by the Foreign Shareholders and 1 (one) Independent Commissioner is appointed by the Majority Shareholders;
2. The Board of Commissioners members are appointed by the GMS, for a period from the date when the GMS appointed the Commissioner members until the end of the third annual GMS since their appointment. The Board of Commissioners members may be reappointed for 1 (one) term of office with the same term after the term of office ends;
3. The provisions relating to the term of office of the Board of Commissioners members will not reduce the right of the GMS to dismiss them before the end of the term of office by stating the reasons. Such termination is effective from the closing of the GMS or the other date of dismissal determined in the GMS;
4. The term of office of the new member of the Board of Commissioners who replaces the previous member is from the date determined by the GMS that appointed him/her and ends at the close of the third Annual GMS since his/her appointment, regardless of the remaining term of office of his/her predecessor;

## DEWAN KOMISARIS

Board of Commissioners

5. Jika oleh suatu sebab apapun terdapat jabatan yang lowong dalam Dewan Komisaris, maka dalam jangka waktu 30 (tiga puluh) hari sejak terjadinya lowongan jabatan tersebut, harus diselenggarakan RUPS untuk mengisi lowongan itu, dengan memperhatikan ketentuan Anggaran Dasar;
6. Anggota Dewan Komisaris berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis mengenai maksudnya tersebut kepada Perseroan, sekurangnya 30 (tiga puluh) hari sebelum tanggal pengunduran dirinya.
5. If for any reason there is a vacant position in the Board of Commissioners, within 30 (thirty) days of the vacancy of the position, a GMS must be held to fill the vacancy, taking into account the provisions of the Articles of Association;
6. The Board of Commissioners members have the right to resign from their position by informing the Company in writing of their intentions, at least 30 (thirty) days prior to the date of their resignation.

### KETENTUAN MASA JABATAN

Anggota Dewan Komisaris diangkat oleh RUPS, untuk jangka waktu sejak tanggal RUPS yang menunjuk Komisaris tersebut sampai dengan berakhirnya RUPS tahunan ketiga sejak penunjukkannya dan dapat diangkat kembali untuk 1 (satu) kali periode masa jabatan dengan jangka waktu yang sama setelah masa jabatannya berakhir.

Ketentuan terkait dengan masa jabatan dari anggota Dewan Komisaris tidak akan mengurangi hak dari RUPS untuk memberhentikan sebelum berakhirnya masa jabatan tersebut dengan menyebutkan alasannya. Pemberhentian demikian berlaku sejak penutupan RUPS tersebut atau tanggal pemberhentian lain yang ditentukan dalam RUPS.

Masa jabatan dari anggota Dewan Komisaris baru yang menggantikan anggota sebelumnya adalah sejak tanggal yang ditetapkan oleh RUPS yang mengangkatnya dan berakhir pada penutupan RUPS Tahunan ketiga sejak penunjukkannya tanpa memperhitungkan sisa masa jabatan pendahulunya.

### TERM OF SERVICE PERIOD

Members of the Board of Commissioners shall be appointed by the GMS, each for a term as of the date of the GMS appointing such member until the closing of the third annual GMS as of his or her appointment and may be reappointed for 1 (one) period with the same term of office after the expiration of his or her initial term.

The provision regarding terms of office of members of the Board of Commissioners does not prejudice the rights of the GMS to terminate prior to the expiration of such terms of office by stating the reasons and giving the opportunity to the terminated member to defend himself. Such termination shall be effective upon the closing of the GMS or other termination date as determined in the GMS.

The terms of office of a new member of the Board of Commissioners who replaces the previous member of the Board is valid as of the date stipulated by GMS appointing such member until the closing of the third Annual GMS after the appointment as members of the Board of Commissioners notwithstanding the remaining term of office of his or her predecessor's.



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### SUSUNAN, JUMLAH DAN KOMPOSISI DEWAN KOMISARIS

Sepanjang tahun 2021, komposisi Dewan Komisaris Perusahaan telah mengalami perubahan berdasarkan Keputusan Pemegang Saham Akta No.01 tanggal 1 Oktober 2021, yaitu bapak Husain Abdullah digantikan oleh bapak Alwi Abdurrahman Shihab sebagai Komisaris Independen dan bapak Darwin Suzandi digantikan oleh bapak Iwan Abdi sebagai Komisaris. Perusahaan juga memberikan apresiasi kepada bapak Husain Abdullah dan bapak Darwin Suzandi atas jasa-jasa beliau selama menjabat sebagai anggota Dewan Komisaris Perusahaan.

Hingga 31 Desember 2021, Dewan Komisaris Perusahaan berjumlah 5 (lima) orang dan telah melalui uji kepatutan dan kelayakan (*fit and proper test*) oleh Pemegang Saham guna menjamin calon Dewan Komisaris memiliki integritas, kompetensi, reputasi, bebas dari afiliasi maupun benturan kepentingan lainnya.

Adapun komposisi dan susunan Dewan Komisaris per 31 Desember 2021 adalah sebagai berikut:

### COMPOSITION AND TOTAL OF BOARD OF COMMISSIONERS

During 2021, composition of the Board of Commissioners of the Company has changed based on Shareholders' Decision Deed No.01 on 1 October 2021, which was Mr. Husain Abdullah replaced by Mr. Alwi Abdurrahman Shihab as an Independent Commissioner and Mr. Darwin Suzandi replaced by Mr. Iwan Abdi as a Commissioner. The Company also give highest appreciation to Mr. Husain Abdullah and Mr. Darwin Suzandi for their dedication during took office as members of the Board of Commissioners of the Company.

Until 31 December 2021, the Board of Commissioners of the Company has consisted of 5 (five) members and they have passed a fit and proper test by the Shareholders in order to ensure that the Board of Commissioners has integrity, competency, reputation and free from affiliation or other conflict of interests.

The Composition of Board of Commissioners as of 31 December 2021 is as follows:

Nama Name	Jabatan Position	Masa Jabatan Term of Office	Periode Jabatan Period of Office	Dasar Pengangkatan Basic Appointment
Parikesit Suprapto	Komisaris Utama/ Komisaris Independen President Commissioner/ Independent Commissioner	9 Oktober 2019 – RUPS Tahun Buku 2023  9 October 2019 – GMS for Fiscal Year 2023	Ke-2 Second	Diangkat sebagai Komisaris Utama sejak 9 Oktober 2019 dan diangkat kembali pada tanggal 30 Juni 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No.64 jo 65 tanggal 29 Juli 2021. Appointed as a President Commissioner since 9 October 2019 and reappointed on 30 June 2021 as stated on the Deed of Extraordinary GMS Resolutions No.64 jo 65 on 29 July 2021.
Iwan Abdi	Komisaris Commissioner	15 September 2021 – RUPS Tahun Buku 2023  15 September 2021 – RUPS for Fiscal Year 2023	Ke-1 First	Diangkat sebagai Komisaris sejak 1 Oktober 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No. 01 tanggal 1 Oktober 2021. Appointed as a Commissioner since 1 October 2021 as stated on the Deed of Extraordinary GMS Resolutions No.01 on 1 October 2021.

## DEWAN KOMISARIS

Board of Commissioners

Nama Name	Jabatan Position	Masa Jabatan Term of Office	Periode Jabatan Period of Office	Dasar Pengangkatan Basic Appointment
Kazuhiko Arai	Komisaris Commissioner	9 Agustus 2017 – RUPS Tahun Buku 2022 9 August 2017 – GMS for Fiscal Year 2022	Ke-2 Second	Diangkat sebagai Komisaris sejak 9 Agustus 2017 dan diangkat kembali pada tanggal 6 Juli 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No.15 tanggal 6 Juli 2020. Appointed as a Commissioner since 9 August 2017 and reappointed on 6 July 2021 as stated on the Deed of Extraordinary GMS No.15 on 6 July 2020.
Alwi Abdurrahman Shihab	Komisaris Independen Independent Commissioner	26 Agustus 2021 – RUPS Tahun Buku 2023 26 August 2021 – GMS for Fiscal Year 2023	Ke-1 First	Diangkat sebagai Komisaris sejak 10 September 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No. 26 tanggal 10 September 2021. Appointed as a Commissioner since 10 September 2021 as stated on the Deed of Extraordinary GMS No.26 on 10 September 2021.
Henry C. Suryanaga	Komisaris Independen Independent Commissioner	12 Juli 2018 – RUPS Tahun Buku 2023 12 July 2018 – GMS for Fiscal Year 2023	Ke-2 Second	Diangkat sebagai Komisaris Independen sejak 12 Juli 2018 dan diangkat kembali pada tanggal 30 Juni 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No.64 jo 65 tanggal 29 Juli 2021. Appointed as an Independent Commissioner since 12 July 2018 and reappointed on 30 June 2021 as stated on the Deed of Extraordinary GMS No.64 jo 65 on 29 July 2021.

### KEPEMILIKAN SAHAM DEWAN KOMISARIS

Selama tahun 2021, seluruh Dewan Komisaris Perusahaan tidak memiliki saham BNI Life.

### BOARD OF COMMISSIONERS SHARE OWNERSHIP

During 2021, all of the Company's Board of Commissioners members do not own any of BNI Life shares.

### KEBIJAKAN RANGKAP JABATAN DEWAN KOMISARIS

Hingga saat ini, Perseroan belum memiliki kebijakan terkait rangkap jabatan Dewan Komisaris. Namun, Perseroan terus berusaha untuk meningkatkan penerapan GCG bagi anggota Dewan Komisaris melalui *Board Charter* sebagai panduan yang mengatur tentang Tugas, Tanggung Jawab serta hak dan kewajiban masing-masing anggota Dewan Komisaris.

### POLICY ON CONCURRENT POSITION OF BOARD OF COMMISSIONERS

To this date, the Company did not regulate the policies related to concurrent positions of Board of Commissioners. However, the Company always strives to improve GCG implementation in the scope of Board of Commissioners through Board Charter as a guideline regulating the duties, responsibilities as well as rights and authorities of each member of Board of Commissioners.



## DEWAN KOMISARIS

Board of Commissioners

Selama tahun 2021 Dewan Komisaris tidak merangkap jabatan sebagai anggota Komisaris, Direksi, atau Dewan Pengawas Syariah pada perusahaan yang memiliki bidang usaha yang sama.

### TUGAS WEWENANG DAN KEWAJIBAN DEWAN KOMISARIS

Tugas, tanggung jawab, hingga wewenang Dewan Komisaris seluruhnya tercantum dalam Anggaran Dasar Perusahaan. Tugas utama Dewan Komisaris adalah melakukan fungsi pengawasan dan pemberian nasihat.

Tugas dan wewenang Dewan Komisaris adalah:

1. 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;
2. 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;
3. 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;

During 2021, all of the Company's Board of Commissioners members did not hold concurrent positions as a members of the Board of Commissioners, Board of Directors, or Sharia Supervisory Board in companies that have the same business field.

### DUTIES, AUTHORITY AND OBLIGATION OF BOARD OF COMMISSIONERS

The duties, responsibilities, and authority of the Board of Commissioners are all listed in the Company's Articles of Association. The main task of the Board of Commissioners is to carry out the function of monitoring and providing advice.

The duties and powers of the Board of Commissioners are:

1. 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;
2. 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;
3. 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;



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Board of Commissioners

4. 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;
5. Mengawasi Direksi dalam menjaga keseimbangan kepentingan semua pihak, khususnya kepentingan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat;
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.
4. If there is only (1) one 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;
5. 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. 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.



## DEWAN KOMISARIS

Board of Commissioners

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 menampilkan 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;

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 making proper documentation of the minutes;
3. Disclosing share ownership of 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 other 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;

## DEWAN KOMISARIS

Board of Commissioners

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.
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 a report on the supervisory duties that have been carried out during the past fiscal year to the GMS.

### PEMBAGIAN TUGAS DEWAN KOMISARIS

Sesuai Anggaran Dasar Perusahaan disebutkan bahwa pembagian kerja di antara para anggota Dewan Komisaris diatur oleh para anggota Dewan Komisaris sendiri. Di tahun 2021, Dewan Komisaris melakukan pembagian tugas sesuai dengan fungsinya masing-masing dalam melakukan pengawasan terhadap pengelolaan Perusahaan.

### KEPUTUSAN YANG PERLU MENDAPAT PERSETUJUAN DEWAN KOMISARIS

Sepanjang tahun 2021, terdapat keputusan yang perlu mendapatkan persetujuan Dewan Komisaris, yaitu sebagai berikut:

### DUTY DIVISION OF BOARD OF COMMISSIONERS

According to the Articles of Association of the Company, it states that the division of duties among the members of the Board of Commissioners is regulated by the members of the Board of Commissioners themselves. In 2021, the Board of Commissioners will distribute tasks according to their respective functions in supervising the management of the Company

### DECISION APPROVED BY BOARD OF COMMISSIONERS

Throughout 2021, there are decisions that require the approval of the Board of Commissioners, which are as follows:

No	Perihal Subject
1	Perubahan Rencana Kerja Pemisahan Unit Syariah The Revision of Sharia Unit Spin Off Business Plan
2	Rencana Bisnis Perseroan 2022 dan Rencana Aksi Keuangan Berkelanjutan Perseroan 2022 The 2022 Company's Business Plan and 2022 Company's Sustainable Financial Plan
3	Piagam Komite Pemantau Risiko Risk Oversight Committee Charter
4	Piagam Komite Remunerasi dan Nominasi Remuneration and Nomination Committee Charter
5	Piagam Komite Audit Audit Committee Charter



## DEWAN KOMISARIS

Board of Commissioners

### PENGELOLAAN BENTURAN KEPENTINGAN DEWAN KOMISARIS

Dewan Komisaris tidak mempunyai benturan kepentingan secara pribadi dan Dewan Komisaris berkomitmen tidak akan memanfaatkan Perseroan baik secara langsung maupun tidak langsung untuk kepentingan pribadi.

### KEPUTUSAN, REKOMENDASI DAN PELAKSANAAN TUGAS DEWAN KOMISARIS

Sepanjang tahun 2021, Dewan Komisaris telah mengeluarkan berbagai keputusan, rekomendasi dan persetujuan yang menunjang proses pengelolaan operasional Perusahaan, antara lain:

### MANAGEMENT OF CONFLICT OF INTEREST OF BOARD OF COMMISSIONERS

The Board of Commissioners has no personal conflict of interest and the Board of Commissioners is committed not to use the Company either directly or indirectly for personal gain.

### DECISION, RECOMMENDATION AND IMPLEMENTATION OF DUTY OF BOARD OF COMMISSIONERS

Throughout 2021, the Board of Commissioners has issued various decisions, recommendations and approvals that support the Company's operational management process, including:

No	Perihal Subject
1	Perubahan Rencana Kerja Pemisahan Unit Syariah The Revision of Sharia Unit Spin Off Business Plan
2	Rencana Bisnis Perseroan 2022 dan Rencana Aksi Keuangan Berkelanjutan Perseroan 2022 The 2022 Company's Business Plan and 2022 Company's Sustainable Financial Plan
3	Piagam Komite Pemantau Risiko Risk Oversight Committee Charter
4	Piagam Komite Remunerasi dan Nominasi Remuneration and Nomination Committee Charter
5	Piagam Komite Audit Audit Committee Charter
6	Perubahan Rencana Bisnis Perseroan 2021 Changes in the Company's Business Plans 2021
7	Anti Pencucian Uang dan Pencegahan Pendanaan Teroris (APU-PPT) Anti-Money Laundering and Countering Financing of Terrorism (AML-CFT)
8	Persetujuan Laporan Tahunan Tahun Buku 2020 Approved the 2020 Fiscal Year Annual Report
9	Persetujuan Laporan Keuangan Audited 2020 Approval of the 2020 Audited Financial Statements

## DEWAN KOMISARIS

Board of Commissioners

### PROGRAM PENGENALAN PERUSAHAAN BAGI KOMISARIS BARU

Program pengenalan Perseroan kepada pejabat baru pada organ Perseroan memiliki tujuan untuk memberikan pemahaman kepada pejabat baru pada organ Perseroan terhadap berbagai kondisi dalam Perseroan, sehingga diharapkan pejabat baru Perseroan memperoleh pemahaman yang komprehensif atas Perseroan baik secara organisasi maupun operasional.

Melalui Program Orientasi/Pengenalan ini juga diharapkan dapat menjadi sarana untuk memberikan pengenalan terkait kondisi Perseroan secara umum dan sarana bagi para anggota Dewan Komisaris untuk saling mengenal dan menjalin kerja sama yang lebih efektif.

Materi yang diperkenalkan kepada Pejabat Baru setidaknya meliputi:

1. Pengenalan Operasi Perseroan.
2. Peraturan perundang-undangan yang terkait dengan kegiatan usaha Perseroan.
3. Aspek GCG di Perseroan.
4. Penjelasan mengenai tugas dan tanggung jawab Dewan Komisaris.
5. Penjelasan umum mengenai Perseroan berkaitan dengan tujuan, sifat dan lingkup kegiatan Perseroan, kinerja keuangan, strategi, rencana jangka pendek dan jangka panjang Perseroan, serta masalah-masalah strategis lainnya.

Pada tahun 2021, Perseroan melakukan orientasi program kepada anggota Dewan Komisaris baru yaitu bapak Alwi Abdurrahman Shihab dan bapak Iwan Abdi pada tanggal 21 - 23 Juli 2021 yang dilakukan secara daring via *Zoom Meeting*. Diharapkan program pembekalan yang dilakukan dapat memberikan pemahaman bisnis Perseroan terhadap perkembangan ekonomi dan memberikan dampak positif untuk kinerja Perusahaan di tahun mendatang.

### ORIENTATION PROGRAM OF NEW MEMBER OF BOARD OF COMMISSIONERS

The orientation program of the new Board of Commissioners aims to provide understanding to new officials in the Company's organs regarding various conditions in the Company, so that it is expected that new Company officials will obtain a comprehensive understanding of the Company's organization and operation.

This Orientation/Introduction Program is also expected to be a means to provide an introduction to the condition of the Company in general and a means for members of the Board of Commissioners to get to know each other and establish more effective cooperation.

Material introduced to the New Officials includes at least:

1. Introduction to Company's Operations.
2. Law and Regulations related to the Company's business activities.
3. GCG aspects in the Company.
4. Description of duties and responsibilities of the Board of Commissioners.
5. General description of the Company related to the Company's objectives, nature and scope of activities, financial performance, strategies, short-term and long term plans, and other strategic issues.

In 2021, the Company conducted an orientation program to new members of Board of Commissioners which is Mr. Alwi Abdurrahman Shihab and Mr. Iwan Abdi on 21-23 July 2021 through Via Zoom Meeting. This orientation program was expected to be able to understand the the Company's business related to economic development and providing a positive performance of the Company for the years to come.



## DEWAN KOMISARIS

Board of Commissioners

### MEKANISME PENGANGKATAN DAN PEMBERHENTIAN DEWAN KOMISARIS

Anggota Dewan Komisaris diangkat dan diberhentikan oleh RUPS. Adapun kriteria yang harus dipenuhi Dewan Komisaris adalah sebagai berikut:

1. Anggota Dewan Komisaris harus dinyatakan lulus penilaian kemampuan dan kepatutan oleh Otoritas Jasa Keuangan;
2. Anggota Dewan Komisaris memiliki pengetahuan sesuai dengan bidang usaha Perseroan yang relevan dengan jabatannya;
3. Anggota Dewan Komisaris mampu untuk bertindak dengan itikad baik, jujur dan profesional;
4. Anggota Dewan Komisaris mampu bertindak untuk kepentingan Perseroan dan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat;
5. Mendorong kepentingan Perseroan dan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat daripada kepentingan pribadi;
6. Anggota Dewan Komisaris mampu mengambil keputusan berdasarkan penilaian independen dan objektif untuk kepentingan Perseroan dan pemegang polis;
7. Anggota Dewan Komisaris mampu menghindarkan penyalahgunaan kewenangannya untuk mendapatkan keuntungan pribadi yang tidak semestinya atau menyebabkan kerugian bagi perusahaan asuransi;
8. Anggota Dewan Komisaris bukan anggota Dewan Komisaris yang berasal dari pegawai atau pejabat aktif OJK;

### APPOINTMENT AND DISMISSAL MECHANISM OF BOARD OF COMMISSIONERS

Members of the Board of Commissioners are appointed and dismissed by the GMS. The criteria that must be met by the Board of Commissioners are as follows:

1. Members of the Board of Commissioners shall have passed the fit and proper test of Financial Services Authority;
2. Members of the Board of Commissioners shall have knowledge relative to the Company's business and relevant to their position;
3. Members of the Board of Commissioners shall act in good faith, honestly and professionally;
4. Members of the Board of Commissioners shall act in the interests of the Company and the policyholders, the insured, the participants, and/ or the parties entitled to benefits;
5. Shall give priority to the interests of the Company and the policyholders, the insured, the participants, and/ or the parties entitled to the benefits ahead of their own interests;
6. Members of the Board of Commissioners shall make decisions based on independent and objective judgment in the interests of the Company and policyholders;
7. Members of the Board of Commissioners shall avoid undue abuse of authority for personal gain or cause harm to the Insurance Company;
8. Members of the Board of Commissioners shall not be members of OJK's Board of Commissioners originating from employees or active officials;

## DEWAN KOMISARIS

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9. Anggota Dewan Komisaris bukan anggota Dewan Komisaris yang berasal dari mantan pegawai atau pejabat OJK apabila yang bersangkutan berhenti bekerja dari OJK kurang dari 6 (enam) bulan;
10. Anggota Dewan Komisaris tidak pernah menjadi anggota Direksi, anggota Dewan Komisaris, atau anggota Dewan Pengawas Syariah yang dinyatakan bersalah atau lalai.
9. Members of the Board of Commissioners shall not be former members of OJK's Board of Commissioners originating from employees or officials, if the person concerned stopped working at OJK within the last 6 (six) months;
10. Members of the Board of Commissioners shall never have been a member of the Board of Directors, Board of Commissioners, or Sharia Supervisory Board, who was found guilty or negligent.

### PENILAIAN KINERJA KOMITE-KOMITE DI BAWAH DEWAN KOMISARIS

Dukungan terhadap fungsi pengawasan Dewan Komisaris dioptimalkan oleh dibentuknya komite-komite di bawah Dewan Komisaris. Komite-komite tersebut yaitu Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi dan Nominasi. Keberadaan komite-komite tersebut telah sesuai dengan ketentuan-ketentuan yang berlaku serta bertujuan untuk menyempurnakan implementasi prinsip-prinsip GCG dalam kegiatan Perusahaan. Selama tahun 2021, Dewan Komisaris menilai bahwa komite-komite tersebut telah menjalankan tugas dan tanggung jawabnya dengan baik. Hal tersebut tercermin dari aktivitas rutin yang dijalankan secara konsisten, antara lain rapat koordinasi komite, analisis terhadap manajemen Perusahaan sesuai dengan fungsinya masing-masing, serta kualitas rekomendasi konstruktif yang diberikan kepada Dewan Komisaris.

Dewan Komisaris membentuk Komite Audit sebagai bentuk upaya memperkuat pelaksanaan *Good Corporate Governance* (GCG). Komite Audit turut mendukung Dewan Komisaris dalam melaksanakan pengawasan atas pelaksanaan fungsi Direksi agar dapat memastikan Perseroan dikelola dengan manajemen yang sehat secara konsisten sesuai prinsip GCG, nilai-nilai, serta etika Perseroan.

### ASSESSMENT ON PERFORMANCE OF COMMITTEE UNDER BOARD OF COMMISSIONERS

Support for the supervisory function of the Board of Commissioners is optimized by the establishment of committees under the Board of Commissioners. These committees are the Audit Committee, the Risk Oversight Committee and the Remuneration and Nomination Committee. The presence of these committees is in accordance with applicable regulations and aims to improve the implementation of GCG principles in the Company's activities. During 2021, the Board of Commissioners considered that these committees had carried out their duties and responsibilities properly. This is reflected in the routine activities that are carried out consistently, including committee coordination meetings, analysis of the Company's management in accordance with their respective functions, as well as the quality of constructive recommendations given to the Board of Commissioners.

The Board of Commissioners established the Audit Committee as an effort to strengthen the implementation of Good Corporate Governance (GCG). The Audit Committee also supports the Board of Commissioners in carrying out supervision of the implementation of the Board of Directors functions in order to ensure that the Company is managed with sound management consistently in accordance with the principles of GCG, as well as the Company's ethics and values.



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Komite Audit telah menjalankan fungsinya sesuai dengan Piagam Komite Audit serta melaksanakan tugasnya berupa pemberian rekomendasi kepada Dewan Komisaris terkait penelaahan dan identifikasi informasi keuangan, aktivitas dan efektivitas manajemen risiko, tindak lanjut hasil audit Internal Audit terhadap pengawasan Sistem Pengendalian Internal, serta tinjauan terhadap kinerja dan kualitas KAP sesuai dengan standar profesi dan standar audit yang berlaku. Dalam melaksanakan tugas dan tanggung jawabnya, Komite Audit telah mengadakan 11 (sebelas) kali rapat selama tahun 2021.

Komite Pemantau Risiko telah menjalankan tugasnya dalam memantau pelaksanaan manajemen risiko yang disusun Direksi, melakukan kajian dan evaluasi atas profil risiko dan kecukupan manajemen risiko Perusahaan, hingga menyusun langkah mitigasi, baik yang berupa antisipatif maupun preventif demi meminimalisasi risiko Perusahaan. Sepanjang tahun 2021, Komite Pemantau Risiko telah menyelenggarakan rapat sebanyak 11 (sebelas) kali.

Komite Remunerasi dan Nominasi dibentuk untuk membantu Dewan Komisaris dalam memantau perkembangan regulasi terkait kebijakan remunerasi, merumuskan kebijakan remunerasi, dan menyusun kriteria dan prosedur nominasi bagi anggota Direksi, Dewan Komisaris, dan pejabat eksekutif lainnya. Selama tahun 2021, Komite Remunerasi dan Nominasi telah menjalankan tugasnya berupa penyampaian laporan atas aktivitasnya setiap 3 (tiga) bulan sekali dan melaksanakan rapat sebanyak 5 (lima) kali.

The Audit Committee has carried out its functions in accordance with the Audit Committee Charter and carried out its duties in the form of providing recommendations to the Board of Commissioners regarding the review and identification of financial information, risk management activities and effectiveness, follow-up on the results of Internal Audit audits on the supervision of the Internal Control System, as well as a review of performance and quality of KAP in accordance with applicable professional standards and auditing standards. In carrying out its duties and responsibilities, the Audit Committee held 11 (eleven) meetings during 2021.

The Risk Oversight Committee has carried out its duties in monitoring the implementation of risk management prepared by the Board of Directors, reviewing and evaluating the risk profile and adequacy of the Company's risk management, and formulating mitigation steps, both anticipatory and preventive in order to minimize the Company's risks. Throughout 2021, the Risk Oversight Committee held 11 (eleven) meetings.

The Remuneration and Nomination Committee was formed to assist the Board of Commissioners in monitoring regulatory developments related to remuneration policies, formulating remuneration policies, and formulating nomination criteria and procedures for members of the Board of Directors, the Board of Commissioners, and other executive officers. During 2021, the Remuneration and Nomination Committee has carried out its duties in the form of submitting reports on its activities every 3 (three) months and held 5 (five) meetings.

## DEWAN KOMISARIS

Board of Commissioners

### PROGRAM PELATIHAN DAN PENGEMBANGAN KOMPETENSI DEWAN KOMISARIS

Peningkatan kapabilitas dinilai penting agar Dewan Komisaris dapat selalu memperbarui informasi tentang perkembangan terkini dari bisnis Perseroan dan peraturan perundang-undangan yang berlaku dan sebagai bentuk antisipasi atas masalah yang timbul di kemudian hari bagi keberlangsungan dan kemajuan Perseroan.

### MANAGEMENT OF CONFLICT OF INTEREST OF BOARD OF COMMISSIONERS

Capacity enhancement is deemed important for the Board of Commissioners to keep updating information on the latest developments of the Company's business, the prevailing laws and regulations and to anticipate future problems for the sustainability and progress of the Company.

No	Nama Name	Jabatan Position	Pelatihan/Seminar/ Sertifikasi Training/Seminar/Certification	Penyelenggara Organizer	Waktu Time
1	Parikesit Suprapto	Komisaris Utama/ Komisaris Independen President Commissioner/ Independent Commissioner	<i>Claim Risk Management:</i> Mengidentifikasi dan Mencegah Kerugian Perusahaan Asuransi akibat Kejahatan dan Mafia Asuransi, serta Meminimalkan Kerugian akibat Klaim yang Tidak Benar <i>Claim Risk Management:</i> Identifying and Preventing Insurance Company Loss due to Crime and Insurance Mafia, as well as Minimizing loss due to Improper claim <i>Antisipasi Risiko Megashift terhadap Pasar Industri Asuransi di Indonesia</i> Anticipating Megashift Risk on the Insurance Industry Market in Indonesia	ITIKAD ACADEMY	28 Januari 2021 28 January 2021
			<i>Expatriates/Executives Development Program Webinar Series</i> Expatriates/Executives Development Program Webinar Series	ITIKAD ACADEMY	25 Februari 2021 25 February 2021
			<i>Member Gathering &amp; International Webinar “Amplifying Business Resilience with Digital Technology: Exploit the Opportunity &amp; Manage the Risk”</i> Member Gathering & International Webinar “Amplifying Business Resilience with Digital Technology: Exploit the Opportunity & Manage the Risk”	ISEA	12 Maret 2021 12 March 2021
			<i>Member Gathering &amp; International Webinar “Amplifying Business Resilience with Digital Technology: Exploit the Opportunity &amp; Manage the Risk”</i> Member Gathering & International Webinar “Amplifying Business Resilience with Digital Technology: Exploit the Opportunity & Manage the Risk”	IRMAPA	31 Maret 2021 31 March 2021
			<i>Machine Learning With Supercomputer: Case Of Financial Service</i> Machine Learning With Supercomputer: Case Of Financial Service	AAMAI	7 April 2021 7 April 2021



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No	Nama Name	Jabatan Position	Pelatihan/Seminar/ Sertifikasi Training/Seminar/Certification	Penyelenggara Organizer	Waktu Time
			<i>Virtual Hands-On Workshop on Big Data Analytics in Financial Services Using DGX</i> <i>Virtual Hands-On Workshop on Big Data Analytics in Financial Services Using DGX</i>	AAMAI	7 April 2021 7 April 2021
			<i>Indonesia Insurance 2022: Risk &amp; Opportunity from Macroeconomics, Pandemic COVID-19, and Insurance 4.0</i> <i>Indonesia Insurance 2022: Risk &amp; Opportunity from Macroeconomics, Pandemic COVID-19, and Insurance 4.0</i>	ITIKAD ACADEMY	31 Agustus 2021 31 August 2021
			<i>Evaluasi Manajemen Risiko dan Dasar Teknis Aktuaria pada Perusahaan Asuransi</i> <i>Evaluating Risk Management and Actuary Technical Basis in Insurance Companies</i>	ITIKAD ACADEMY	25 September 2021 25 September 2021
2	Iwan Abdi	Komisaris Commissioner	<i>Sertifikasi Certification</i> <i>Indonesia Insurance 2022: Risk &amp; Opportunity from Macroeconomics, Pandemic COVID-19, and Insurance 4.0</i> <i>Indonesia Insurance 2022: Risk &amp; Opportunity from Macroeconomics, Pandemic COVID-19, and Insurance 4.0</i>	Sertifikasi LSP MKS ITIKAD ACADEMY	27 Juli 2021 27 July 2021 31 Agustus 2021 31 August 2021
			<i>Evaluasi Manajemen Risiko dan Dasar Teknis Aktuaria pada Perusahaan Asuransi</i> <i>Evaluating Risk Management and Actuary Technical Basis in Insurance Companies</i> <i>Waves of Change: Entering New Dynamics of Life Insurance</i> <i>Waves of Change: Entering New Dynamics of Life Insurance</i>	ITIKAD ACADEMY	25 September 2021 25 September 2021 11 November 2021 11 November 2021
3	Kazuhiko Arai	Komisaris Commissioner	<i>Machine Learning With Supercomputer: Case Of Financial Service</i> <i>Machine Learning With Supercomputer: Case Of Financial Service</i>	AAMAI	7 April 2021 7 April 2021

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Board of Commissioners

No	Nama Name	Jabatan Position	Pelatihan/Seminar/ Sertifikasi Training/Seminar/Certification	Penyelenggara Organizer	Waktu Time
4	Alwi Abdurrahman Shihab	Komisaris Independen Independent Commissioner	Sertifikasi Certification  <i>Indonesia Insurance 2022: Risk &amp; Opportunity from Macroeconomics, Pandemic COVID-19, and Insurance 4.0</i>  Indonesia Insurance 2022: Risk & Opportunity from Macroeconomics, Pandemic COVID-19, and Insurance 4.0	Sertifikasi LSP MKS  ITIKAD ACADEMY	16 Juli 2021 16 July 2021  31 Agustus 2021 31 August 2021
			Evaluasi Manajemen Risiko dan Dasar Teknis Aktuaria pada Perusahaan Asuransi  Evaluating Risk Management and Actuary Technical Basis in Insurance Companies	ITIKAD ACADEMY	25 September 2021 25 September 2021
			<i>Waves of Change: Entering New Dynamics of Life Insurance</i>  Waves of Change: Entering New Dynamics of Life Insurance	ITIKAD ACADEMY	11 November 2021 11 November 2021
5	Henry C. Suryanaga	Komisaris Independen Independent Commissioner	<i>Machine Learning With Supercomputer: Case Of Financial Service</i>  Machine Learning With Supercomputer: Case Of Financial Service  <i>Virtual Hands-On Workshop on Big Data Analytics in Financial Services Using DGX</i>  Virtual Hands-On Workshop on Big Data Analytics in Financial Services Using DGX	AAMAI  AAMAI	7 April 2021 7 April 2021  7 April 2021 7 April 2021

### SEKRETARIS DEWAN KOMISARIS

Fungsi Tugas dan Tanggung Jawab Sekretaris Dewan Komisaris :

1. Mengelola, mengkoordinir dan mempersiapkan penyelenggaraan Rapat Dewan Komisaris, Rapat Dewan Komisaris – Direksi, Rapat Dewan Komisaris dengan Komite (di bawah Dewan Komisaris), Rapat Komite sesuai dengan ketentuan Anggaran Dasar Perusahaan dan ketentuan Anggaran Dasar Perusahaan dan ketentuan lainnya yang berlaku di Perusahaan dari waktu ke waktu.

### SECRETARY OF BOARD OF COMMISSIONERS

Duties and Responsibilities of the Secretary of the Board of Commissioners:

1. Managing, coordinating and preparing the Board of Commissioners meeting, Board of Commissioners - Directors Meeting, Board of Commissioners with Committee meeting (under Board of Commissioners), Committee meeting refers to Articles of Association and other relevant regulations at the Company for time to time.



## DEWAN KOMISARIS

Board of Commissioners

2. Membuat dan menyiapkan risalah Rapat Dewan Komisaris, risalah Rapat Gabungan Dewan Komisaris dan Direksi, risalah Rapat Komite (di bawah Dewan Komisaris) dan risalah rapat lainnya sesuai dengan instruksi Dewan Komisaris.
3. Mendistribusikan hasil Rapat Dewan Komisaris dan Komite terkait persetujuan dan/atau rekomendasi dan/atau permintaan kepada Direksi atau komite terkait.
4. Melakukan koordinasi dengan komite – komite dan atau direksi terkait dalam pengumpulan bahan rapat sesuai agenda rapat.
5. Mengelola korespondensi/undangan/surat menyurat Dewan Komisaris baik yang masuk maupun keluar.
6. Melakukan fungsi penerjemah (Indonesia-Inggris dan Inggris-indonesia) secara lisan dan tulisan sesuai kebutuhan Dewan Komisaris.
2. Making and preparing the minutes of the Board of Commissioners meetings, Joint meeting, Committee meetings (under the Board of Commissioners and minutes of other meetings in accordance from the Board of Commissioners.
3. Distributing the results of the Board of Commissioners and Committee meetings related to the approval and/or recommendation and/or request to the Board of Directors or related Committees.
4. Coordinating with relevant committees and/or directors in collecting data meeting materials based on the meeting agenda.
5. Managing correspondence/invitations/letter of the Board of Commissioners, both incoming or outgoing letters.
6. Translation function (Indonesian-English and English-Indonesian) orally and written as needed from the Board of Commissioners.

### KOMISARIS INDEPENDEN

Komisaris Independen berperan menjalankan fungsi pengawasan untuk menyuarakan kepentingan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat.

### KRITERIA PENENTUAN KOMISARIS INDEPENDEN

Keberadaan Komisaris Independen yang ada di Perseroan senantiasa menjamin mekanisme pengawasan berjalan secara efektif dan sesuai dengan peraturan perundang undangan yang berlaku. Adapun kriteria guna menentukan Komisaris Independen Perseroan sesuai dengan POJK No.2/POJK.05/2014 yang telah dicabut dan telah digantikan dengan POJK No.73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian, yakni:

### INDEPENDENT COMMISSIONER

The Independent Commissioner plays a supervisory role to express the interests of policyholders, the insured, participants and/or parties entitled to benefit.

### CRITERIA OF INDEPENDENT COMMISSIONER

The Company's Independent Commissioner always ensures that the supervisory mechanism runs effectively and is in accordance with the prevailing laws and regulations. The criteria for determining the Company's Independent Commissioner refers to POJK No.2/POJK.05/2014 which has been revoked and replaced by POJK No.73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies, namely:

## DEWAN KOMISARIS

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1. Tidak mempunyai hubungan Afiliasi dengan anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah, atau pemegang saham Perusahaan Asuransi, dalam Perusahaan Asuransi yang sama;
2. Tidak pernah menjadi anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah atau menduduki jabatan 1 (satu) tingkat di bawah Direksi pada Perusahaan Asuransi yang sama atau Perusahaan lain yang memiliki hubungan afiliasi dengan Perusahaan Asuransi tersebut dalam kurun waktu 2 (dua) tahun terakhir;
3. Memahami peraturan perundang-undangan di bidang perasuransian dan peraturan perundang-undangan lain yang relevan;
4. Memiliki pengetahuan yang baik mengenai kondisi keuangan Perusahaan Asuransi tempat Komisaris Independen dimaksud menjabat;
5. Memiliki pengetahuan yang baik mengenai kepentingan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat;
6. Berdomisili di Indonesia.

### PERNYATAAN TENTANG INDEPENDENSI MASING-MASING KOMISARIS INDEPENDEN

Dalam menjalankan perannya untuk melaksanakan fungsi pengawasan terhadap kebijakan Direksi dan kinerja Perseroan, Komisaris Independen memiliki independensi dan kemandirian.

Setiap anggota Komisaris Independen dipastikan tidak memiliki hubungan darah ataupun ikatan perkawinan dengan satu sama lain hingga derajat ketiga baik secara vertikal maupun horizontal.

1. Has no affiliation with members of the Board of Directors, Board of Commissioners, Sharia Supervisory Board, or shareholders of an Insurance Company, or in the same type of insurance company;
2. Has never been a member of Board of Directors, Board of Commissioners, Sharia Supervisory Board or occupy a position 1 (one) level below the Board of Directors in an Insurance Company or similar company that has an affiliate relationship with the Insurance Company within a period of 2 (two) years;
3. Understands the laws and regulations in insurance and other relevant laws and regulations;
4. Has good knowledge regarding the Insurance Company financial condition where the Independent Commissioner is serving;
5. Has good knowledge about the interests of policyholders, insured, participants, and/or the parties entitled to the benefits;
6. Domiciled in Indonesia.

### INDEPENDENCY STATEMENT OF INDEPENDENT COMMISSIONER

In carrying out its function to supervise the Board of Directors' policies and the Company's performance, Independent Commissioners shall have independency.

Each member of the Independent Commissioner is confirmed not to have blood relations or marital ties with each other to the third degree, either vertically or horizontally.



## DEWAN KOMISARIS

Board of Commissioners

Komisaris Independen tidak mempunyai benturan kepentingan secara pribadi dan Komisaris Independen berkomitmen tidak akan memanfaatkan Perseroan baik secara langsung maupun tidak langsung untuk kepentingan pribadi.

Komitmen Komisaris Independen akan keindependensiannya ini diimplementasikan melalui surat pernyataan yang menyatakan keindependen Komisaris Independen. Berikut surat pernyataan keindependen Komisaris Independen:

The Independent Commissioner does not have any personal conflict of interest and the Independent Commissioner is committed not to exploiting the Company either directly or indirectly for personal gain.

Every Independent Commissioner is committed to their independency, evidenced with a statement letter stating the independence of the Independent Commissioner. The following is a statement letter on the independence of the Independent Commissioner:

### SURAT PERNYATAAN

Saya yang bertanda tangan di bawah ini:

Nama :  
Tempat, Tgl Lahir :  
Alamat :  
Posisi : Calon Komisaris Independen PT BNI Life Insurance

Dengan ini menyatakan bahwa, saya:

1. Tidak mempunyai hubungan afiliasi dengan anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah atau pemegang saham LJKNB yang sama; dan
2. Tidak pernah menjadi anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah atau menduduki jabatan 1 (satu) tingkat di bawah Direksi pada LJKNB yang sama atau perusahaan lain yang memiliki hubungan afiliasi dengan LJKNB tersebut dalam kurun waktu sesuai dengan ketentuan perundang undangan yang berlaku.

Demikian surat pernyataan ini saya buat dengan sesungguhnya dan apabila dikemudian hari ternyata pernyataan saya tidak benar, saya bersedia mengundurkan diri sebagai Komisaris Independen PT BNI Life Insurance.

.....

(meterai)

(.....)

## DEWAN KOMISARIS

Board of Commissioners

### PELAKSANAAN TUGAS KOMISARIS INDEPENDEN TAHUN 2021

Sebagaimana tercantum dalam POJK No.2/POJK.05/2014 yang telah dicabut dan telah digantikan dengan POJK No.73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian, Komisaris Independen wajib membuat laporan tahunan mengenai pelaksanaan tugasnya terkait dengan perlindungan kepentingan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat, baik menyangkut pelayanan maupun penyelesaian klaim, termasuk laporan mengenai perselisihan yang sedang dalam proses penyelesaian pada badan mediasi, badan arbitrase, atau badan peradilan.

Berikut adalah kegiatan yang dilakukan Komisaris Independen pada tahun 2021:

1. Kunjungan Kantor Layanan Surabaya
2. Kunjungan Kantor Layanan Jakarta

### DUTY OF INDEPENDENT COMMISSIONER IN 2021

As stated in POJK No.2/POJK.05/2014 which has been revoked and replaced by POJK No.73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies, the Independent Commissioner is required to prepare an annual report regarding the implementation of their related duties with the protection of the interests of policyholders, the insured, participants, and/or parties entitled to benefit, both regarding services and claim settlement, including reports on disputes being resolved at mediation agencies, arbitration bodies, or judicial bodies.

The following are the activities carried out by the Independent Commissioner in 2021:

1. Visit to Surabaya Customer Care Center
2. Visit to Jakarta Customer Care Center



# DIREKSI

## Board of Directors

Direksi merupakan Organ Perusahaan yang berperan menjalankan fungsi pengurusan dan pengelolaan Perseroan sebagaimana diatur dalam Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas. Berdasarkan *Board Charter Manual* Perusahaan, Direksi terdiri dari 5 (lima) anggota dengan seorang diantaranya dapat diangkat sebagai Direktur Utama Perseroan.

### PEDOMAN KERJA/PIAGAM DIREKSI WORK GUIDELINES

Perusahaan memiliki *Board Manual* atau Pedoman Tata Kerja Direksi sebagai pedoman bagi Direksi dalam menjalankan peran dan fungsinya dalam pengelolaan Perseroan.

Board Manual BNI Life adalah naskah yang menjelaskan secara garis besar hal-hal yang berhubungan dengan struktur Direksi serta Dewan Komisaris dan Dewan Pengawas Syariah, serta proses hubungan fungsi Direksi, Dewan Pengawas Perseroan, Rapat Umum Pemegang Saham (“RUPS”) dan antara ketiga organ Perseroan tersebut. *Board Manual* ini telah disahkan pada tanggal 11 Februari 2015, dan berisi kebijakan Perseroan yang mencakup:

1. Acuan Kebijakan
2. Ruang Lingkup
3. Referensi/Dasar Hukum
4. Ketentuan Direksi
5. Tugas, Kewajiban, dan Wewenang
6. Susunan dan Pembagian Kerja Direksi
  
7. Rapat Direksi
8. Organ Pendukung Direksi
9. Pertemuan Formal dan Informal Direksi
  
10. Program Pengenalan Anggota Direksi
11. Komunikasi Formal dan Informal Direksi
  
12. Penyelenggaraan RUPS
13. Perbuatan Direksi yang Memerlukan Persetujuan Tertulis Dewan Komisaris

The Board of Directors is a Company Organ that has a role in carrying out the 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 Company's President Director.

### CHARTERS OF THE BOARD OF DIRECTORS

The Company has a Board Manual or Board of Directors Work Guidelines as a guideline for the Board of Directors in carrying out its roles and functions in managing the Company.

The BNI Life Board Manual is a text that outlines matters related to the structure of the Board of Directors and the Board of Commissioners and the Sharia Supervisory Board, as well as the relationship processes of the Board of Directors, the Company's Supervisory Board, the General Meeting of Shareholders (“GMS”) and between the three organs of the Company. This Board Manual was approved on 11 February 2015, and contains the Company's policies which cover:

1. Policy Reference
2. Scope
3. Reference/Legal Basis
4. Directors' provisions
5. Duties, Obligations and Authorities
6. Composition and Job Distribution of the Board of Directors
7. Board of Directors Meetings
8. Supporting Organs of the Board of Directors
9. Formal and Informal Meetings of the Board of Directors
10. Board of Directors Member Introduction Program
11. Formal and Informal Communication of the Board of Directors
12. Organizing a GMS
13. Directors' actions that require written approval from the Board of Commissioners

## DIREKSI

Board of Directors

### KRITERIA DIREKSI

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.

Adapun syarat yang wajib dipenuhi untuk menjadi Direksi Perusahaan adalah sebagai berikut:

1. Anggota Direksi adalah orang perseorangan yang cakap melakukan perbuatan hukum;
2. Dinyatakan lulus penilaian kemampuan dan kepatutan;
3. Berdomisili di Indonesia;
4. Mampu bertindak dengan itikad baik, jujur dan profesional;
5. Mampu bertindak untuk kepentingan Perseroan dan pemegang polis, tertanggung, peserta dan/atau pihak yang berhak memperoleh manfaat;
6. Mendahulukan kepentingan Perseroan dan pemegang polis, tertanggung, peserta dan/atau pihak yang berhak memperoleh manfaat dari pada kepentingan pribadi;
7. Mampu mengambil keputusan berdasarkan penilaian independen dan objektif untuk kepentingan Perseroan dan pemegang polis, tertanggung, peserta dan/atau pihak yang berhak memperoleh manfaat;
8. Mampu menghindarkan penyalahgunaan kewenangannya untuk mendapatkan keuntungan pribadi yang tidak semestinya atau menyebabkan kerugian bagi Perseroan.

### BOARD OF DIRECTORS CRITERION

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.

The requirements that must be met to become the Company's Board of Directors are as follows:

1. Member of the Board of Directors is an individual capable of performing legal actions;
2. Is declared to have passed the fit and proper test;
3. Domiciled in Indonesia;
4. Able to act in good faith, honestly and professionally;
5. Able to act in the interests of the Company and policyholders, the insured, participants and/or parties entitled to benefit;
6. Putting the interests of the Company and policyholders, the insured, participants and/or parties entitled to benefit from personal interests first;
7. Able to make decisions based on independent and objective assessments for the interests of the Company and policyholders, the insured, participants and/or parties entitled to benefit;
8. Able to avoid misuse of his/her authority to obtain undue personal gain or cause loss to the Company.



## DIREKSI

Board of Directors

### KETENTUAN MASA JABATAN

Anggota Direksi diangkat oleh RUPS, untuk jangka waktu sejak tanggal RUPS yang menunjuk Direktur tersebut sampai dengan berakhirnya RUPS tahunan ketiga sejak penunjukannya dan dapat diangkat kembali untuk 1 (satu) kali periode masa jabatan dengan jangka waktu yang sama setelah masa jabatannya berakhir.

Ketentuan terkait dengan masa jabatan dari anggota Direksi tidak akan mengurangi hak dari RUPS untuk memberhentikannya sebelum berakhirnya masa jabatan tersebut dengan menyebutkan alasannya dan memberikan kesempatan kepada anggota Direksi yang diberhentikan tersebut untuk membela dirinya. Pemberhentian demikian berlaku sejak penutupan RUPS tersebut atau tanggal pemberhentian lain yang ditentukan dalam RUPS.

Masa jabatan dari anggota Direksi baru yang mengantikan anggota sebelumnya adalah sejak tanggal yang ditetapkan oleh RUPS yang mengangkatnya dan berakhir pada penutupan RUPS Tahunan ketiga sejak penunjukannya tanpa memperhitungkan sisa masa jabatan pendahulunya.

### SUSUNAN, JUMLAH DAN KOMPOSISI DIREKSI

Berdasarkan ketentuan yang tercantum dalam Anggaran Dasar, pembagian tugas dan wewenang dari anggota Direksi akan ditentukan oleh RUPS. Apabila RUPS tidak menentukan, maka tugas dan wewenang dari anggota Direksi akan ditentukan oleh Rapat Direksi. Sepanjang tahun 2021, tidak terdapat perubahan jumlah dan komposisi Direksi BNI Life.

### TERMS OF OFFICE REGULATION

Members of the Board of Directors shall be appointed by the GMS, each for a term as of the date of the GMS appointing such Director until the closing of the third annual GMS as of his or her appointment and may be reappointed for 1 (one) period with the same term of office after the expiration of his or her initial term.

The provision regarding terms of office of members of the Board of Directors does not prejudice the rights of the GMS to terminate prior to the expiration of such terms of office by stating the reasons and giving the opportunity to the terminated Director to defend himself. Such termination shall be effective upon the closing of the GMS or other termination date as determined in the GMS.

The terms of office of a new member of the Board of Directors who replaces previous member of the Board of Directors is valid as of the date stipulated by GMS appointing such member until the closing of the third Annual GMS after the appointment as members of the Board of Directors notwithstanding the remaining term of office of his or her predecessor's.

### COMPOSITION AND AMOUNT OF THE BOARD OF DIRECTORS

Based on the provisions contained in the Articles of Association, the division of duties and powers of the members of the Board of Directors will be determined by the GMS. If the GMS does not determine, the duties and powers of the members of the Board of Directors will be determined by the Board of Directors Meeting. Throughout 2021, there was no change in the total and composition of the BNI Life Board of Directors.

## DIREKSI

### Board of Directors

Hingga 31 Desember 2021, Direksi Perusahaan berjumlah 5 (lima) orang dan telah melalui uji kepatutan dan kelayakan (*fit and proper test*). Adapun komposisi dan susunan Direksi per 31 Desember 2021 sebagai berikut:

» **Komposisi dan Susunan Direksi per 31 Desember 2021**  
**Composition of the Board of Directors as of 31 December 2021**

No	Nama Name	Jabatan Position	Masa Jabatan Terms of Office	Periode Jabatan Period of Office	Dasar Pengangkatan Basis of Appointment
1	Shadiq Akasya	Direktur Utama President Director	23 Agustus 2018 – RUPS Tahun 2021 23 August 2018 – 2021 GMS	Ke-2 First	<p>Diangkat sebagai Direktur Utama sejak 23 Agustus 2018 tercantum dalam Akta Keputusan RUPS Luar Biasa No. 86 tanggal 23 Agustus 2018 dan diangkat kembali pada tanggal 30 Juni 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No.64 jo 65 tanggal 29 Juli 2021.</p> <p>Appointed as President Director since 23 August 2018 as stated in the Deed of Resolutions of the Extraordinary GMS No. 86 dated 23 August 2018 and reappointed on 30 June 2021 as stated on the Deed of Extraordinary GMS Resolutions No.64 jo 65 dated 29 July 2021.</p>
2	Eben Eser Nainggolan	Direktur Keuangan Finance Director	9 Oktober 2018 – RUPS Tahun 2021 9 October 2018 – 2021 GMS	Ke-2 First	<p>Diangkat sebagai Direktur Keuangan sejak 9 Oktober 2018 tercantum dalam Akta No. 35 tanggal 9 Oktober 2018 dan diangkat kembali pada tanggal 30 Juni 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No.64 jo 65 tanggal 29 Juli 2021.</p> <p>Appointed as Director of Finance since 9 October 2018 as stated in Deed No. 35 dated 9 October 2018 and reappointed on 30 June 2021 as stated on the Deed of Extraordinary GMS Resolutions No.64 jo 65 dated 29 July 2021.</p>
3	Neny Asriany	Direktur Director	3 Oktober 2019 – RUPS Tahun 2022 3 October 2019 – 2022 GMS	Ke-1 First	<p>Diangkat sebagai Direktur sejak 3 Oktober 2019 dan tercantum dalam Akta No. 15 tanggal 3 Oktober 2019</p> <p>Appointed as Director since 3 October 2019 and listed in Deed No. 15 dated 3 October 2019</p>
4	Naoto Oda	Direktur Director	10 April 2019 – RUPS Tahun 2020 10 April 2019 – 2020 GMS	Ke-2 First	<p>Diangkat sebagai Direktur sejak 10 April 2019 dan diangkat kembali pada tanggal 6 Juli 2020 tercantum dalam Akta Keputusan RUPS Luar Biasa No.15 tanggal 6 Juli 2020</p> <p>Appointed as Director since 10 April 2019 and reappointed on 6 July 2020 as stated in the Deed of Resolution of the Extraordinary GMS No.15 dated 6 July 2020</p>
5	Hiroshi Ono	Direktur Director	3 Oktober 2019 – RUPS Tahun 2020 3 October 2019 – 2020 GMS	Ke-2 First	<p>Diangkat sebagai Direktur sejak 3 Oktober 2019 dan diangkat kembali pada tanggal 6 Juli 2020 tercantum dalam Akta Keputusan RUPS Luar Biasa No.15 tanggal 6 Juli 2020</p> <p>Appointed as Director since 3 October 2019 and reappointed on 6 July 2020 as stated in the Deed of Resolution of the Extraordinary GMS No.15 dated 6 July 2020</p>



## DIREKSI

Board of Directors

### KEPEMILIKAN SAHAM DIREKSI

Sepanjang tahun 2021, Direksi BNI Life tidak memiliki saham dalam Perusahaan.

### KEBIJAKAN RANGKAP JABATAN DIREKSI

Selama tahun 2021, tidak ada Direksi yang merangkap jabatan sebagai anggota Komisaris, Direksi atau Dewan Pengawas Syariah pada perusahaan lain.

### TUGAS DAN TANGGUNG JAWAB DIREKSI

Tugas dan tanggung jawab Direksi BNI Life sebagaimana tertuang dalam *Board Manual* meliputi:

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;
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;

### SHARE OWNERSHIP OF THE BOARD OF DIRECTORS

Throughout 2021, the Board of Directors of BNI Life does not own shares in the Company.

### BOARD OF DIRECTORS DOUBLE POSITION POLICY

During 2021, the Board of Directors does not hold any concurrent position as a member of the Board of Commissioners, Board of Directors, or Sharia Supervisory Board in other companies.

### DUTIES AND RESPONSIBILITIES OF THE BOARD OF DIRECTORS

BNI Life as stated in the Board Manual includes:

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. 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;



## DIREKSI

### Board of Directors

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;
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;



## DIREKSI

Board of Directors

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:
  - 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).
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. 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 Business Plan and Budget (RKAP) as an annual translation of the Company's Long Term Plan (RJPP).

### HAK DAN WEWENANG DIREKSI

Direksi Perseroan Perasuransian wajib menjamin pengambilan keputusan yang efektif, tepat dan cepat serta dapat bertindak secara independen, tidak mempunyai kepentingan yang dapat mengganggu kemampuannya untuk melaksanakan tugas secara mandiri dan kritis.

### RIGHTS AND AUTHORITIES OF THE BOARD OF DIRECTORS

The Board of Directors of an Insurance Company is obliged to ensure that decisions are made that are effective, precise and fast and can act independently, have no interests that could interfere with their ability to carry out their duties independently and critically



## DIREKSI

### Board of Directors

Agar Direksi dapat bertindak sebaik-baiknya demi kepentingan Perseroan secara keseluruhan, maka independensi Direksi merupakan salah satu faktor penting yang harus dijaga. Untuk menjaga independensi, maka ditetapkan ketentuan sebagai berikut:

1. Selain badan Perseroan, pihak lain manapun dilarang melakukan atau campur tangan dalam pengurusan Perseroan;
2. Direktur dilarang melakukan aktivitas yang dapat mengganggu independensinya dalam mengurus Perseroan;
3. Anggota Direksi dilarang saling memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Direksi dan/atau dengan anggota Dewan Komisaris;
4. Anggota Direksi dilarang menjadi pengurus partai politik dan/atau calon/anggota legislatif;
5. Anggota Direksi baik secara sendiri-sendiri atau bersama-sama dilarang memiliki saham melebihi 25% dari modal disetor pada suatu Perseroan lain;
6. Anggota Direksi mampu menghindarkan penyalahgunaan kewenangannya untuk mendapatkan keuntungan pribadi yang tidak semestinya atau menyebabkan kerugian bagi Perseroan;
7. Memiliki komitmen untuk mematuhi peraturan perundang-undangan yang berlaku;
8. Memiliki pengetahuan dan pengalaman di bidang perasuransian yang memadai dan relevan dengan jabatannya;
9. Minimal memiliki pengalaman 5 (lima) tahun di bidang operasional industri asuransi sebagai pejabat eksekutif.

In order for the Board of Directors to act in the best possible way for the interests of the Company as a whole, the independence of the Board of Directors is one of the important factors that must be maintained. To maintain independence, the following provisions are stipulated:

1. Apart from the corporate body, any other party is prohibited from engaging in or interfering in the management of the Company;
2. Directors are prohibited from carrying out activities that could interfere with their independence in managing the Company;
3. Members of the Board of Directors are prohibited from having family ties to the second degree with fellow members of the Board of Directors and/or members of the Board of Commissioners;
4. Members of the Board of Directors are prohibited from becoming officials of political parties and/or candidates/ members of the legislature;
5. Members of the Board of Directors, individually or collectively, are prohibited from owning shares of more than 25% of the paid-up capital in another Company;
6. Members of the Board of Directors are able to prevent abuse of their authority to obtain undue personal gain or cause harm to the Company;
7. Have a commitment to comply with the prevailing laws and regulations;
8. Having adequate knowledge and experience in the field of insurance that is relevant to his position;
9. Have at least 5 (five) years experience in the field of insurance industry operations as an executive officer.



## DIREKSI

### Board of Directors

#### TUGAS DAN TANGGUNG JAWAB MASING MASING DIREKSI

Di tahun 2021, Direksi melakukan pembagian tugas sesuai dengan fungsinya masing-masing yang dapat dilihat sebagai berikut.

##### » **Pembagian Tugas Direksi** **Distribution of Duties of the Board of Directors**

Nama Name	Jabatan Position	Lingkup Tugas Scope of Duties
Shadiq Akasya	Direktur Utama President Director	Membawahi Divisi <i>Corporate Secretary, Legal &amp; Corporate Communication, Internal Audit, Corporate Planning, dan IT Solution &amp; Digital</i> . In charge of the Corporate Secretary, Legal & Corporate Communication, Internal Audit, Corporate Planning, and IT Solution & Digital Divisions.
Eben Eser Nainggolan	Direktur Keuangan Finance Director	Membawahi Divisi <i>Human Capital, Procurement &amp; GA, Actuarial &amp; Product Development, Investment &amp; Treasury, Finance Controller, Claim &amp; Provider, Underwriting and Operation (PCBC)</i> . In charge of the Human Capital, Procurement & GA, Actuarial & Product Development, Investment & Treasury, Finance Controller, Claim & Provider, Underwriting and Operations (PCBC) Divisions.
Neny Asriany	Direktur Director	Membawahi Divisi <i>Bancassurance, Employee Benefit Business Banking, Sharia, Affinity</i> , dan bersama-sama dengan Direktur Non Captive Market membawahi <i>Business Support dan Sales Academy</i> . In charge of the Bancassurance, Employee Benefit Business Banking, Sharia, Affinity Divisions, and together with the Non Captive Market Director in charge of the Business Support and Sales Academy Divisions.
Naoto Oda	Direktur Director	Membawahi Divisi <i>Risk Management &amp; Compliance dan Customer Service &amp; Complaint Handling</i> . In charge of the Risk Management & Compliance and Customer Service & Complaint Handling Divisions.
Hiroshi Ono	Direktur Director	Membawahi Divisi <i>Agency, Employee Benefit Open Market</i> , dan bersama-sama dengan Direktur Captive Market membawahi <i>Business Support dan Sales Academy</i> . In charge of the Agency, Employee Benefits Open Market, Worksite Open Market Divisions, and together with the Captive Market Director in charge of Business Support and Sales Academy Divisions.

#### PENGELOLAAN BENTURAN KEPENTINGAN DIREKSI

Sepanjang tahun 2021, tidak terdapat benturan kepentingan yang berakibat secara material baik dari segi operasional maupun keuangan Perseroan terkait Direksi dalam menjalankan tugasnya.

#### DUTIES AND RESPONSIBILITIES OF EACH BOARD OF DIRECTORS

In 2021, the Board of Directors will distribute tasks according to their respective functions which can be seen as follows.

#### MANAGEMENT OF CONFLICT OF INTEREST OF THE BOARD OF DIRECTORS

Throughout 2021, there is no conflicts of interest that has material consequences both from the operational and financial aspects of the Company related to the Board of Directors in carrying out their duties.

## DIREKSI

Board of Directors

### KEPUTUSAN, REKOMENDASI DAN PELAKSANAAN TUGAS DIREKSI

Sepanjang tahun 2021, Direksi BNI Life telah mengeluarkan berbagai keputusan, antara lain:

### DECISIONS, RECOMMENDATIONS AND IMPLEMENTATION OF DUTIES OF THE BOARD OF DIRECTORS

Throughout 2021, the Board of Directors of BNI Life has issued various decisions, including:

No	Perihal Subject
1	Hasil Penilaian Kinerja Divisi Division Performance Assessment Results
2	Penunjukan PJS GM Syariah Appointment of PGS GM Sharia
3	Pencabutan sebagai GM Syariah Revocation as GM Sharia
4	Surat Keputusan BCP COVID-19 Decree of BCP COVID-19
5	Ketentuan <i>Know Your Employee</i> Know Your Employee Terms
6	SK Struktur Organisasi Decree on Organization Structure
7	<i>Parameter Range</i> Parameter Range
8	Perubahan Lampiran 2 SK No. 038.SK.BL.DIR.0420 Amendment to Attachment 2 to Decree No. 038.SK.BL.DIR.0420
9	SK ASO Syariah SK ASO Sharia
10	SK Spin Off Syariah Sharia Spin Off Decree
11	Addendum Tim project Implementasi New Core System (NCS) Addendum to the New Core System (NCS) Implementation project team
12	Pemberhentian Aktuaris Perusahaan Termination of Company Actuaries
13	Pengakhiran Pgs. GM Sharia Termination of Pgs. GM Sharia
14	Pengangkatan Aktuaris Perusahaan Appointment of Company Actuaries
15	Pengangkatan GM Sharia Appointment of GM Sharia
16	Pemberhentian Tenaga Ahli Termination of Experts
17	Penunjukan Tenaga Ahli Appointment of Experts
18	SK Change Management System SK Change Management System



## DIREKSI

Board of Directors

### PROGRAM PENGENALAN BAGI DIREKSI BARU

Program pengenalan kepada pejabat baru pada Organ Perusahaan memiliki tujuan untuk memberikan pemahaman kepada pejabat baru terhadap berbagai kondisi dalam Perusahaan, sehingga diharapkan pejabat baru, dalam hal ini Direksi dapat memperoleh pemahaman yang komprehensif atas Perusahaan, baik secara organisasi maupun operasional.

Melalui Program Orientasi/Pengenalan ini juga diharapkan dapat menjadi sarana untuk memberikan pengenalan terkait kondisi Perseroan secara umum dan sarana bagi para anggota Direksi untuk saling mengenal dan menjalin kerja sama yang lebih efektif.

Program pengenalan perseroan kepada pejabat baru, baik jajaran Direksi maupun Dewan Komisaris menjadi tanggung jawab Direktur Utama. Dalam hal Direktur Utama berhalangan atau pejabat baru tersebut adalah Direktur Utama, maka program pengenalan perseroan menjadi tanggung jawab Komisaris Utama.

Materi yang diperkenalkan kepada Pejabat Baru setidaknya meliputi:

1. Pengenalan Operasi Perseroan.
2. Peraturan perundang-undangan yang terkait dengan kegiatan usaha Perseroan.
3. Aspek GCG di Perseroan.
4. Penjelasan mengenai tugas dan tanggung jawab Direksi.
5. Penjelasan umum mengenai Perseroan berkaitan dengan tujuan, sifat dan lingkup kegiatan Perseroan, kinerja keuangan, strategi, rencana jangka pendek dan jangka panjang Perseroan, serta masalah-masalah strategis lainnya.

Selama tahun 2021, Perseroan tidak melaksanakan Program Orientasi/Pengenalan kepada Direksi.

### INTRODUCTION PROGRAM FOR THE NEW BOARD OF DIRECTORS

The program for introducing new officers to the Company's Organs aims to provide new officials with an understanding of various conditions in the Company, so that it is hoped that new officials, in this case the Board of Directors, can obtain a comprehensive understanding of the Company, both organizationally and operationally.

This Orientation/Introduction Program is also expected to be a mean to provide an introduction to the condition of the Company in general and a means for members of the Board of Directors to get to know each other and forge more effective cooperation.

The Company introduction program to new officials, both the Board of Directors and the Board of Commissioners, is the responsibility of the President Director. In the event that the President Director is unavailable or the new official is the President Director, the Company introduction program is the responsibility of the President Commissioner.

The materials introduced to the New Official include at least:

1. Introduction to the Company's Operations.
2. Legislation related to the Company's business activities.
3. GCG aspects in the Company.
4. Description of the duties and responsibilities of the Board of Directors.
5. General description of the Company in relation to the objectives, nature and scope of the Company's activities, financial performance, strategy, short-term and long term plans of the Company, as well as other strategic issues.

During 2021, the Company did not carry out the Orientation/ Introduction Program to the Board of Directors.



## DIREKSI

Board of Directors

### MEKANISME PENGUNDURAN DIRI DAN PEMBERHENTIAN DIREKSI

Anggota Direksi diangkat dan diberhentikan oleh RUPS dengan memperhatikan ketentuan dalam Anggaran Dasar dan berdomisili di Indonesia.

Adapun kriteria yang harus dipenuhi Direksi adalah sebagai berikut:

1. Anggota Direksi dinyatakan lulus penilaian kemampuan dan kepatutan;
2. Anggota Direksi mampu untuk bertindak dengan itikad baik, jujur dan profesional;
3. Anggota Direksi mampu bertindak untuk kepentingan Perseroan dan pemegang polis, tertanggung, peserta dan/atau pihak yang berhak memperoleh manfaat;
4. Anggota Direksi mendahulukan kepentingan Perseroan dan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat dari pada kepentingan pribadi;
5. Anggota Direksi mampu mengambil keputusan berdasarkan penilaian independen dan objektif untuk kepentingan Perseroan dan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat;
6. Anggota Direksi mampu menghindarkan penyalahgunaan kewenangannya untuk mendapatkan keuntungan pribadi yang tidak semestinya atau menyebabkan kerugian bagi Perseroan;
7. Memiliki komitmen untuk mematuhi peraturan perundang-undangan yang berlaku;
8. Memiliki pengetahuan dan pengalaman di bidang perasuransian yang memadai dan relevan dengan jabatannya;
9. Minimal memiliki pengalaman 5 (lima) tahun di bidang operasional industri asuransi sebagai pejabat eksekutif.

### MECHANISM OF RESIGNATION AND DISMISSAL OF THE BOARD OF DIRECTORS

Members of the Board of Directors are appointed and dismissed by the GMS with due observance of the provisions in the Articles of Association and domiciled in Indonesia.

The criteria that must be met by the Board of Directors are as follows:

1. Members of the Board of Directors are declared to have passed the fit and proper test;
2. Members of the Board of Directors are able to act in good faith, honestly and professionally;
3. Members of the Board of Directors are able to act in the interests of the Company and policyholders, the insured, participants and/or parties entitled to benefit;
4. Members of the Board of Directors put the interests of the Company and policyholders, the insured, participants, and/or parties entitled to benefit from personal interests first;
5. Members of the Board of Directors are able to make decisions based on independent and objective assessments for the interests of the Company and policyholders, the insured, participants and/or parties entitled to benefit;
6. Members of the Board of Directors are able to prevent abuse of their authority to obtain undue personal gain or cause harm to the Company;
7. Have a commitment to comply with the prevailing laws and regulations;
8. Having adequate knowledge and experience in the field of insurance that is relevant to his position;
9. Have at least 5 (five) years experience in the field of insurance industry operations as an executive officer.



## DIREKSI

Board of Directors

### PENILAIAN KINERJA KOMITE DAN UNIT KERJA YANG BERADA DI BAWAH DIREKSI

Pelaksanaan tugas dan fungsi Direksi terkait pengelolaan Perseroan secara komprehensif didukung oleh komite komite yang berada dibawahnya, yaitu Komite Investasi, Komite Risiko, Komite Anti Fraud, Komite IT, Komite Aset dan Liabilitas, dan Komite Pengembangan Produk. Direksi secara berkala melakukan evaluasi kinerja terhadap komite komite di bawah Direksi berdasarkan indikator yang telah ditetapkan, di antaranya pelaksanaan rapat serta kualitas saran dan rekomendasi yang diberikan kepada Direksi dalam menunjang fungsi pengelolaan Perseroan.

Selama 2021, Direksi menilai komite-komite tersebut telah menjalankan tugas dan tanggung jawabnya dengan baik. Direksi akan mendorong penyempurnaan kualitas kinerja komite-komite tersebut demi menghasilkan rekomendasi dan saran yang lebih baik di masa mendatang.

### PERFORMANCE ASSESSMENT OF COMMITTEES AND WORK UNITS UNDER THE BOARD OF DIRECTORS

The implementation of the duties and functions of the Board of Directors related to the management of the Company in a comprehensive manner is supported by the committees under the Board of Directors, namely the Investment Committee, the Risk Committee, the Anti-Fraud Committee, the IT Committee, the Asset and Liability Committee, and the Product Development Committee. The Board of Directors periodically evaluates the performance of the committees under the Board of Directors based on predetermined indicators, including the implementation of meetings and the quality of suggestions and recommendations given to the Board of Directors in supporting the Company's management function.

During 2021, the Board of Directors assessed that these committees had carried out their duties and responsibilities properly. The Board of Directors will encourage the improvement of the performance quality of these committees in order to give better recommendations and suggestions in the future.

#### » PELATIHAN DIREKSI THE BOARD OF DIRECTORS TRAINING

Pelatihan Yang Diikuti Attended Trainings	Penyelenggara Organizer	Waktu Time	Peserta Participant	Jabatan Position
Hari Bulan Mutu periode Januari: <i>Sharing Knowledge</i> Gratifikasi 2021 Quality's Month Day in January period: Sharing Knowledge Gratification 2021	Inhouse Training Inhouse Training	26 Januari 2021 26 January 2021	Shadiq Akasya Eben Eser Nainggolan Neny Asriany	Direktur Utama President Director Direktur Keuangan Finance Director Direktur Director
"Claims Risk Management" : Mengidentifikasi dan Mencegah Kerugian Perusahaan Akibat Kejahatan Asuransi" (Program Sertifikasi Berkelanjutan LSP - MKS) "Claims Risk Management": Identifying and Preventing Company Losses Due to Insurance Crimes" (LSP- MKS Continuing Certification Program)	Itikad Academy Indonesia Itikad Academy Indonesia	28 Januari 2021 28 January 2021	Shadiq Akasya Eben Eser Nainggolan Neny Asriany Naoto Oda Hiroshi ono	Direktur Utama President Director Direktur Keuangan Finance Director Direktur Director Direktur Director

## DIREKSI

### Board of Directors

Pelatihan Yang Diikuti Attended Trainings	Penyelenggara Organizer	Waktu Time	Peserta Participant	Jabatan Position
Hari Bulan Mutu periode Februari : <i>Future Of Customer In Digital Transformation</i> Quality's Month Day in February period: Future Of Customer In Digital Transformation	<i>Inhouse Training</i> Inhouse Training	5 Februari 2021 5 February 2021	Eben Eser Nainggolan	Direktur Keuangan Finance Director
			Neny Asriany	Direktur Director
Modul Pelatihan Asuransi Syariah Tingkat Dasar Basic-Level Sharia Insurance Training Module	<i>Islamic Insurance Society (IIS)</i> Islamic Insurance Society (IIS)	8 – 11 Februari 2021 8 – 11 February 2021	Shadiq Akasya	Direktur Utama President Director
			Eben Eser Nainggolan	Direktur Keuangan Finance Director
			Neny Asriany	Direktur Director
<i>Sharing Knowledge "Menjadi Trend Setter Perubahan di Era Disrupsi</i> Sharing Knowledge "To Be a Trendsetter of Change in Disruption Era	<i>Inhouse Training</i> Inhouse Training	17 Februari 2021 17 February 2021	Shadiq Akasya	Direktur Utama President Director
			Neny Asriany	Direktur Director
"Antisipasi Risiko Megashift terhadap Pasar Industri Asuransi di Indonesia" (Program Sertifikasi Berkelaanjutan LSP - MKS) "Anticipating Megashift Risk on the Insurance Industry Market in Indonesia" (LSP- MKS Continuing Certification Program)	<i>Itikad Academy Indonesia</i> Itikad Academy Indonesia	25 Februari 2021 25 February 2021	Naoto Oda	Direktur Director
			Hiroshi ono	Direktur Director
<i>Expatriates/Executives Development Program Webinar Series</i> Expatriates/Executives Development Program Webinar Series	<i>ISEA</i> ISEA	12 Maret 2021 12 March 2021	Eben Eser Nainggolan	Direktur Keuangan Finance Director
			Neny Asriany	Direktur Director
			Naoto Oda	Direktur Director
			Hiroshi ono	Direktur Director
Risiko Megashift dan Antisipasinya Megashift Risk And Its Anticipation	<i>Inhouse Training</i> Inhouse Training	18 Maret 2021 18 March 2021	Eben Eser Nainggolan	Direktur Keuangan Finance Director
			Shadiq Akasya	Direktur Utama President Director
Webinar IRMAPA "Exploit The Opportunity & Manage The Risk" (Program Sertifikasi Berkelaanjutan LSP - MKS) IRMAPA Webinar "Exploit The Opportunity & Manage The Risk" (LSP - MKS Continuing Certification Program)	<i>Itikad Academy Indonesia</i> Itikad Academy Indonesia	31 Maret 2021 31 March 2021	Eben Eser Nainggolan	Direktur Keuangan Finance Director
			Neny Asriany	Direktur Director
			Naoto Oda	Direktur Director
			Hiroshi ono	Direktur Director



## DIREKSI

### Board of Directors

Pelatihan Yang Diikuti Attended Trainings	Penyelenggara Organizer	Waktu Time	Peserta Participant	Jabatan Position
<i>Sharing Session</i> <i>Risk Awareness &amp; Risk Matrix</i> Sharing Session Risk Awareness & Risk Matrix	<i>Inhouse Training</i> Inhouse Training	14 April 2021 14 April 2021	Shadiq Akasya	Direktur Utama President Director
			Naoto Oda	Direktur Director
			Neny Asriany	Direktur Director
			Hiroshi ono	Direktur Director
Workshop Restrukturisasi Korporasi Seri 3 : Aspek Legal Corporate Restructuring Series 3 Workshop: Legal Aspects	LPPI LPPI	22 April 2021 22 April 2021	Eben Eser Nainggolan	Direktur Keuangan Finance Director
<i>E-warding Award 2021 : Indonesia Most Acclaimed Companies Award</i> <i>2021 Surviving the Inevitability, Adapting the Anomaly, Seizing , The Opportunity.</i> E-warding Award 2021 : Indonesia Most Acclaimed Companies Award 2021 Surviving the Inevitability, Adapting the Anomaly, Seizing , The Opportunity.	Kuadran Satu Komunika Kuadran Satu Komunika	28 April 2021 28 April 2021	Eben Eser Nainggolan	Direktur Keuangan Finance Director
Webinar Pandemi Covid 19 dari Perspektif Aktuaria (Program Sertifikasi Berkelanjutan LSP - MKS) Covid 19 Pandemic from an Actuarial Perspective Webinar (LSP - MKS Continuing Certification Program)	Itikad Academy Indonesia Itikad Academy Indonesia	29 April 2021 29 April 2021	Shadiq Akasya	Direktur Utama President Director
			Eben Eser Nainggolan	Direktur Keuangan Finance Director
			Neny Asriany	Direktur Director
			Naoto Oda	Direktur Director
			Hiroshi ono	Direktur Director
Wakil Manajer Investasi (WMI) <i>Waiver Online</i> Deputy Investment Manager (WMI) Waiver Online	Ticmi Ticmi	1 - 20 Mei 2021 1 - 20 May 2021	Eben Eser Nainggolan	Direktur Keuangan Finance Director
Webinar Transformasi Digital Bisnis Asuransi Berbasis <i>Governance, Risk Management, &amp; Compliance</i> (Program Sertifikasi Berkelanjutan LSP - MKS) Digital Transformation of Insurance Business Based on Governance, Risk Management, & Compliance Webinar (LSP - MKS Continuing Certification Program)	Itikad Academy Indonesia Itikad Academy Indonesia	30 Juni 2021 30 June 2021	Shadiq Akasya	Direktur Utama President Director

## DIREKSI

### Board of Directors

Pelatihan Yang Diikuti Attended Trainings	Penyelenggara Organizer	Waktu Time	Peserta Participant	Jabatan Position
Implementasi POJK terbaru mengenai Manajemen Risiko, Kesehatan Keuangan, berbasis Teknologi Informasi dan <i>Blue Print</i> SDM Perasuransian Implementation of the updated Financial Services Authority Regulation (POJK) on Risk Management, Financial Health, based on Information Technology and Insurance HR Blueprint	ISEA ISEA	7 – 8 Juli 2021 7 – 8 July 2021	Eben Eser Nainggolan  Neny Asriany  Naoto Oda  Hiroshi ono	Direktur Keuangan Finance Director  Direktur Director  Direktur Director  Direktur Director
<i>Learning Goals</i> Learning Goals	<i>English Breaking</i> English Breaking	19 Juli 2021 19 July 2021	Eben Eser Nainggolan	Direktur Keuangan Finance Director
Webinar Against Fraud & Corruption In Insurance Industry Thru Governance - Risk Management - Compliance (Program Sertifikasi Berkelaanjutan LSP - MKS) Webinar Against Fraud & Corruption In Insurance Industry Thru Governance- Risk Management- Compliance (LSP - MKS Continuing Certification Program)	Itikad Academy Indonesia Itikad Academy Indonesia	29 Juli 2021 29 July 2021	Naoto Oda	Direktur Director
<i>Governance, Risk Management, and Compliance (GRC) Summit 2021: Seminar and Master Class</i> Governance, Risk Management, and Compliance (GRC) Summit 2021: Seminar and Master Class	CRMS (Cipta Raya Mekar Sahitya) CRMS (Cipta Raya Mekar Sahitya)	26 – 27 Agustus 2021 26 – 27 August 2021	Shadiq Akasya  Eben Eser Nainggolan  Neny Asriany  Naoto Oda  Hiroshi ono	Direktur Utama President Director  Direktur Keuangan Finance Director  Direktur Director  Direktur Director  Direktur Director
Webinar Indonesia Insurance 2022 : Risk & Opportunity from Macroeconomics, Pandemic, COVID-19 & Insurance 4.0 (Program Sertifikasi Berkelaanjutan LSP - MKS) Indonesia Insurance 2022 : Risk & Opportunity from Macroeconomics, Pandemic, COVID-19 & Insurance 4.0 Webinar (LSP - MKS Continuing Certification Program)	Itikad Academy Indonesia Itikad Academy Indonesia	31 Agustus 2021 31 August 2021	Shadiq Akasya  Neny Asriany  Naoto Oda  Hiroshi ono	Direktur Utama President Director  Direktur Director  Direktur Director  Direktur Director
DRiM 2021 'Waves of Change: Entering New Dynamics of Life Insurance' DRiM 2021 'Waves of Change: Entering New Dynamics of Life Insurance'	Asosiasi Asuransi Jiwa Indonesia The Indonesian Life Insurance Association (AAJI)	11 November 2021 11 November 2021	Neny Asriany  Naoto Oda  Hiroshi ono	Direktur Director  Direktur Director  Direktur Director



## DIREKSI

### Board of Directors

Pelatihan Yang Diikuti Attended Trainings	Penyelenggara Organizer	Waktu Time	Peserta Participant	Jabatan Position
Webinar Series in Wealth Management 2021 "How to Grow & Diversify Portfolio in a Post Pandemic World?" Webinar Series in Wealth Management 2021 "How to Grow & Diversify Portfolio in a Post Pandemic World?"	Certified Wealth Managers' Association (CWMA) Certified Wealth Managers' Association (CWMA)	Serie 1: Navigating the Investment Landscape in the Post Pandemic World (5 November 2021)  Serie 2: Portfolio Diversification in a Post Pandemic World (19 November 2021)  Serie 2: Portfolio Diversification in a Post Pandemic World (19 November 2021)	Neny Asriany	Direktur Director
Digital Transformation Leadership	Inhouse Training	1 Desember 2021 1 December 2021	Shadiq Akasya	Direktur Utama President Director
Digital Transformation Leadership	Inhouse Training		Eben Eser Nainggolan	Direktur Keuangan Finance Director
			Neny Asriany	Direktur Director
			Naoto Oda	Direktur Director
			Hiroshi ono	Direktur Director



# DEWAN PENGAWAS SYARIAH

## Sharia Supervisory Board

Dewan Pengawas Syariah (DPS) adalah bagian dari Organ Perseroan yang menyelenggarakan kegiatan usaha berdasarkan prinsip Syariah. Dalam Perseroan, DPS menjalankan fungsi pengawasan atas penyelenggaraan usaha asuransi dan usaha reasuransi agar sesuai dengan prinsip Syariah.

### KRITERIA DEWAN PENGAWAS SYARIAH

Kriteria pengangkatan DPS yang dilakukan oleh BNI Life adalah sebagai berikut:

1. Anggota DPS dinyatakan lulus penilaian kemampuan dan kepatutan;
2. Anggota DPS mampu untuk bertindak dengan itikad baik, jujur dan profesional;
3. Anggota DPS mampu bertindak untuk kepentingan Perseroan dan pemegang polis, tertanggung, peserta dan/atau pihak yang berhak memperoleh manfaat;
4. Anggota DPS mendahulukan kepentingan Perseroan dan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat daripada kepentingan pribadi;
5. Anggota DPS mampu mengambil keputusan berdasarkan penilaian independen dan objektif untuk kepentingan Perseroan dan pemegang polis tertanggung, peserta dan/atau pihak yang berhak memperoleh manfaat;
6. Anggota DPS mampu menghindarkan penyalahgunaan kewenangannya untuk mendapatkan keuntungan pribadi yang tidak semestinya atau menyebabkan kerugian bagi Perseroan;
7. Anggota DPS tidak merangkap sebagai anggota Direksi atau anggota Dewan Komisaris pada Perseroan yang sama;

Sharia Supervisory Board (DPS) is a part of the Company's Organ that carries out business activities based on Sharia principles. Within the Company, SSB carries out a supervisory function over the implementation of insurance and reinsurance businesses to comply with Sharia principles.

### CRITERION OF THE SHARIA SUPERVISORY BOARD

The criteria for the appointment of DPS conducted by BNI Life are as follows:

1. DPS members are declared to have passed the fit and proper test;
2. Members of DPS are able to act in good faith, honestly and professionally;
3. Members of DPS are capable of acting in the interests of the Company and policyholders, the insured, participants and/or parties entitled to benefit;
4. Members of DPS prioritize the interests of the Company and policyholders, the insured, participants and/or parties entitled to benefit rather than personal interests;
5. Members of DPS are able to make decisions based on independent and objective assessments for the interests of the Company and the insured policyholders, participants and/or parties entitled to benefit;
6. Members of DPS are able to prevent abuse of their authority to obtain improper personal gain or cause harm to the Company;
7. Members of DPS do not concurrently serve as members of the Board of Directors or members of the Board of Commissioners in the same Company;



## DEWAN PENGAWAS SYARIAH

Sharia Supervisory Board

8. Anggota DPS tidak merangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris atau anggota Dewan Pengawas Syariah pada lebih dari 1 (satu) Perseroan lain;
9. Anggota DPS tidak pernah menjadi anggota Direksi, anggota Dewan Komisaris, atau anggota Dewan Pengawas Syariah yang dinyatakan bersalah atau lalai;
10. Persyaratan lainnya mengenai DPS yang harus dipenuhi adalah sesuai dengan peraturan dan perundang–undangan yang berlaku di perasuransi.
8. Members of DPS do not hold concurrent positions as members of the Board of Directors, members of the Board of Commissioners or members of the Sharia Supervisory Board in more than 1 (one) other Company;
9. Members of DPS have never been members of the Board of Directors, members of the Board of Commissioners, or members of the Sharia Supervisory Board who were found guilty or negligent;
10. Other requirements regarding DPS that must be fulfilled are in accordance with the prevailing laws and regulations in insurance.

### KETENTUAN MASA JABATAN

Anggota Dewan Pengawas Syariah diangkat oleh RUPS, untuk jangka waktu sejak tanggal RUPS yang menunjuk Dewan Pengawas Syariah tersebut sampai dengan berakhirnya RUPS tahunan ketiga sejak penunjukannya dan dapat diangkat kembali untuk 1 (satu) kali periode masa jabatan dengan jangka waktu yang sama setelah masa jabatannya berakhir.

Ketentuan terkait dengan masa jabatan dari anggota Dewan Pengawas Syariah tidak akan mengurangi hak dari RUPS untuk memberhentikan sebelum berakhirnya masa jabatan tersebut dengan menyebutkan alasannya. Pemberhentian demikian berlaku sejak penutupan RUPS tersebut atau tanggal pemberhentian lain yang ditentukan dalam RUPS.

Masa jabatan dari anggota Dewan Pengawas Syariah baru yang menggantikan anggota sebelumnya adalah sejak tanggal yang ditetapkan oleh RUPS yang mengangkatnya dan berakhir pada penutupan RUPS Tahunan ketiga sejak penunjukannya tanpa memperhitungkan sisa masa jabatan pendahulunya.

### TERMS OF OFFICE REGULATION

Members of the Sharia Supervisory Board shall be appointed by the GMS, each for a term as of the date of the GMS appointing such member until the closing of the third annual GMS as of his or her appointment and may be reappointed for 1 (one) period with the same term of office after the expiration of his or her initial term.

The provision regarding terms of office of members of the Sharia Supervisory Board does not prejudice the rights of the GMS to terminate prior to the expiration of such terms of office by stating the reasons and giving the opportunity to the terminated member to defend himself. Such termination shall be effective upon the closing of the GMS or other termination date as determined in the GMS.

The terms of office of a new member of the Sharia Supervisory Board who replaces the previous member of Sharia Supervisory Board is valid as of the date stipulated by GMS appointing such member until the closing of third Annual GMS after the appointment as members of the Sharia Supervisory Board notwithstanding the remaining term of office of his or her predecessor's.

## DEWAN PENGAWAS SYARIAH

Sharia Supervisory Board

### SUSUNAN, JUMLAH DAN KOMPOSISI DEWAN PENGAWAS SYARIAH TAHUN 2021

Berdasarkan Anggaran Dasar Perseroan, Dewan Pengawas Syariah harus terdiri dari sekurang-kurangnya 3 (tiga) orang anggota Dewan Pengawas Syariah. Komposisi Dewan Pengawas Syariah Perseroan hingga 31 Desember 2021 adalah sebagai berikut:

#### » Komposisi dan Susunan Dewan Pengawas Syariah per 31 Desember 2021 Composition of the Sharia Supervisory Board as of 31 December 2021

Nama Name	Jabatan Position	Masa Jabatan Term of Office	Periode Jabatan Period of Office	Dasar Pengangkatan Basic Appointment
Agus Haryadi	Ketua Chairman	1 Desember 2019 – RUPS Tahun Buku 2023 1 December 2019 – GMS for the 2023 Fiscal Year	Ke-2 Second	Diangkat sebagai Ketua DPS sejak 1 Desember 2019 dan diangkat kembali pada tanggal 30 Juni 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No.65 tanggal 29 Juli 2021. Appointed as Chairman of the DPS since 1 December 2019 and reappointed on 30 June 2021 as stated on the Deed of Extraordinary GMS Resolutions No.65 dated 29 July 2021.
Utang Ranuwijaya	Anggota Member	1 April 2010 – RUPS Tahun Buku 2023 1 April 2010 – GMS for the 2023 Fiscal Year	Ke-3 Third	Diangkat sebagai Anggota DPS sejak 1 April 2010 dan diangkat kembali pada tanggal 30 Juni 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No.65 tanggal 29 Juli 2021. Appointed as a member of DPS since 1 April 2010 and reappointed on 30 June 2021 as stated on the Deed of Extraordinary GMS No.65 dated 29 July 2021.
Siti Haniatunnisa	Anggota Member	12 Mei 2020 – RUPS Tahun Buku 2023 12 May 2020 – GMS for the 2023 Fiscal Year	Ke-2 Second	Diangkat sebagai Anggota DPS sejak 12 Mei 2020 dan diangkat kembali pada tanggal 30 Juni 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No.65 tanggal 29 Juli 2021. Appointed as a member of the DPS since 12 May 2020 and reappointed on 30 June 2021 as stated on the Deed of Extraordinary GMS No.65 dated 29 July 2021.

### TUGAS DAN TANGGUNG JAWAB

Tugas dan tanggung jawab Dewan Pengawas Syariah (DPS) adalah sebagai berikut:

- Menjamin pengambilan keputusan efektif, tepat dan cepat serta dapat bertindak secara independen, tidak mempunyai kepentingan yang dapat mengganggu kemampuannya untuk melaksanakan tugasnya secara mandiri dan kritis;

### COMPOSITION AND AMOUNT OF THE SHARIA SUPERVISORY BOARD IN 2021

Based on the Articles of Association of the Company, the Sharia Supervisory Board must consist of at least 3 (three) members of the Sharia Supervisory Board. The composition of the Company's Sharia Supervisory Board as of 31 December 2021 is as follows:

#### » Komposisi dan Susunan Dewan Pengawas Syariah per 31 Desember 2021 Composition of the Sharia Supervisory Board as of 31 December 2021

### DUTIES AND RESPONSIBILITIES

The duties and responsibilities of the Sharia Supervisory Board (DPS) are as follows:

- To ensure that decision-making is effective, precise and fast, and to be able to act independently and to not have interests that may interfere with his ability to carry out his duties independently and critically;



## DEWAN PENGAWAS SYARIAH

Sharia Supervisory Board

2. Mengawasi dan memberikan nasehat kepada Direksi serta mengawasi kegiatan Perseroan agar kegiatan Unit Syariah di Perseroan sesuai dengan Prinsip Syariah dilakukan terhadap:
  - a. Kegiatan Unit Syariah di Perseroan dalam pengelolaan kekayaan dan kewajiban baik dana Tabarru, dana Perseroan maupun dana investasi Peserta;
  - b. Produk Asuransi Syariah yang dipasarkan oleh Unit Syariah di Perseroan;
  - c. Praktik pemasaran produk Asuransi Syariah yang dilakukan oleh Unit Syariah di Perseroan;
3. Wajib menyelenggarakan Rapat Dewan Pengawas Syariah paling sedikit 6 (enam) kali dalam 1 (satu) tahun, hasil dari Rapat Dewan Syariah tersebut wajib dituangkan dalam risalah Rapat Dewan Pengawas Syariah dan didokumentasikan dengan baik;
4. Membuat laporan jumlah rapat dan jumlah kehadiran masing-masing anggota Dewan Pengawas Syariah dalam laporan penerapan tata kelola Perseroan yang baik;
5. Wajib menjaga keseimbangan kepentingan semua pihak, khususnya kepentingan Pemegang Polis, Tertanggung, Peserta, dan/atau pihak yang berhak mendapat manfaat;
6. Melaporkan secara lengkap dan komprehensif kepada Otoritas Jasa Keuangan (OJK);
7. Melakukan tugas-tugas pengawasan lainnya yang ditentukan oleh RUPS.
2. To supervise and provide advice to the Board of Directors and supervise the activities of the Company so that the activities of the Sharia Unit in the Company are in accordance with the Sharia Principles for:
  - a. The activities of the Sharia Unit in the Company in managing assets and liabilities, whether it's Tabarru funds, Company funds or Participant investment funds;
  - b. Sharia Insurance Products marketed by the Sharia Unit in the Company;
  - c. Sharia Insurance product marketing practices carried out by the Sharia Unit in the Company;
3. To hold Sharia Supervisory Board Meetings at least 6 (six) times in 1 (one) year, with the results of these Sharia Supervisory Board Meeting contained in the minutes of the Sharia Supervisory Board Meeting and be well documented;
4. To make reports on the number of meetings and the attendance of each Sharia Supervisory Board member in the report on the implementation of good corporate governance;
5. To be obligated to maintain the balance of the interests of all parties, especially the interests of the Policyholder, the Insured, Participants and/or parties entitled to benefits;
6. To report completely and comprehensively to the Financial Services Authority (OJK);
7. To perform other supervisory tasks as determined by the GMS.

## DEWAN PENGAWAS SYARIAH

Sharia Supervisory Board

### RAPAT INTERNAL DEWAN PENGAWAS SYARIAH

Dewan Pengawas Syariah menyelenggarakan rapat secara berkala paling sedikit 6 (enam) kali dalam 1 (satu) tahun. Hasil rapat DPS dituangkan dalam risalah rapat dan didokumentasikan dengan baik. Hingga akhir tahun 2021, DPS telah mengadakan rapat sebanyak 6 (enam) kali dengan jumlah kehadiran sebagai berikut:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Kehadiran Attendance Percentage
Agus Haryadi	Ketua Chairman	6	6	100%
Utang Ranuwijaya	Anggota Member	6	6	100%
Siti Haniatunnisa	Anggota Member	6	6	100%

Adapun agenda yang menjadi pembahasan dalam pertemuan Rapat Dewan Pengawas Syariah adalah sebagai berikut:

### SHARIA SUPERVISORY BOARD: INTERNAL MEETINGS

The Sharia Supervisory Board is required to hold regular meetings at least 6 (six) times in 1 (one) year. The results of these board meetings are presented in the minutes of the meetings and are well documented. As of the end of 2021, DPS held as many as 6 (six) meetings with the following attendance:

No	Tanggal Date	Agenda Agenda
1	18 Februari 2021 18 February 2021	<ul style="list-style-type: none"> <li>Laporan Kinerja Syariah 2020 2020 Sharia Performance Report</li> <li>Rencana Pembagian Surplus UW UW Surplus Sharing Plan</li> <li>Update Askes BSI BSI Access Updated</li> </ul>
2	23 April 2021 23 April 2021	<ul style="list-style-type: none"> <li>Update Kinerja Syariah (Laporan Keuangan) Sharia Performance Update (Financial Report)</li> <li>Pelaporan Produk Baru New Product Report</li> <li>(Revamp BLife Health Plan Syariah) (Revamp BLife Health Plan Sharia)</li> <li>Perubahan Surplus UW Changes in UW Sharia</li> <li>Pengcoveran Pandemi dan HIV Pandemic and HIV insurance Cover</li> </ul>
3	3 Mei 2021 3 May 2021	Silaturahmi (HBH online) dengan Direksi (Ibu Neny Asriany) Gathering (HBH online) with the Board of Directors (Mrs. Neny Asriany) <ul style="list-style-type: none"> <li>Update Kinerja Syariah Sharia Performance Update</li> <li>Pembahasan Persiapan Spin off Syariah Discussion of Sharia Spin Off Preparation</li> </ul>



## DEWAN PENGAWAS SYARIAH

Sharia Supervisory Board

No	Tanggal Date	Agenda Agenda
4	2 September 2021 2 September 2021	<ul style="list-style-type: none"> <li>• <i>Update</i> kinerja keuangan syariah Sharia financial performance update</li> <li>• <b>Penerapan Manajemen Risiko unit syariah</b> Implementation of risk management sharia unit</li> <li>• Rencana kunjungan DPS ke beberapa kantor layanan syariah DPS visits plan to some sharia office care</li> <li>• <b>Pembagian Santunan Asuransi untuk produk individu syariah</b> Distributed Insurance Benefits for individual sharia products</li> <li>• <i>Update</i> proses persiapan syariah Sharia preparation process update</li> </ul>
5	22 Oktober 2021 22 October 2021	<ul style="list-style-type: none"> <li>• <i>Update</i> Kinerja Syariah Sharia Performance Update</li> <li>• <b>Pembahasan Persiapan Spin off Syariah</b> Discussion of Sharia Spin Off Preparation</li> </ul>
6	18 November 2021 18 November 2021	Presentasi Penerapan Manajemen Risiko di BNI Life unit syariah Posisi Semester I tahun 2021 Presentation of risk management implementation of 1st semester of 2021 at BNI Life sharia unit

### » OPINI DEWAN PENGAWAS SYARIAH SHARIA SUPERVISORY BOARD OPINIONS

No	Perihal Subject	Keterangan Description
1	Usulan bisnis model dan terkait rencana kerja sama dengan asuransi konvensional. Business model proposal related to cooperation plan with conventional insurance	Sudah ditindaklanjuti Has been followed up
2	Keputusan DSN No : 04/DSN-M[I]/DV/2021 Tentang Pedoman Implementasi Wakaf Manfaat Asuransi dan Manfaat Investasi Pada Asuransi Jiwa Syariah DSN Decree No : 04/DSN-M[I]/DV/2021 About Guidelines for the Implementation of Waqf Insurance Benefits and Investment Benefits in Sharia Life Insurance	Sudah ditindaklanjuti Has been followed up
3	Pedoman Distribusi Surplus <i>Underwriting Dana Tabarru'</i> The Distribution Guidelines for the Underwriting Surplus of Tabarru' Fund at Sharia Unit	Sudah ditindaklanjuti Has been followed up
4	Pedoman Pengelolaan Dana Kebajikan The Management Guidelines for the Qardhul Hasan Fund at Sharia Unit	Sudah ditindaklanjuti Has been followed up

# RAPAT DEWAN KOMISARIS DAN DIREKSI

Meetings of the Board of Commissioners and Board of Directors

## RAPAT DEWAN KOMISARIS

Rapat Dewan Komisaris telah diatur dalam Board Manual dan telah disesuaikan dengan peraturan perundang-undangan yang berlaku. Dewan Komisaris wajib melaksanakan rapat sekurang-kurang nya 1 kali dalam 3 bulan.

### Rapat Internal Dewan Komisaris

Sepanjang tahun 2021, Dewan Komisaris telah menyelenggarakan pertemuan sebanyak 10 kali dengan tingkat kehadiran sebagai berikut:

#### » Frekuensi dan Tingkat Kehadiran Rapat Dewan Komisaris Meeting Frequencies and Attendance of Board of Commissioners

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Kehadiran Attendance Percentage	Keterangan Description
Parikesit Suprapto	Komisaris Utama/ Komisaris Independen President Commissioner/ Independent Commissioner	10	10	100%	
Darwin Suzandi*	Komisaris Commissioner	3	3	100%	* Masa berakhir jabatan 30 Juni 2021 Served until 30 June 2021
Iwan Abdi***	Komisaris Commissioner	6	6	100%	*** Tanggal mulai menjabat 15 September 2021 Served since 15 September 2021
Kazuhiko Arai	Komisaris Commissioner	10	10	100%	
Husain Abdullah*	Komisaris Independen Independent Commissioner	3	3	100%	* Masa berakhir jabatan 30 Juni 2021 Served until 30 June 2021
Alwi Abdurrahman Shihab**	Komisaris Independen Independent Commissioner	6	5	83%	** Tanggal mulai menjabat 26 Agustus 2021 Served since 26 August 2021
Henry C. Suryanaga	Komisaris Independen Independent Commissioner	10	10	100%	

## BOARD OF COMMISSIONERS: MEETINGS

The Board of Commissioners meeting has been regulated in the Board Manual and has been suitable with the relevant laws. The Board of Commissioners is required to conduct the meeting at least 1 meeting between 3 month.

### Board of Commissioners Internal Meetings

Throughout 2021, the Board of Commissioners held 10 meetings with attendance levels as follows:



## RAPAT DEWAN KOMISARIS DAN DIREKSI

Meetings of the Board of Commissioners and Board of Directors

### Agenda Rapat Internal Dewan Komisaris

Adapun agenda yang menjadi pembahasan dalam pertemuan Rapat Dewan Komisaris adalah sebagai berikut:

### Board of Commissioners Meeting Agenda

The agenda discussed in the Board of Commissioners meeting is as follows:

Tanggal Date	Agenda Agenda
2 Maret 2021 2 March 2021	Pembahasan terkait Remunerasi 2021 Discussion concerning 2021 Remuneration
6 Mei 2021 6 May 2021	Pembahasan <i>Annual Report</i> Discussion concerning Annual Report
10 Mei 2021 10 May 2021	Prosedur Rapat Dewan Komisaris BOC Meeting Procedures
30 Juli 2021 30 July 2021	Pembahasan terkait Komite di bawah Dewan Komisaris Discussion concerning Committee under BOC
23 September 2021 23 September 2021	Pembahasan terkait Komite di bawah Dewan Komisaris Discussion concerning Committee under BOC
4 Oktober 2021 4 October 2021	<ol style="list-style-type: none"> <li>1. Pembahasan terkait Form Monitoring Dewan Komisaris Discussion concerning Form Monitoring BoC</li> <li>2. Evaluasi Kepengurusan Manajemen Direksi di BNIL The Evaluation of BoD Management at BNIL</li> </ol>
15 Oktober 2021 15 October 2021	Evaluasi Kepengurusan Manajemen Direksi di BNIL The Evaluation of BoD Management at BNIL
19 Oktober 2021 19 October 2021	Rencana Audit Audit Planning
10 November 2021 10 November 2021	Catatan Dewan Komisaris terkait <i>Spin-Off</i> Syariah & Rencana Bisnis 2022 BoC Notes regarding Sharia Spin Off & Business Plan 2022
14 Desember 2021 14 December 2021	<ol style="list-style-type: none"> <li>1. Pembahasan terkait Catatan Akhir Tahun Komisaris BOC Year End Note Discussion</li> <li>2. Peninjauan terkait Piagam Komite &amp; Board Manual Review Committee Charter &amp; Board Manual</li> </ol>

### RAPAT GABUNGAN DEWAN KOMISARIS DAN DIREKSI

Sepanjang tahun 2021, diselenggarakan rapat gabungan dengan melibatkan Dewan Komisaris dan Direksi sebanyak 14 kali. Informasi terkait frekuensi dan tingkat kehadiran Dewan Komisaris dan Direksi dalam rapat gabungan adalah sebagai berikut:

### JOINT MEETINGS OF BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

Throughout 2021, joint meetings involving the Board of Commissioners and Directors were held 14 times. Information related to the frequency and attendance level of the Board of Commissioners and Board of Directors in these joint meetings is as follows:

## RAPAT DEWAN KOMISARIS DAN DIREKSI

Meetings of the Board of Commissioners and Board of Directors

» **Frekuensi dan Tingkat Kehadiran Rapat Gabungan Dewan Komisaris dan Direksi**  
**Frequency and Attendance Level of Board of Commissioners and Directors Joint Meeting**

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Kehadiran Attendance Percentage	Keterangan Description
<b>Dewan Komisaris</b> Board of Commissioners					
Parikesit Suprapto					
	Komisaris Utama/ Komisaris Independen President Commissioner/ Independent Commissioner	14	14	100%	
Darwin Suzandi*	Komisaris Commissioner	6	6	100%	* Masa berakhir jabatan 30 Juni 2021 Served until 30 June 2021
Iwan Abdi***	Komisaris Commissioner	7	7	100%	*** Tanggal mulai menjabat 15 September 2021 Served since 15 September 2021
Kazuhiko Arai	Komisaris Commissioner	14	14	100%	
Husain Abdullah*	Komisaris Independen Independent Commissioner	3	3	83%	* Masa berakhir jabatan 30 Juni 2021 Served until 30 June 2021
Alwi Abdurrahman Shihab**	Komisaris Independen Independent Commissioner	7	7	100%	** Tanggal mulai menjabat 26 Agustus 2021 Served since 26 August 2021
Henry C. Suryanaga	Komisaris Independen Independent Commissioner	14	14	100%	
<b>Direksi</b> Board of Directors					
Shadiq Akasya					
	Direktur Utama President Director	14	14	100%	
Eben Eser Nainggolan	Direktur Keuangan Finance Director	14	14	100%	
Neny Asriany	Direktur Director	14	13	93%	
Naoto Oda	Direktur Director	14	14	100%	
Hiroshi Ono	Direktur Director	14	14	100%	



## RAPAT DEWAN KOMISARIS DAN DIREKSI

Meetings of the Board of Commissioners and Board of Directors

### Agenda Rapat Gabungan

Adapun agenda yang menjadi pembahasan dalam pertemuan Rapat Gabungan Dewan Komisaris dan Direksi adalah sebagai berikut:

### Joint Meeting Agenda

The various agenda that were discussed at these Joint Meetings of the Board of Commissioners and Directors are as follows:

No	Tanggal Date	Agenda Agenda
1	11 Februari 2021 11 February 2021	<ol style="list-style-type: none"> <li>1. Laporan Kinerja Direksi 2020 BoD Performance Report 2020</li> <li>2. Pembahasan terkait Strategi Investasi Discussion concerning Investment Strategy</li> <li>3. <i>Update</i> Laporan Tahunan Update Annual Report</li> <li>4. Pembahasan terkait Key Person Discussion concerning Key Person</li> </ol>
2	25 Maret 2021 25 March 2021	<ol style="list-style-type: none"> <li>1. Laporan Bulanan Direksi BoD Monthly Report</li> <li>2. Pembahasan dan Persetujuan terkait Persiapan RUPS Discussion and Approval concerning AGMS Preparation</li> <li>3. Pembahasan terkait Regulasi Baru OJK dan Laporan 2020 The Update concerning OJK New Regulation and 2020 Report</li> <li>4. Tanggapan mengenai OJK <i>Executive Meeting</i> terkait Rencana Bisnis 2021 Responses to the OJK Executive Meeting regarding the 2021 Business Plan</li> </ol>
3	12 April 2021 12 April 2021	Pembahasan dan Persetujuan terkait Persiapan RUPS Discussion and Approval concerning AGMS Preparation
4	27 Mei 2021 27 May 2021	<ol style="list-style-type: none"> <li>1. Laporan Triwulan Direksi (kinerja Q1) BoD Quarterly Report (Q1 performance)</li> <li>2. Sistem Pelaporan Pelanggan (SPP) Whistle Blowing System (WBS)</li> <li>3. <i>Progress</i> Regulasi Form Tindak Lanjut The Progress of Monitoring Form by Regulation</li> </ol>
5	24 Juni 2021 24 June 2021	Laporan Bulanan Direksi BOD Monthly Report
6	28 Juni 2021 28 June 2021	Persetujuan Revisi Rencana Bisnis 2021 Approval of Business Plan Revision 2021
7	19 Agustus 2021 19 Agustus 2021	<ol style="list-style-type: none"> <li>1. Laporan Triwulan Direksi (kinerja Q2) BOD Quarterly Report (Q2)</li> <li>2. Risiko Asuransi, IT &amp; Perusahaan Insurance, IT &amp; Corporate Risk</li> <li>3. Rencana Bisnis 2022 Business Plan 2022</li> </ol>
8	23 September 2021 23 September 2021	<ol style="list-style-type: none"> <li>1. Laporan Bulanan Direksi BoD Monthly Report</li> <li>2. Pembahasan terkait APU-PPT The Update of AML-TF</li> <li>3. Rencana Tindakan untuk Mengatasi Masalah Rasio Klaim dan Keuntungan Action Plan to Address Claim Ratio &amp; Profit Issues</li> <li>4. Pembahasan terkait <i>Progress</i> Rencana Bisnis 2022 The Update of Business Plan 2022 Progress</li> </ol>
9	15 Oktober 2021 15 October 2021	Pembahasan terkait Progres Rencana Bisnis 2022 The Update of Business Plan 2022 Progress
10	21 Oktober 2021 21 October 2021	Penjelasan Dirut terkait EKK The President Director Explanation concerning EKK

## RAPAT DEWAN KOMISARIS DAN DIREKSI

Meetings of the Board of Commissioners and Board of Directors

No	Tanggal Date	Agenda Agenda
11	4 November 2021 4 November 2021	<ol style="list-style-type: none"> <li>1. Laporan Triwulan Direksi (Q3) BoD Quarterly Report (Q3)</li> <li>2. <i>Update AML-CFT</i> Update of AML-CFT</li> <li>3. Persetujuan <i>Spin-off</i> Syariah Update of Sharia Spin Off</li> <li>4. Persetujuan Rencana Bisnis 2022 Finalization of Business Plan 2022</li> </ol>
12	10 November 2021 10 November 2021	<ol style="list-style-type: none"> <li>1. Persetujuan <i>Spin-off</i> Syariah Approval of Sharia Spin-off</li> <li>2. Finalisasi Rencana Bisnis 2022 Finalization of Business Plan 2022</li> </ol>
13	16 November 2021 16 November 2021	<ol style="list-style-type: none"> <li>1. Persetujuan Rencana Bisnis 2022 Approval Business Plan 2022</li> <li>2. Pembahasan terkait Target 2021 Discussion concerning Target 2021</li> </ol>
14	30 November 2021 30 November 2021	<ol style="list-style-type: none"> <li>1. Laporan Bulanan Direksi BoD Monthly Report</li> <li>2. <i>Update AML-CFT</i> Update of AML-CFT</li> <li>3. Catatan Komisaris dari Rapat Komite (<i>Automatic Premium Loan</i>, AJK, Dampak Efisiensi dari <i>New Core System</i> pada Proses Bisnis dan Layanan kepada Pemegang Polis, Risiko Keuangan yang Signifikan, Kasus Fraud di KL Jakarta 2019) Commissioner's Notes from Committee Meetings (Automatic Premium Loan, AJK, Efficiency Impact of the New Core System on Business Processes and Services to Policyholders, Significant Financial Risks, Fraud Cases in KL Jakarta 2019)</li> </ol>

### RAPAT DIREKSI

Sepanjang tahun 2021, Direksi telah menyelenggarakan pertemuan sebanyak 53 kali dengan tingkat kehadiran sebagai berikut:

### BOARD OF DIRECTORS MEETINGS

Throughout 2021, the Board of Directors held 53 meetings with attendance levels as follows:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Kehadiran Attendance Percentage
Shadiq Akasya	Direktur Utama President Director	53	53	100%
Eben Eser Nainggolan	Direktur Keuangan Finance Director	53	53	100%
Neny Asriany	Direktur Director	53	53	100%
Naoto Oda	Direktur Director	53	53	100%
Hiroshi Ono	Direktur Director	53	53	100%



## RAPAT DEWAN KOMISARIS DAN DIREKSI

Meetings of the Board of Commissioners and Board of Directors

Adapun agenda yang menjadi pembahasan dalam pertemuan Rapat Internal Direksi adalah sebagai berikut:

The various agenda that were discussed at these Board of Directors meetings are as follows:

No	Tanggal Date	Agenda Agenda
1	5 Januari 2021 5 January 2021	<p><i>Agency :</i>  <i>Agency :</i>  <b>Marketing Business &amp; Action Plan in 2021</b>  <i>Marketing Business &amp; Action Plan in 2021</i></p> <p><i>Internal Audit :</i>  <i>Internal Audit :</i>  <b>Audit Plan 2021</b>  <i>Audit Plan 2021</i></p>
2	18 Januari 2021 18 January 2021	<p><b>Human Capital and Training:</b>  <i>Human Capital and Training:</i></p> <p><b>Finance &amp; Controller:</b>  <i>Finance &amp; Controller:</i></p> <p><b>Performance update</b>  <i>Performance update</i></p> <p><b>Treasury &amp; Investment:</b>  <i>Treasury &amp; Investment:</i>  <b>Portofolio Update and Dec 2020 result;</b>  <i>Portofolio Update and Dec 2020 result;</i>  <b>Proposal Equity Investment through Discre fund with BNI AM</b>  <i>Proposal Equity Investment through Discre fund with BNI AM</i></p>
3	19 Januari 2021 19 January 2021	<p><b>Treasury &amp; Investment :</b>  <i>Treasury &amp; Investment :</i></p> <p><b>Investment Strategy Approval</b>  <i>Investment Strategy Approval</i></p>
4	25 Januari 2021 25 January 2021	<p><b>Bancassurance &amp; Affinity :</b>  <i>Bancassurance &amp; Affinity :</i></p> <p><b>Performance Update</b>  <i>Performance Update</i></p> <p><b>Task Force :</b>  <i>Task Force :</i>  <b>Performance of Operational Quality Management Task Force</b>  <i>Performance of Operational Quality Management Task Force</i></p> <p><b>Employee Benefit Business Banking, Employee Benefit Open Market, Worksite Open Market :</b>  <i>Employee Benefit Business Banking, Employee Benefit Open Market, Worksite Open Market :</i></p> <p><b>Performance Update</b>  <i>Performance Update</i></p>
5	1 Februari 2021 1 February 2021	<p><b>Syariah :</b>  <i>Sharia :</i></p> <p><b>Performance 2020 dan Januari 2021</b>  <i>Performance 2020 and January 2021</i></p> <p><b>BSI update</b>  <i>BSI update</i></p> <p><b>Strategi Bank Merger</b>  <i>Strategi Bank Merger</i></p> <p><b>Spin Off Update Strategy and Spin Off Update</b>  <i>Spin Off Update Strategy and Spin Off Update</i></p> <p><b>Persistency Team :</b>  <i>Persistency Team :</i></p> <p><b>Persistency Program Update</b>  <i>Persistency Program Update</i></p> <p><b>Risk Management and Compliance:</b>  <i>Risk Management and Compliance:</i></p> <p><b>Update Risk Management &amp; Compliance</b>  <i>Update Risk Management &amp; Compliance</i></p>

## RAPAT DEWAN KOMISARIS DAN DIREKSI

Meetings of the Board of Commissioners and Board of Directors

No	Tanggal Date	Agenda Agenda
6	8 Februari 2021 8 February 2021	<p><i>Chief Affinity Officer :</i> Chief Affinity Officer : <i>Approval BJB</i> Approval BJB</p> <p><i>Alternative Distribution :</i> Alternative Distribution : <i>Product Selling update &amp; Digital Business Project Update</i> Product Selling update &amp; Digital Business Project Update</p> <p><i>PCBC:</i> PCBC: <i>Performance Dec 2020, Strategy and action plan</i> Performance Dec 2020, Strategy and action plan</p> <p><i>Claim &amp; Provider:</i> Claim &amp; Provider: <i>Performance Dec 2020, Strategy and action plan</i> Performance Dec 2020, Strategy and action plan</p> <p><i>Customer Service &amp; Complaint Handling:</i> Customer Service &amp; Complaint Handling: <i>Performance Dec 2020, Strategy and action plan</i> Performance Dec 2020, Strategy and action plan</p>
7	15 Februari 2021 15 February 2021	<p><i>Human Resource &amp; Capital:</i> Human Resource &amp; Capital: <i>HCT Update</i> HCT Update</p> <p><i>Finance &amp; Controller :</i> Finance &amp; Controller : <i>Update Performance January 2021</i> Update Performance January 2021</p> <p><i>Treasury &amp; Investment :</i> Treasury &amp; Investment : <i>Update Inv. Portofolio,Result January 2021</i> Update Inv. Portofolio,Result January 2021</p> <p><i>Actuary &amp; Product Development :</i> Actuary &amp; Product Development : <i>Update PMC dan update Profit Management</i> Update PMC and update Profit Management</p> <p><i>Underwriting :</i> Underwriting : <i>Performance Update January 2021</i> Performance Update January 2021</p>
8	22 Februari 2021 22 February 2021	<p><i>Bancassurance &amp; Affinity :</i> Bancassurance &amp; Affinity : <i>Performance Update January 2021, Target &amp; Challenge March and Strategy</i> Performance Update January 2021, Target &amp; Challenge March and Strategy</p> <p><i>Employee Benefit Business Banking, Employee Benefit Open Market:</i> Employee Benefit Business Banking, Employee Benefit Open Market: <i>Performance Update January 2021, Target &amp; Challenge March and Strategy</i> Performance Update January 2021, Target &amp; Challenge March and Strategy</p> <p><i>Agency &amp; WorkSite Open Market :</i> Agency &amp; WorkSite Open Market : <i>Performance Update January 2021, Target &amp; Challenge March and Strategy</i> Performance Update January 2021, Target &amp; Challenge March and Strategy</p> <p><i>Syariah :</i> Sharia : <i>Performance Update January 2021, Target &amp; Challenge March and Strategy</i> Performance Update January 2021, Target &amp; Challenge March and Strategy</p>



## RAPAT DEWAN KOMISARIS DAN DIREKSI

Meetings of the Board of Commissioners and Board of Directors

No	Tanggal Date	Agenda Agenda
9	1 Maret 2021 1 March 2021	<p><i>Actuary &amp; Product Development :</i>            Actuary &amp; Product Development :  <i>IFRS Update, Product Pipeline &amp; Pricing Scheme</i>            IFRS Update, Product Pipeline &amp; Pricing Scheme</p> <p><i>SL Program Training Update UW:</i>            SL Program Training Update UW:  <i>Project Implementation Update</i>            Project Implementation Update</p> <p><i>SL Program Training Update PCBC :</i>            SL Program Training Update PCBC :  <i>Project Implementation Update</i>            Project Implementation Update</p> <p><i>SL Program Training Update Claim:</i>            SL Program Training Update Claim:  <i>Project Implementation Update</i>            Project Implementation Update</p>
10	8 Maret 2021 8 March 2021	<p><i>Risk Management and Compliance:</i>            Risk Management and Compliance:  <i>Risk &amp; Compliance Update</i>            Risk &amp; Compliance Update</p> <p><i>Risk Management and Compliance:</i>            Risk Management and Compliance:  <i>Claim ratio &amp; Crew Monitoring Mechanism</i>            Claim ratio &amp; Crew Monitoring Mechanism</p> <p><i>IT &amp; Digital Solution:</i>            IT &amp; Digital Solution:  <i>Project Update</i>            Project Update</p>
11	15 Maret 2021 15 March 2021	<p><i>Financial &amp; Controller:</i>            Financial &amp; Controller:  <i>Update Performance February 2021</i>            Update Performance February 2021</p> <p><i>Treasury &amp; Investment :</i>            Treasury &amp; Investment :  <i>Update Inv. Portofolio February 2021 &amp; Investment proposal Approval</i>            Update Inv. Portofolio February 2021 &amp; Investment proposal Approval</p> <p><i>Persistency Team (Yasuto Ueda):</i>            Persistency Team (Yasuto Ueda):  <i>Persistency Update</i>            Persistency Update</p>
12	22 Maret 2021 22 March 2021	<p><i>Bancassurance :</i>            Bancassurance :  <i>Performance Update February 2021, Target &amp; Challenge April and Strategy</i>            Performance Update February 2021, Target &amp; Challenge April and Strategy</p> <p><i>Affinity :</i>            Affinity :  <i>Performance Update and AJK Pension Update and Proposal Approval</i>            Performance Update and AJK Pension Update and Proposal Approval</p> <p><i>Agency &amp; Worksite Open Market :</i>            Agency &amp; Worksite Open Market :  <i>Performance Update February 2021, Target &amp; Challenge April and Strategy</i>            Performance Update February 2021, Target &amp; Challenge April and Strategy</p> <p><i>Employee Benefit Business Banking &amp; Employee Benefit Open Market</i>            Employee Benefit Business Banking &amp; Employee Benefit Open Market  <i>Performance Update February 2021, Target &amp; Challenge April and Strategy</i>            Performance Update February 2021, Target &amp; Challenge April and Strategy</p>

## RAPAT DEWAN KOMISARIS DAN DIREKSI

Meetings of the Board of Commissioners and Board of Directors

No	Tanggal Date	Agenda Agenda
		<p><i>Alternative Distribution:</i> Alternative Distribution: <i>Progress Update</i> Progress Update</p> <p><i>Syariah :</i> Sharia : <i>Performance Update February 2021, Target &amp; Challenge April and Strategy</i> Performance Update February 2021, Target &amp; Challenge April and Strategy</p>
13	29 Maret 2021 29 March 2021	<p><i>Finance Controller:</i> Finance Controller : <i>Approval for Final Draft Audit Report for Year 2020</i> Approval for Final Draft Audit Report for Year 2020</p> <p><i>Treasury &amp; Investment :</i> Treasury &amp; Investment : <i>Proposed accounting treatment for BNIL direct placement in BRIS share.</i> Proposed accounting treatment for BNIL direct placement in BRIS share.</p> <p><i>Customer Service &amp; Complaint Handling :</i> Customer Service &amp; Complaint Handling : <i>Performance February 2021 Update, Target &amp; Challenge April and Strategy</i> Performance February 2021 Update, Target &amp; Challenge April and Strategy</p> <p><i>Underwriting:</i> Underwriting: <i>Performance February 2021 Update, Target &amp; Challenge April and Strategy</i> Performance February 2021 Update, Target &amp; Challenge April and Strategy</p> <p><i>Claim &amp; Provider :</i> Claim &amp; Provider : <i>Performance Feb 2021 Update, Target &amp; Challenge April and Strategy</i> Performance Feb 2021 Update, Target &amp; Challenge April and Strategy</p> <p><i>PCBC :</i> PCBC : <i>Performance February 2021 Update, Target &amp; Challenge April and Strategy</i> Performance February 2021 Update, Target &amp; Challenge April and Strategy</p>
14	5 April 2021 5 April 2021	<p><i>Internal Audit :</i> Internal Audit : <i>Audit Update</i> Audit Update</p> <p><i>Yuu Maeda &amp; Pak Hariadi :</i> Yuu Maeda &amp; Pak Hariadi : <i>Investment Guideline Review</i> Investment Guideline Review</p> <p><i>APD:</i> APD: <i>Hybrid Approval, Timeline &amp; Budget IFRS 17 &amp; Progress Update PMP</i> Hybrid Approval, Timeline &amp; Budget IFRS 17 &amp; Progress Update PMP</p>
15	7 April 2021 7 April 2021	<p><i>CLC &amp; Finance Controller :</i> CLC &amp; Finance Controller : <i>AGMS Preparation</i> AGMS Preparation</p>
16	12 April 2021 12 April 2021	<p><i>Bancassurance &amp; Affinity :</i> Bancassurance &amp; Affinity : <i>Performance Update March 2021, Target &amp; Challenge April and Strategy</i> Performance Update March 2021, Target &amp; Challenge April and Strategy</p> <p><i>Agency &amp; WSOM :</i> Agency &amp; WSOM : <i>Performance Update March 2021, Target &amp; Challenge April and Strategy</i> Performance Update March 2021, Target &amp; Challenge April and Strategy</p>



## RAPAT DEWAN KOMISARIS DAN DIREKSI

Meetings of the Board of Commissioners and Board of Directors

No	Tanggal Date	Agenda Agenda
		<p><i>EB BB, EB OM:</i>  <i>EB BB, EB OM:</i>  <i>Performance Update March 2021, Target &amp; Challenge April and Strategy</i>  <i>Performance Update March 2021, Target &amp; Challenge April and Strategy</i></p>
		<p><i>Syariah :</i>  <i>Sharia :</i>  <i>Performance Update March 2021, Target &amp; Challenge April and Strategy</i>  <i>Performance Update March 2021, Target &amp; Challenge April and Strategy</i></p>
17	19 April 2021 19 April 2021	<p><i>Financial &amp; Controller:</i>  <i>Financial &amp; Controller:</i>  <i>Update Performance March 2021</i>  <i>Update Performance March 2021</i></p>
		<p><i>Investment :</i>  <i>Investment :</i>  <i>Update Inv. Portofolio,Result Jan March 2021</i>  <i>Update Inv. Portofolio,Result Jan March 2021</i></p>
		<p><i>New Core Team</i>  <i>New Core Team</i>  <i>New Core Group Update</i>  <i>New Core Group Update</i></p>
18	26 April 2021 26 April 2021	<p><i>PCBC :</i>  <i>PCBC :</i>  <i>March 2021 Performance Update, Target &amp; Challenge April and Strategy</i>  <i>March 2021 Performance Update, Target &amp; Challenge April and Strategy</i></p>
		<p><i>Underwriting :</i>  <i>Underwriting :</i>  <i>March 2021 Performance Update, Target &amp; Challenge April and Strategy</i>  <i>March 2021 Performance Update, Target &amp; Challenge April and Strategy</i></p>
		<p><i>Customer Service &amp; Complaint Handling :</i>  <i>Customer Service &amp; Complaint Handling :</i>  <i>March 2021 Performance Update, Target &amp; Challenge April and Strategy</i>  <i>March 2021 Performance Update, Target &amp; Challenge April and Strategy</i></p>
19	29 April 2021 29 April 2021	<p><i>APD:</i>  <i>APD:</i>  <i>Approval for Hybrid Unit Link</i>  <i>Approval for Hybrid Unit Link</i></p>
20	3 Mei 2021 3 May 2021	<p><i>Persistency team :</i>  <i>Persistency team :</i>  <i>Persistency Update</i>  <i>Persistency Update</i></p>
		<p><i>RMC :</i>  <i>RMC :</i>  <i>Risk and Compliance Update</i>  <i>Risk and Compliance Update</i></p>
		<p><i>Claim &amp; Provider :</i>  <i>Claim &amp; Provider :</i>  <i>Performance Update March 2021, Target &amp; Challenge April and Strategy</i>  <i>Performance Update March 2021, Target &amp; Challenge April and Strategy</i></p>
21	10 Mei 2021 10 May 2021	<p><i>Bancassurance &amp; Affinity:</i>  <i>Bancassurance &amp; Affinity:</i>  <i>April 2021 Performance Update, Target &amp; Challenge June and Strategy and Current Issue</i>  <i>April 2021 Performance Update, Target &amp; Challenge June and Strategy and Current Issue</i></p>
		<p><i>EB BB &amp; EB OM :</i>  <i>EB BB &amp; EB OM :</i>  <i>April 2021 Performance Update, Target &amp; Challenge June and Strategy and Current Issue</i>  <i>April 2021 Performance Update, Target &amp; Challenge June and Strategy and Current Issue</i></p>

## RAPAT DEWAN KOMISARIS DAN DIREKSI

Meetings of the Board of Commissioners and Board of Directors

No	Tanggal Date	Agenda Agenda
		<p>Syariah :          Sharia :  <i>April 2021 Performance Update, Target &amp; Challenge June and Strategy and Current Issue</i>  <i>April 2021 Performance Update, Target &amp; Challenge June and Strategy and Current Issue</i></p>
		<p><i>Agency &amp; WSOM :</i>          Agency &amp; WSOM :  <i>April 2021 Performance Update, Target &amp; Challenge June and Strategy and Current Issue</i>  <i>April 2021 Performance Update, Target &amp; Challenge June and Strategy and Current Issue</i></p>
22	24 Mei 2021 24 May 2021	<p><i>Financial &amp; Controller :</i>          Financial &amp; Controller :  <i>Update Performance April 2021</i>  <i>Update Performance April 2021</i></p> <p><i>Treasury &amp; Investment :</i>          Treasury &amp; Investment :  <i>Update Performance April 2021</i>  <i>Update Performance April 2021</i></p> <p><i>APD :</i>          APD :  <i>Project Update</i>  <i>Project Update</i></p>
23	31 Mei 2021 31 May 2021	<p><i>PCBC :</i>          PCBC :  <i>April 2021 Performance Update, Target &amp; Challenge June and Strategy and Current Issue</i>  <i>April 2021 Performance Update, Target &amp; Challenge June and Strategy and Current Issue</i></p> <p><i>CSCH :</i>          CSCH :  <i>April 2021 Performance Update, Target &amp; Challenge June and Strategy and Current Issue</i>  <i>April 2021 Performance Update, Target &amp; Challenge June and Strategy and Current Issue</i></p> <p><i>Claim &amp; Provider :</i>          Claim &amp; Provider :  <i>April 2021 Performance Update, Target &amp; Challenge June and Strategy and Current Issue</i>  <i>April 2021 Performance Update, Target &amp; Challenge June and Strategy and Current Issue</i></p> <p><i>UW :</i>          UW :  <i>April 2021 Performance Update, Target &amp; Challenge June and Strategy and Current Issue</i>  <i>April 2021 Performance Update, Target &amp; Challenge June and Strategy and Current Issue</i></p>
24	7 Juni 2021 7 June 2021	<p><i>HCT :</i>          HCT :  <i>New Policy</i>  <i>New Policy</i></p> <p><i>Sales Academy :</i>          Sales Academy :  <i>Program Update</i>  <i>Program Update</i></p> <p><i>SL Program Training Update UW (Batch 1) :</i>          SL Program Training Update UW (Batch 1) :  <i>Final Project Implementation Update</i>          Final Project Implementation Update</p> <p><i>SL Program Training Update PCBC (Batch 2) :</i>          SL Program Training Update PCBC (Batch 2) :  <i>Final Project Implementation Update</i>          Final Project Implementation Update</p> <p><i>SL Program Training Update Claim (Batch 3) :</i>          SL Program Training Update Claim (Batch 3) :  <i>Final Project Implementation Update</i>          Final Project Implementation Update</p>



## RAPAT DEWAN KOMISARIS DAN DIREKSI

Meetings of the Board of Commissioners and Board of Directors

No	Tanggal Date	Agenda Agenda
25	14 Juni 2021 14 June 2021	<p><i>Bancassurance &amp; Affinity :</i> Bancassurance &amp; Affinity : <i>May 2021 Performance Update, Target &amp; Challenge June and Strategy and Current Issue</i> May 2021 Performance Update, Target &amp; Challenge June and Strategy and Current Issue</p> <p><i>EB BB &amp; EB OM :</i> EB BB &amp; EB OM : <i>May 2021 Performance Update, Target &amp; Challenge June and Strategy and Current Issue</i> May 2021 Performance Update, Target &amp; Challenge June and Strategy and Current Issue</p> <p><i>Syariah :</i> Sharia : <i>May 2021 Performance Update, Target &amp; Challenge June and Strategy and Current Issue</i> May 2021 Performance Update, Target &amp; Challenge June and Strategy and Current Issue</p> <p><i>Agency &amp; WSOM :</i> Agency &amp; WSOM : <i>May 2021 Performance Update, Target &amp; Challenge June and Strategy and Current Issue</i> May 2021 Performance Update, Target &amp; Challenge June and Strategy and Current Issue</p>
26	21 Juni 2021 21 June 2021	<p><i>Financial &amp; Controller :</i> Financial &amp; Controller : <i>Financial Performance Update of May 2021</i> Financial Performance Update of May 2021</p> <p><i>Treasury &amp; Investment :</i> Treasury &amp; Investment : <i>Update Performance of May 2021</i> Update Performance of May 2021</p> <p><i>APD :</i> APD : <i>Project Update</i> Project Update</p> <p><i>Aldist &amp; Digital Update :</i> Aldist &amp; Digital Update : <i>Project Update</i> Project Update</p>
37	24 Juni 2021 24 June 2021	<p><i>Corplan :</i> Corplan : <i>Approval of Business Plan 2021 Revision</i> Approval of Business Plan 2021 Revision</p>
28	5 Juli 2021 5 July 2021	<p><i>UW :</i> UW : <i>May 2021 Performance Update, Target &amp; Challenge July and Strategy and Current Issue</i> May 2021 Performance Update, Target &amp; Challenge July and Strategy and Current Issue</p> <p><i>Claim &amp; Provider :</i> Claim &amp; Provider : <i>May 2021 Performance Update, Target &amp; Challenge July and Strategy and Current Issue</i> May 2021 Performance Update, Target &amp; Challenge July and Strategy and Current Issue</p> <p><i>PCBC :</i> PCBC : <i>May 2021 Performance Update, Target &amp; Challenge July and Strategy and Current Issue</i> May 2021 Performance Update, Target &amp; Challenge July and Strategy and Current Issue</p> <p><i>Syariah :</i> Sharia : <i>Spin Off Model Approval</i> Spin Off Model Approval</p> <p><i>CSCH :</i> CSCH : <i>May 2021 Performance Update, Target &amp; Challenge July and Strategy and Current Issue</i> May 2021 Performance Update, Target &amp; Challenge July and Strategy and Current Issue</p>

## RAPAT DEWAN KOMISARIS DAN DIREKSI

Meetings of the Board of Commissioners and Board of Directors

No	Tanggal Date	Agenda Agenda
29	12 Juli 2021 12 July 2021	<p><i>Bancassurance &amp; Affinity :</i>  <i>Bancassurance &amp; Affinity :</i>  <i>June 2021 Performance Update, Target &amp; Challenge July and Strategy and Current Issue</i>  <i>June 2021 Performance Update, Target &amp; Challenge July and Strategy and Current Issue</i></p> <hr/> <p><i>EB BB &amp; EB OM :</i>  <i>EB BB &amp; EB OM :</i>  <i>June 2021 Performance Update, Target &amp; Challenge July and Strategy and Current Issue</i>  <i>June 2021 Performance Update, Target &amp; Challenge July and Strategy and Current Issue</i></p> <hr/> <p><i>Syariah :</i>  <i>Sharia :</i>  <i>June 2021 Performance Update, Target &amp; Challenge July and Strategy and Current Issue</i>  <i>June 2021 Performance Update, Target &amp; Challenge July and Strategy and Current Issue</i></p> <hr/> <p><i>Agency &amp; WSOM :</i>  <i>Agency &amp; WSOM :</i>  <i>June 2021 Performance Update, Target &amp; Challenge July and Strategy and Current Issue</i>  <i>June 2021 Performance Update, Target &amp; Challenge July and Strategy and Current Issue</i></p> <hr/> <p><i>Claim :</i>  <i>Claim :</i>  <i>Payment Delay Report Due to I-Clips Migration</i>  <i>Payment Delay Report Due to I-Clips Migration</i></p> <hr/> <p><i>PCBC :</i>  <i>PCBC :</i>  <i>Progress Report of Late Payment</i>  <i>Progress Report of Late Payment</i></p>
30	19 Juli 2021 19 July 2021	<p><i>Financial &amp; Controller :</i>  <i>Financial &amp; Controller :</i>  <i>Financial Performance Update of June 2021</i>  <i>Financial Performance Update of June 2021</i></p> <hr/> <p><i>Treasury &amp; Investment :</i>  <i>Treasury &amp; Investment :</i>  <i>Update Performance of June 2021</i>  <i>Update Performance of June 2021</i></p> <hr/> <p><i>APD :</i>  <i>APD :</i>  <i>Project Update</i>  <i>Project Update</i></p> <hr/> <p><i>PCBC :</i>  <i>PCBC :</i>  <i>Business Update</i>  <i>Business Update</i></p>
31	26 Juli 2021 26 July 2021	<p><i>UW :</i>  <i>UW :</i>  <i>June 2021 Performance Update, Target &amp; Challenge July and Strategy and Current Issue</i>  <i>June 2021 Performance Update, Target &amp; Challenge July and Strategy and Current Issue</i></p> <hr/> <p><i>Claim &amp; Provider :</i>  <i>Claim &amp; Provider :</i>  <i>June 2021 Performance Update, Target &amp; Challenge July and Strategy and Current Issue</i>  <i>June 2021 Performance Update, Target &amp; Challenge July and Strategy and Current Issue</i></p> <hr/> <p><i>CSCH :</i>  <i>CSCH :</i>  <i>June 2021 Performance Update, Target &amp; Challenge July and Strategy and Current Issue</i>  <i>June 2021 Performance Update, Target &amp; Challenge July and Strategy and Current Issue</i></p> <hr/> <p><i>PCBC :</i>  <i>PCBC :</i>  <i>June 2021 Performance Update, Target &amp; Challenge July and Strategy and Current Issue</i>  <i>June 2021 Performance Update, Target &amp; Challenge July and Strategy and Current Issue</i></p>



## RAPAT DEWAN KOMISARIS DAN DIREKSI

Meetings of the Board of Commissioners and Board of Directors

No	Tanggal Date	Agenda Agenda
32	2 Agustus 2021 2 August 2021	<p><i>Internal Audit :</i> Internal Audit : <i>Finding Update</i> Finding Update</p> <p><i>Risk Management &amp; Compliance :</i> Risk Management &amp; Compliance : <i>Risk &amp; Compliance Update</i> Risk &amp; Compliance Update</p> <p><i>Procurement &amp; General Affair :</i> Procurement &amp; General Affair : <i>Project Update</i> Project Update</p> <p><i>IT Solution &amp; Digital :</i> IT Solution &amp; Digital : <i>Project Update</i> Project Update</p> <p><i>PCBC :</i> PCBC : <i>Progress Update of Iclips</i> Progress Update of Iclips</p>
33	9 Agustus 2021 9 August 2021	<p><i>Bancassurance &amp; Affinity :</i> Bancassurance &amp; Affinity : <i>July 2021 Performance Update, Target &amp; Challenge September and Strategy and Current Issue</i> July 2021 Performance Update, Target &amp; Challenge September and Strategy and Current Issue</p> <p><i>EB BB &amp; EB OM :</i> EB BB &amp; EB OM : <i>July 2021 Performance Update, Target &amp; Challenge September and Strategy and Current Issue</i> July 2021 Performance Update, Target &amp; Challenge September and Strategy and Current Issue</p> <p><i>Syariah :</i> Sharia : <i>July 2021 Performance Update, Target &amp; Challenge September and Strategy and Current Issue</i> July 2021 Performance Update, Target &amp; Challenge September and Strategy and Current Issue</p> <p><i>Agency &amp; WSOM :</i> Agency &amp; WSOM : <i>July 2021 Performance Update, Target &amp; Challenge September and Strategy and Current Issue</i> July 2021 Performance Update, Target &amp; Challenge September and Strategy and Current Issue</p>
34	16 Agustus 2021 16 August 2021	<p><i>Financial &amp; Controller :</i> Financial &amp; Controller : <i>Financial Performance Update of July 2021</i> Financial Performance Update of July 2021</p> <p><i>Treasury &amp; Investment :</i> Treasury &amp; Investment : <i>Update Performance of July 2021</i> Update Performance of July 2021</p> <p><i>APD :</i> APD : <i>Project Update</i> Project Update</p> <p><i>PCBC :</i> PCBC : <i>Progress Update of Late Payment, Iclips &amp; EKK</i> Progress Update of Late Payment, Iclips &amp; EKK</p>

## RAPAT DEWAN KOMISARIS DAN DIREKSI

Meetings of the Board of Commissioners and Board of Directors

No	Tanggal Date	Agenda Agenda
35	23 Agustus 2021 23 August 2021	<p><i>UW :</i>  <i>UW :</i>  <i>July 2021 Performance Update, Target &amp; Challenge September and Strategy and Current Issue</i>  <i>July 2021 Performance Update, Target &amp; Challenge September and Strategy and Current Issue</i></p> <hr/> <p><i>PCBC :</i>  <i>PCBC :</i>  <i>July 2021 Performance Update, Target &amp; Challenge September and Strategy and Current Issue</i>  <i>July 2021 Performance Update, Target &amp; Challenge September and Strategy and Current Issue</i></p> <hr/> <p><i>Corplan :</i>  <i>Corplan :</i>  <i>Proposed Budget 2022</i>  <i>Proposed Budget 2022</i></p> <hr/> <p><i>Risk Management &amp; Compliance :</i>  <i>Risk Management &amp; Compliance :</i>  <i>Update Compliance &amp; Approval of WBS</i>  <i>Update Compliance &amp; Approval of WBS</i></p>
36	23 Agustus 2021 23 August 2021	<p><i>Claim :</i>  <i>Claim :</i>  <i>July 2021 Performance Update, Current Issue, Strategy and Action Plan</i>  <i>July 2021 Performance Update, Current Issue, Strategy and Action Plan</i></p> <hr/> <p><i>CSCH :</i>  <i>CSCH :</i>  <i>July 2021 Performance Update, Current Issue, Strategy and Action Plan</i>  <i>July 2021 Performance Update, Current Issue, Strategy and Action Plan</i></p> <hr/> <p><i>Business Support :</i>  <i>Business Support :</i>  <i>Business Support Update</i>  <i>Business Support Update</i></p>
37	6 September 2021 6 September 2021	<p><i>Sales Academy :</i>  <i>Sales Academy :</i>  <i>Sales Academy Update</i>  <i>Sales Academy Update</i></p> <hr/> <p><i>Aldis :</i>  <i>Aldis :</i>  <i>Performance Update &amp; Project Update</i>  <i>Performance Update &amp; Project Update</i></p> <hr/> <p><i>General Affair &amp; Procurement :</i>  <i>General Affair &amp; Procurement :</i>  <i>GAP Update</i>  <i>GAP Update</i></p>
38	13 September 2021 13 September 2021	<p><i>Bancassurance &amp; Affinity :</i>  <i>Bancassurance &amp; Affinity :</i>  <i>August 2021 Performance Update, Target &amp; Challenge October and Strategy and Current Issue</i>  <i>August 2021 Performance Update, Target &amp; Challenge October and Strategy and Current Issue</i></p> <hr/> <p><i>EB BB &amp; EB OM :</i>  <i>EB BB &amp; EB OM :</i>  <i>August 2021 Performance Update, Target &amp; Challenge October and Strategy and Current Issue</i>  <i>August 2021 Performance Update, Target &amp; Challenge October and Strategy and Current Issue</i></p> <hr/> <p><i>Syariah :</i>  <i>Sharia :</i>  <i>August 2021 Performance Update, Target &amp; Challenge October and Strategy and Current Issue</i>  <i>August 2021 Performance Update, Target &amp; Challenge October and Strategy and Current Issue</i></p> <hr/> <p><i>Agency &amp; WSOM :</i>  <i>Agency &amp; WSOM :</i>  <i>August 2021 Performance Update, Target &amp; Challenge October and Strategy and Current Issue</i>  <i>August 2021 Performance Update, Target &amp; Challenge October and Strategy and Current Issue</i></p>



## RAPAT DEWAN KOMISARIS DAN DIREKSI

Meetings of the Board of Commissioners and Board of Directors

No	Tanggal Date	Agenda Agenda
39	20 September 2021 20 September 2021	<p><i>Financial &amp; Controller :</i>  <i>Financial &amp; Controller :</i>  <i>Financial Performance Update of August 2021</i>  <i>Financial Performance Update of August 2021</i></p> <p><i>Treasury &amp; Investment :</i>  <i>Treasury &amp; Investment :</i>  <i>Update Performance of August 2021</i>  <i>Update Performance of August 2021</i></p> <p><i>APD :</i>  <i>APD :</i>  <i>Project Update</i>  <i>Project Update</i></p>
40	27 September 2021 27 September 2021	<p><i>UW :</i>  <i>UW :</i>  <i>August 2021 Performance Update, Current Issue, Strategy and Action Plan</i>  <i>August 2021 Performance Update, Current Issue, Strategy and Action Plan</i></p> <p><i>PCBC :</i>  <i>PCBC :</i>  <i>August 2021 Performance Update, Current Issue, Strategy and Action Plan</i>  <i>August 2021 Performance Update, Current Issue, Strategy and Action Plan</i></p> <p><i>Claim :</i>  <i>Claim :</i>  <i>August 2021 Performance Update, Current Issue, Strategy and Action Plan</i>  <i>August 2021 Performance Update, Current Issue, Strategy and Action Plan</i></p> <p><i>CSCH :</i>  <i>CSCH :</i>  <i>August 2021 Performance Update, Current Issue, Strategy and Action Plan</i>  <i>August 2021 Performance Update, Current Issue, Strategy and Action Plan</i></p>
41	4 Oktober 2021 4 October 2021	<p><i>Sales Academy :</i>  <i>Sales Academy :</i>  <i>Sales Academy Update</i>  <i>Sales Academy Update</i></p> <p><i>Business Support :</i>  <i>Business Support :</i>  <i>Perf. Update &amp; Program Update</i>  <i>Perf. Update &amp; Program Update</i></p> <p><i>Aldist :</i>  <i>Aldist :</i>  <i>Perf. &amp; Project Update</i>  <i>Perf. &amp; Project Update</i></p>
42	6 Oktober 2021 6 October 2021	<p><i>Corplan :</i>  <i>Corplan :</i>  <i>Business Plan Update</i>  <i>Business Plan Update</i></p>
43	12 Oktober 2021 12 October 2021	<p><i>Corplan :</i>  <i>Corplan :</i>  <i>Business Plan Approval</i>  <i>Business Plan Approval</i></p>
44	18 Oktober 2021 18 October 2021	<p><i>Syariah :</i>  <i>Sharia :</i>  <i>September 2021 Performance Update &amp; Approval Submission of Spin Off</i>  <i>September 2021 Performance Update &amp; Approval Submission of Spin Off</i></p> <p><i>Bancassurance &amp; Affinity :</i>  <i>Bancassurance &amp; Affinity :</i>  <i>September 2021 Performance Update, Target &amp; Challenge November and Strategy and Current Issue</i>  <i>September 2021 Performance Update, Target &amp; Challenge November and Strategy and Current Issue</i></p>

## RAPAT DEWAN KOMISARIS DAN DIREKSI

Meetings of the Board of Commissioners and Board of Directors

No	Tanggal Date	Agenda Agenda
		<p><i>EB BB &amp; EB OM :</i>  <i>EB BB &amp; EB OM :</i>  <i>September 2021 Performance Update, Target &amp; Challenge November and Strategy and Current Issue</i>  <i>September 2021 Performance Update, Target &amp; Challenge November and Strategy and Current Issue</i></p>
		<p><i>Agency &amp; WSOM :</i>  <i>Agency &amp; WSOM :</i>  <i>September 2021 Performance Update, Target &amp; Challenge November and Strategy and Current Issue</i>  <i>September 2021 Performance Update, Target &amp; Challenge November and Strategy and Current Issue</i></p>
45	25 Oktober 2021 25 October 2021	<p><i>Finance Controller :</i>  <i>Finance Controller :</i>  <i>Financial Performance Update of September 2021</i>  <i>Financial Performance Update of September 2021</i></p> <p><i>Yasuto Ueda :</i>  <i>Yasuto Ueda :</i>  <i>Division Profitability</i>  <i>Division Profitability</i></p> <p><i>Treasury &amp; Investment :</i>  <i>Treasury &amp; Investment :</i>  <i>Update Performance of September 2021</i>  <i>Update Performance of September 2021</i></p> <p><i>APD :</i>  <i>APD :</i>  <i>Project Update</i>  <i>Project Update</i></p>
46	1 November 2021 1 November 2021	<p><i>Treasury &amp; Investment :</i>  <i>Treasury &amp; Investment :</i>  <i>Purchasing Proposal of Mitratel Stock IPO from ICM</i>  <i>Purchasing Proposal of Mitratel Stock IPO from ICM</i></p> <p><i>Affinity :</i>  <i>Affinity :</i>  <i>Update from BOC Concern in AJK Business</i>  <i>Update from BOC Concern in AJK Business</i></p> <p><i>UW :</i>  <i>UW :</i>  <i>September 2021 Performance Update, Current Issue, Strategy and Action Plan</i>  <i>September 2021 Performance Update, Current Issue, Strategy and Action Plan</i></p> <p><i>Claim :</i>  <i>Claim :</i>  <i>September 2021 Performance Update, Current Issue, Strategy and Action Plan</i>  <i>September 2021 Performance Update, Current Issue, Strategy and Action Plan</i></p> <p><i>PCBC :</i>  <i>PCBC :</i>  <i>September 2021 Performance Update, Current Issue, Strategy and Action Plan</i>  <i>September 2021 Performance Update, Current Issue, Strategy and Action Plan</i></p>
47	8 November 2021 8 November 2021	<p><i>CSCH :</i>  <i>CSCH :</i>  <i>September 2021 Perf. Update, Issue, Action Plan &amp; Strategy</i>  <i>September 2021 Perf. Update, Issue, Action Plan &amp; Strategy</i></p> <p><i>Sales Academy :</i>  <i>Sales Academy :</i>  <i>Sales Academy Update</i>  <i>Sales Academy Update</i></p> <p><i>Business Support :</i>  <i>Business Support :</i>  <i>Perf. Update &amp; Programme Update</i>  <i>Perf. Update &amp; Programme Update</i></p>



## RAPAT DEWAN KOMISARIS DAN DIREKSI

Meetings of the Board of Commissioners and Board of Directors

No	Tanggal Date	Agenda Agenda
		<i>Aldis :</i> Aldis : <i>Perf. &amp; Project Update</i> Perf. & Project Update
48	15 November 2021 15 November 2021	<i>Corplan :</i> Corplan : <i>Business Plan Approval</i> Business Plan Approval  <i>Bancassurance &amp; Affinity :</i> Bancassurance & Affinity : <i>Perf. Update, Current Issue, Action Plan &amp; Strategy</i> Perf. Update, Current Issue, Action Plan & Strategy  <i>EB BB &amp; EB OM :</i> EB BB & EB OM : <i>Perf. Update, Current Issue, Action Plan &amp; Strategy</i> Perf. Update, Current Issue, Action Plan & Strategy
49	22 November 2021 22 November 2021	<i>Finance Controller :</i> Finance Controller : <i>Financial Performance Update of October 2021</i> Financial Performance Update of October 2021  <i>Treasury &amp; Investment :</i> Treasury & Investment : <i>Update Performance of October 2021 &amp; Approval Investment Projection 2022</i> Update Performance of October 2021 & Approval Investment Projection 2022  <i>APD :</i> APD : <i>Project Update</i> Project Update  <i>Syariah :</i> Sharia : <i>Perf. Update, Current Issue, Action Plan &amp; Strategy</i> Perf. Update, Current Issue, Action Plan & Strategy  <i>Agency &amp; WSOM :</i> Agency & WSOM : <i>Perf. Update, Current Issue, Action Plan &amp; Strategy</i> Perf. Update, Current Issue, Action Plan & Strategy
50	6 Desember 2021 6 December 2021	<i>IT :</i> IT : <i>Information Technology Update</i> Information Technology Update  <i>UW :</i> UW : <i>October 2021 Performance Update, Current Issue, Strategy and Action Plan</i> October 2021 Performance Update, Current Issue, Strategy and Action Plan  <i>PCBC :</i> PCBC : <i>October 2021 Performance Update, Current Issue, Strategy and Action Plan</i> October 2021 Performance Update, Current Issue, Strategy and Action Plan  <i>Claim :</i> Claim : <i>October 2021 Performance Update, Current Issue, Strategy and Action Plan</i> October 2021 Performance Update, Current Issue, Strategy and Action Plan  <i>CSCH :</i> CSCH : <i>October 2021 Performance Update, Current Issue, Strategy and Action Plan</i> October 2021 Performance Update, Current Issue, Strategy and Action Plan

## RAPAT DEWAN KOMISARIS DAN DIREKSI

Meetings of the Board of Commissioners and Board of Directors

No	Tanggal Date	Agenda Agenda
51	13 Desember 2021 13 December 2021	<p><i>Financial &amp; Controller :</i>            Financial &amp; Controller :  <i>Financial performance update</i>            Financial performance update</p> <hr/> <p><i>RMC :</i>            RMC :  <i>Risk &amp; Compliance Update</i>            Risk &amp; Compliance Update</p> <hr/> <p><i>Bancassurance &amp; Affinity :</i>            Bancassurance &amp; Affinity :  <i>Perf. Update, Current Issue, Action Plan &amp; Strategy</i>            Perf. Update, Current Issue, Action Plan &amp; Strategy</p> <hr/> <p><i>EB BB &amp; EB OM :</i>            EB BB &amp; EB OM :  <i>Perf. Update, Current Issue, Action Plan &amp; Strategy</i>            Perf. Update, Current Issue, Action Plan &amp; Strategy</p>
52	20 Desember 2021 20 December 2021	<p><i>Syariah :</i>            Sharia :  <i>Perf. Update, Current Issue, Action Plan &amp; Strategy</i>            Perf. Update, Current Issue, Action Plan &amp; Strategy</p> <hr/> <p><i>Agency :</i>            Agency :  <i>Perf. Update, Current Issue, Action Plan &amp; Strategy</i>            Perf. Update, Current Issue, Action Plan &amp; Strategy</p> <hr/> <p><i>Division Persistency</i>            Division Persistency</p> <hr/> <p><i>Treasury &amp; Investment :</i>            Treasury &amp; Investment :  <i>Investment performance update</i>            Investment performance update</p>
53	27 Desember 2021 27 December 2021	<p><i>APD :</i>            APD :  <i>Project Update</i>            Project Update</p> <hr/> <p><i>FC :</i>            FC :  <i>Year End Preparation &amp; PWC Progress Update</i>            Year End Preparation &amp; PWC Progress Update</p> <hr/> <p><i>CLC :</i>            CLC :  <i>Update</i>            Update</p>



# KEBIJAKAN REMUNERASI DEWAN KOMISARIS, DIREKSI DAN DEWAN PENGAWAS SYARIAH

Board of Commissioners, Board of Directors and Sharia Supervisory Board Remuneration Policy

Remunerasi bagi anggota Dewan Komisaris, Direksi dan Dewan Pengawas Syariah dilakukan dengan basis formula yang ditetapkan oleh RUPS serta telah melalui kajian oleh Dewan Komisaris bersama Komite Remunerasi dan Nominasi melalui pendalaman yang dilakukan oleh Pemegang Saham dengan memperhatikan Pedoman Penetapan Penghasilan yang diatur dalam Peraturan Menteri BUMN No.PER-04/MBU/2014 tentang Pedoman Penetapan Penghasilan Direksi Dewan Komisaris dan Dewan Pengawas Badan Usaha Milik Negara sebagaimana telah diubah terakhir dengan Peraturan Menteri Badan Usaha Milik Negara Republik Indonesia Nomor PER-12/MBU/11/2020 tanggal 25 November 2020, tentang Perubahan Kelima Atas Peraturan Menteri Badan Usaha Milik Negara Nomor PER-04/MBU/2014 tentang Pedoman Penetapan Penghasilan Direksi, Dewan Komisaris dan Dewan Pengawas Badan Usaha Milik Negara.

Remuneration for members of the Board of Commissioners, the Board of Directors and Sharia Supervisory Board is carried out on the basis of a formula set by the GMS. This formula has been reviewed by the Board of Commissioners together with Nomination and Remuneration Committee through an in depth study carried out by Shareholders that take into account the following regulatory Guidelines for Determining Income: SOE Minister Regulation No.PER-04/MBU/2014 concerning Guidelines for Determining the Income of the Board of Directors, the Board of Commissioners and the Supervisory Board of State-Owned Enterprises as last amended by the Minister of State-Owned Enterprises Regulation Number PER-12/MBU/11/2020 on 25 November 2020, regarding the Fifth Amendment to the Minister of State-Owned Enterprises Regulation Number PER-04/MBU/2014 concerning Guidelines for Determining the Income od Board of Commissioners, the Board of Directors and Supervisory Board of SOE.

## PROSEDUR PENETAPAN REMUNERASI ANGGOTA DEWAN KOMISARIS, DIREKSI DAN DEWAN PENGAWAS SYARIAH

Keputusan penetapan remunerasi Dewan Komisaris, Direksi dan Dewan Pengawas Syariah ditetapkan melalui RUPS Tahunan Perseroan tanggal 29 Juli 2021 tentang Penetapan Tantiem, Gaji, dan Honorarium serta Tunjangan lainnya untuk anggota Direksi dan Dewan Komisaris Tahun 2021.

## PROCEDURE FOR DETERMINING REMUNERATION FOR THE BOARD OF COMMISSIONERS, BOARD OF DIRECTORS AND SHARIA SUPERVISORY BOARD

The procedure for determining the exact remuneration of the Board of Commissioners, the Board of Directors and Sharia Supervisory Board was determined by the Company's Annual GMS on 29 July 2021 concerning the Determination of Tantiem, Salary and Honorarium as well as other Benefits for members of the Board of Directors and Board of Commissioners in 2021.



# KEBIJAKAN REMUNERASI DEWAN KOMISARIS, DIREKSI DAN DEWAN PENGAWAS SYARIAH

Board of Commissioners, Board of Directors and Sharia Supervisory Board Remuneration Policy

Kebijakan remunerasi diatur Peraturan Otoritas Jasa Keuangan Nomor 73/POJK.05/2016 yang mengatur bahwa Perseroan wajib menerapkan kebijakan remunerasi bagi anggota Direksi, anggota Dewan Komisaris dan pegawai yang mendorong perilaku berdasarkan prinsip kehati-hatian (*prudent behaviour*) yang sejalan dengan kepentingan jangka panjang Perseroan dan perlakuan adil terhadap pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat.

Kebijakan remunerasi bagi Dewan Komisaris dan Direksi harus memperhatikan hal-hal berikut:

1. Kinerja keuangan dan pemenuhan kewajiban Perseroan sebagaimana diatur dalam peraturan perundang undangan yang berlaku;
2. Prestasi kerja individu;
3. Kewajaran dengan *peer group*;
4. Pertimbangan sasaran dan strategi jangka panjang Perseroan.

## Indikator Penerapan Remunerasi Dewan Komisaris, Direksi dan Dewan Pengawas Syariah

Besaran Remunerasi Dewan Komisaris, Direksi dan Dewan Pengawas Syariah ditetapkan melalui RUPS. Besaran Remunerasi Dewan Komisaris, Direksi dan Dewan Pengawas Syariah didasarkan atas capaian kinerja Dewan Komisaris, Direksi dan Dewan Pengawas Syariah, sesuai hasil analisis dan rekomendasi Komite Nominasi dan Remunerasi. Komite Nominasi dan Remunerasi mengusulkan hal tersebut kepada Dewan Komisaris, untuk kemudian hasilnya diteruskan kepada RUPS.

The remuneration policy is regulated by Financial Services Authority Regulation No. 73/POJK.05/2016, which stipulates that the Company is required to implement a remuneration policy for members of the Board of Directors, members of the Board of Commissioners and employees that encourage behavior based on the principle of prudence in line with long-term interests of the Company and fair treatment of policyholders, the insured, participants, and/or other parties entitled to benefits.

The remuneration policy for the Board of Commissioners and the Board of Directors must pay attention to the following:

1. Financial performance and fulfillment of the Company's obligations as stipulated in prevailing laws and regulations;
2. Individual work performance;
3. Fairness in regards to peer groups;
4. Consideration of the Company's long-term goals and strategies.

## Remuneration Indicators for the Board of Commissioners, Board of Directors and Sharia Supervisory Board

The amount of Remuneration for the Board of Commissioners, Directors and Sharia Supervisory Board is determined through an AGMS. The amount of Remuneration for BOC, BOD and Sharia Supervisory Board is based on the performance achievements of BOC and BOD, according to the results of the analysis and recommendations of the Nomination and Remuneration Committee. The Nomination and Remuneration Committee proposes this to BOC and forward the result to the AGMS.



## KEBIJAKAN REMUNERASI DEWAN KOMISARIS, DIREKSI DAN DEWAN PENGAWAS SYARIAH

Board of Commissioners, Board of Directors and Sharia Supervisory Board Remuneration Policy

Pada tahun 2021, Prosedur Pengusulan dan Penetapan Gaji/Honorarium, Tunjangan dan fasilitas untuk tahun 2022 serta tantiem atas Kinerja Tahun Buku 2021 untuk Dewan Komisaris, Direksi dan Dewan Pengawas Syariah adalah sebagai berikut:

1. Penetapan Penghasilan yang bersifat tetap berupa Gaji/Honorarium, Tunjangan, dan Fasilitas dilakukan dengan mempertimbangkan:
  - a. Faktor Skala Usaha
  - b. Faktor Kompleksitas Usaha
  - c. Tingkat Inflasi
  - d. Kondisi dan Kemampuan Keuangan Perseroan
  - e. Faktor-faktor lain yang relevan serta tidak bertentangan dengan Peraturan Perundang Undangan

Penetapan Penghasilan yang bersifat variabel berupa Tantiem/Insentif Kinerja dilakukan dengan mempertimbangkan:

- a. Faktor Kinerja
- b. Faktor Kemampuan Keuangan Perseroan
- c. Faktor-faktor lain yang relevan

Pada 2021, besaran remunerasi yang diterima oleh Direksi mengacu pada Keputusan Rapat Umum Pemegang Saham Tahunan tahun buku 2020. Struktur remunerasi untuk seluruh anggota Dewan Komisaris, Dewan Pengawas Syariah, dan Direksi Perseroan adalah sebagai berikut:

In 2021, the Procedure for Proposing and Determining Salary/Honorarium, Allowances and facilities for the fiscal year of 2021 and bonuses for the Fiscal Year Performance of 2022 for BOC and BOD were as follows:

1. Determining fixed income in the form of salary/honorarium, allowances and facilities is carried out by considering:
  - a. Business Scale Factors
  - b. Business Complexity Factors
  - c. Inflation Rate
  - d. The Company's Financial Condition and Capability
  - e. Other factors that are relevant and must not conflict with Prevailing Laws

Determining variable income in the form of bonuses/performance incentives is carried out by considering:

- a. Performance Factors
- b. Financial Capability Factors of the Company
- c. Other relevant factors

In 2021, the amount of remuneration received by the Board of Directors was made in reference to the Resolution of the Annual General Meeting of Shareholders for the fiscal year 2020. The remuneration structure for all members of the Board of Commissioners, Sharia Supervisory Board and Board of Directors of the Company is as follows:

## KEBIJAKAN REMUNERASI DEWAN KOMISARIS, DIREKSI DAN DEWAN PENGAWAS SYARIAH

Board of Commissioners, Board of Directors and Sharia Supervisory Board Remuneration Policy

<b>Jenis Remunerasi</b> Remuneration Type	<b>Jumlah yang Diterima dalam 1 Tahun</b> Amount Accepted in 1 Year					
	<b>Direksi</b> Board of Directors		<b>Dewan Komisaris</b> Board of Commissioners		<b>Dewan Pengawas Syariah</b> Sharia Supervisory Board	
	<b>Orang</b> Person	<b>Nominal</b> (Rp juta) <b>Nominal</b> (Millions of Rp)	<b>Orang</b> Person	<b>Nominal</b> (Rp juta) <b>Nominal</b> (Millions of Rp)	<b>Orang</b> Person	<b>Nominal</b> (Rp juta) <b>Nominal</b> (Millions of Rp)
Remunerasi (Gaji, Bonus, Tunjangan Rutin, Kompensasi berbasis saham, Tantiem dan Fasilitas Lainnya dalam bentuk Non Natural) Remuneration (Salary, Bonus, Routine Allowance, Share-based Compensation, Tantiem and Other Facilities in Non-Natural form)	5 Orang 5 People	14.703.452.809	5 Orang 5 People	5.546.550.020	3 Orang 3 People	822.283.923
Fasilitas lain dalam bentuk (perumahan, transportasi, asuransi kesehatan, dan sebagainya) Other facilities in the form (housing, transportation, health insurance, etc.)	5 Orang 5 People	11.846.874.674	5 Orang 5 People	5.305.443.774	3 Orang 3 People	866.458.196
<b>Jumlah</b> Total	5 Orang 5 People	26.550.327.483	5 Orang 5 People	10.851.993.794	3 Orang 3 People	1.688.742.119



# KEBERAGAMAN KOMPOSISI DEWAN PENGAWAS SYARIAH, DEWAN KOMISARIS DAN DIREKSI

Sharia Supervisory Board, Board of Commissioners and Board of Directors Compositional Diversity

Nama Name	Jabatan Position	Usia (tahun) Age (year)	Jenis Kelamin Gender	Keahlian Expertise
Parikesit Suprapto	Komisaris Utama/ Komisaris Independen President/Independent Commissioner	70	Laki-Laki Male	Manajemen Risiko, Keuangan dan Pemasaran Risk Management, Finance and Marketing
Darwin Suzandi*	Komisaris Commissioner	65	Laki-Laki Male	Manajemen Risiko dan Keuangan Risk Management and Finance
Iwan Abdi**	Komisaris Commissioner	56	Laki-Laki Male	Manajemen Risiko dan Keuangan Risk Management and Finance
Kazuhiko Arai	Komisaris Commissioner	59	Laki-Laki Male	Manajemen Risiko, Keuangan dan Pemasaran Risk Management, Finance and Marketing
Husain Abdullah*	Komisaris Independen Independent Commissioner	57	Laki-Laki Male	Manajemen Risiko dan Komunikasi Risk Management and Communications
Alwi Abdurrahman Shihab**	Komisaris Independen Independent Commissioner	75	Laki-Laki Male	Manajemen Risiko dan Keuangan Risk Management and Finance
Henry C. Suryanaga	Komisaris Independen Independent Commissioner	60	Laki-Laki Male	Manajemen Risiko dan Keuangan Risk Management and Finance
Shadiq Akasya	Direktur Utama President Director	53	Laki-Laki Male	Manajemen Risiko, Keuangan dan Pemasaran Risk Management, Finance and Marketing
Eben Eser Nainggolan	Direktur Keuangan Finance Director	52	Laki-Laki Male	Manajemen Risiko, Keuangan dan Pemasaran Risk Management, Finance and Marketing
Neny Asriany	Direktur Director	51	Perempuan Female	Manajemen Risiko, Keuangan dan Pemasaran Risk Management, Finance and Marketing
Naoto Oda	Direktur Director	51	Laki-Laki Male	Manajemen Risiko, Keuangan dan Pemasaran Risk Management, Finance and Marketing
Hiroshi Ono	Direktur Director	59	Laki-Laki Male	Manajemen Risiko dan Keuangan Risk Management and Finance
Agus Haryadi	Ketua Dewan Pengawas Syariah Chairman of Sharia Supervisory Board	59	Laki-Laki Male	Keuangan Syariah Sharia Finance
Utang Ranuwijaya	Anggota Dewan Pengawas Syariah Member of Sharia Supervisory Board	63	Laki-Laki Male	Keuangan Syariah Sharia Finance
Siti Haniatunnisa	Anggota Dewan Pengawas Syariah Member of Sharia Supervisory Board	37	Perempuan Female	Hukum Law

\*Menjabat sampai 30 Juni 2021

\*Served until 30 June 2021

\*\*Mulai menjabat sejak 30 Juni 2021

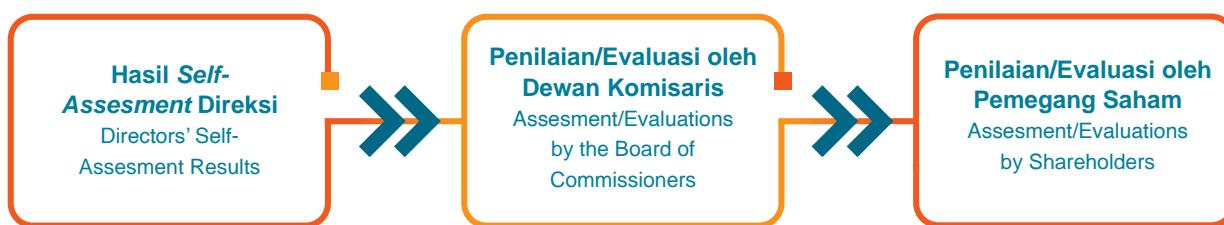
\*\*Served since 30 June 2021

# PENILAIAN KINERJA DEWAN KOMISARIS DAN DIREKSI

## Board of Commissioners and Board of Directors Performance Assessment

Penilaian kinerja tahunan anggota Dewan Komisaris dan Direksi dilaksanakan oleh Pemegang Saham Pengendali. Skema prosedur pelaksanaan penilaian (*assessment*) atas kinerja Direksi dapat diilustrasikan sebagai berikut:

The annual performance evaluation of the members of the Board of Commissioners and the Board of Directors is carried out by the Controlling Shareholders. The procedures for carrying out assessments on the performance of the Board of Directors can be illustrated as follows:



### PENILAIAN KINERJA DEWAN KOMISARIS

Penilaian kinerja Dewan Komisaris dilaksanakan sekali setiap tahun melalui mekanisme Rapat Umum Pemegang Saham Tahunan. Penilaian menggunakan indikator (*performance appraisal indicator*) yang secara garis besar adalah sebagai berikut:

1. Kontribusi dan dukungan Dewan Komisaris dalam mengimplementasikan visi dan misi Perseroan dalam program kerja di tahun berjalan, dengan tetap berpegang kepada nilai-nilai Perseroan.
2. Kegiatan pengawasan terhadap penerapan GCG sesuai dengan Anggaran Dasar, *Board Manual*, dan peraturan perundang-undangan yang berlaku.

### KRITERIA PENILAIAN KINERJA DEWAN KOMISARIS

Kriteria yang digunakan dalam pelaksanaan penilaian atas kinerja Dewan Komisaris seperti yang diusulkan oleh Komite Remunerasi dan Nominasi meliputi:

### BOARD OF COMMISSIONERS PERFORMANCE ASSESSMENTS

Performance assessments of the Board of Commissioners are carried out once annually through the mechanism of the Annual General Meeting of Shareholders. The assessments make use of performance appraisal indicators, which in general are as follows:

1. Contribution and support of the Board of Commissioners in implementing the Company's vision and mission in the current year's work program while adhering to the Company's values.
2. Supervisory activities on the implementation of GCG in accordance with the Articles of Association, *Board Manual*, and applicable laws and regulations.

### BOARD OF COMMISSIONERS PERFORMANCE ASSESSMENT CRITERIA

The criteria used in the assessment of the performance of the Board of Commissioners as proposed by the Remuneration and Nomination Committee include the following aspects:



## PENILAIAN KINERJA DEWAN KOMISARIS DAN DIREKSI

Board of Commissioners and Board of Directors Performance Assessment

1. Aspek *Finance* dan *Market*;
2. Aspek Fokus pada *Customer/Nasabah*;
3. Aspek Efektivitas Produk dan Prosesnya;
4. Aspek Fokus pada Karyawan;
5. Aspek Kepemimpinan;
6. Dan sebagainya.

### HASIL PENILAIAN KINERJA DEWAN KOMISARIS

Rapat Umum Pemegang Saham Tahunan yang diselenggarakan pada 29 Juli 2021 telah menerima Laporan Kinerja Pengawasan Dewan Komisaris terhadap operasional Perusahaan dan memberikan pelunasan dan pembebasan sepenuhnya dari tanggung jawab (*acquit et de charge*) kepada Dewan Komisaris atas tindakan pengawasan yang telah dijalankan selama tahun buku 2020.

### PENILAIAN KINERJA DIREKSI

Penilaian kinerja anggota Direksi dilakukan dengan cara melaksanakan *self assessment* dan dinilai oleh Dewan Komisaris. Secara garis besar hal-hal yang menjadi dasar penilaian terhadap anggota Direksi adalah sebagai berikut:

1. Bagaimana pelaksanaan Direksi dalam mengimplementasikan visi dan misi Perseroan dalam program kerja di tahun berjalan, dengan tetap berpegang kepada nilai-nilai Perseroan.
2. Pelaksanaan praktik GCG sesuai dengan Anggaran Dasar, *Board Manual*, dan peraturan perundang undangan yang berlaku.

1. Finance and Marketing;
2. Focus on Customers;
3. Product Effectiveness and Process;
4. Focus on Employees;
5. Leadership;
6. And so on.

### BOARD OF COMMISSIONERS PERFORMANCE ASSESSMENT RESULTS

The Annual General Meeting of Shareholders, which was held on 29 July 2021 received the Board of Commissioners' Supervisory Performance Report on the Company's operations and provided full payment and release from responsibility (*acquit et de charge*) to the Board of Commissioners for the supervisory actions that they have carried out during the 2020 fiscal year.

### BOARD OF DIRECTORS PERFORMANCE ASSESSMENTS

Performance assessments of the members of the Board of Directors are carried out through means of self-assessments that are then analyzed by the Board of Commissioners. In general, the matters that become the basis for evaluating members of the Board of Directors are as follows:

1. The implementation of the Board of Directors in carrying out the Company's vision and mission in the current year's work program while still adhering to the Company's values.
2. Implementation of GCG practices in accordance with the Articles of Association, Board Manual, and applicable laws and regulations.

## PENILAIAN KINERJA DEWAN KOMISARIS DAN DIREKSI

Board of Commissioners and Board of Directors Performance Assessment

### KRITERIA PENILAIAN KINERJA DIREKSI

Kriteria yang digunakan dalam pelaksanaan penilaian atas kinerja Direksi seperti yang diusulkan oleh Komite Remunerasi dan Nominasi meliputi:

1. Aspek *Finance* dan *Market*;
2. Aspek Fokus pada *Customer/Nasabah*;
3. Aspek Efektivitas Produk dan Prosesnya;
4. Aspek Fokus pada Karyawan;
5. Aspek Kepemimpinan;
6. Dan sebagainya.

### HASIL PENILAIAN KINERJA DIREKSI

Dewan Komisaris telah melakukan *review* terhadap kinerja Direksi sesuai dengan target yang telah ditetapkan. Penilaian kinerja tersebut juga telah disampaikan pada Rapat Umum Pemegang Saham Tahunan yang diselenggarakan pada 29 Juli 2021 telah mendapat persetujuan Pemegang Saham.

### BOARD OF DIRECTORS PERFORMANCE ASSESSMENT CRITERIA

The criteria used in the assessment of the performance of the Board of Directors, as proposed by the Remuneration and Nomination Committee, include the following aspects:

1. Finance and Marketing;
2. Focus on Customers;
3. Product Effectiveness and Process;
4. Focus on Employees;
5. Leadership;
6. And so on.

### BOARD OF DIRECTOR PERFORMANCE ASSESSMENT RESULTS

The Board of Commissioners has reviewed the performance of the Board of Directors in accordance with established targets. This performance assessment has also been submitted at the Annual General Meeting of Shareholders, which was held on 29 July 2021 with the approval of Shareholders.



# HUBUNGAN AFILIASI ANTARA DEWAN KOMISARIS, DIREKSI, DEWAN PENGAWAS SYARIAH DAN PEMEGANG SAHAM

Affiliation Between Board of Commissioners, Board of Directors, Sharia Supervisory Board and Shareholders

Antara anggota Dewan Komisaris, Direksi, Dewan Pengawas Syariah, dan Pemegang Saham Utama dan/ atau Pengendali tidak ada memiliki hubungan keluarga sedarah sampai dengan derajat ketiga, baik menurut garis lurus maupun garis kesamping atau Hubungan semenda.

Hubungan keluarga dan keuangan antara anggota Dewan Komisaris, Direksi, Dewan Pengawas Syariah, dan Pemegang Saham pada tahun 2021 digambarkan dalam tabel dibawah ini:

Between members of the Board of Commissioners, Board of Directors, Sharia Supervisory Board, and the Majority Shareholders and/or controlling Shareholder do not have any blood relation up to the third lines, either on a straight or a lateral line or in law relationship.

Family and financial relation between the Board of Commissioners, Board of Directors, Sharia Supervisory Board and Shareholders in 2021 are explained in the table below:

Nama Name	Hubungan keluarga dengan Family relationship with								Hubungan keuangan dengan Financial relationship with							
	Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Dewan Pengawas Syariah Sharia Supervisory Board		Pemegang Saham Shareholders		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Dewan Pengawas Syariah Sharia Supervisory Board		Pemegang Saham Shareholders	
	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
<b>Dewan Komisaris</b> Board of Commissioners																
Parikesit Suprapto	-	-	✓		✓		✓		-	-	✓		✓		✓	
Kazuhiko Arai	-	-	✓		✓		✓		-	-	✓		✓		✓	
Iwan Abdi	-	-	✓		✓		✓		-	-	✓		✓		✓	
Alwi Abdurrahman Shihab	-	-	✓		✓		✓		-	-	✓		✓		✓	
Henry C. Suryanaga	-	-	✓		✓		✓		-	-	✓		✓		✓	
<b>Direksi</b> Board of Directors																
Shadiq Akasya	✓	-	-		✓		✓		✓	-	-		✓		✓	
Eben Eser Nainggolan	✓	-	-		✓		✓		✓	-	-		✓		✓	
Neny Asriany	✓	-	-		✓		✓		✓	-	-		✓		✓	
Naoto Oda	✓	-	-		✓		✓		✓	-	-		✓		✓	
Hiroshi Ono	✓	-	-		✓		✓		✓	-	-		✓		✓	
<b>Dewan Pengawas Syariah</b> Sharia Supervisory Board																
Agus Haryadi	✓		✓	-	-		✓		✓		✓	-	-		✓	
Utang Ranuwijaya	✓		✓	-	-		✓		✓		✓	-	-		✓	
Siti Haniatunnisa	✓		✓	-	-		✓		✓		✓	-	-		✓	

Selama tahun 2021, seluruh anggota Dewan Komisaris, Direksi dan Dewan Pengawas Syariah tidak memiliki hubungan keluarga dan keuangan dengan sesama anggota Dewan Komisaris, Direksi dan Dewan Pengawas Syariah maupun dengan Pemegang Saham.

Throughout 2021, all members of the Board of Commissioners, Board of Directors and Sharia Supervisory Board were not having family and financial affiliations with other members of the Board of Commissioners, Board of Directors and Sharia Supervisory Board or with the Shareholders.

# KEPEMILIKAN SAHAM DEWAN KOMISARIS, DIREKSI DAN DEWAN PENGAWAS SYARIAH

**Board of Commissioners, Board of Directors and Sharia Supervisory Board Shares Ownership**

Anggota Dewan Komisaris, anggota Direksi, anggota Dewan Pengawas Syariah tidak memiliki saham Perusahaan dengan rincian sebagai berikut:

Members of the Board of Commissioners, the Board of Directors and the Sharia Supervisory Board do not have share in the Company as detailed below:

No.	Nama Name	Memiliki Saham di Having shares at		
		Anak Perusahaan Subsidiaries	Perusahaan Lain Other Companies	Instansi Lain Other Institutions
<b>Dewan Komisaris</b> Board of Commissioners				
1	Parikesit Suprapto	Tidak ada None	Tidak ada None	Tidak ada None
2	Kazuhiko Arai	Tidak ada None	Tidak ada None	Tidak ada None
3	Iwan Abdi	Tidak ada None	Tidak ada None	Tidak ada None
4	Alwi Abdurrahman Shihab	Tidak ada None	Tidak ada None	Tidak ada None
5	Henry C. Suryanaga	Tidak ada None	Tidak ada None	Tidak ada None
<b>Direksi</b> Board of Directors				
1	Shadiq Akasya	Tidak ada None	Tidak ada None	Tidak ada None
2	Eben Eser Nainggolan	Tidak ada None	Tidak ada None	Tidak ada None
3	Neny Asriany	Tidak ada None	Tidak ada None	Tidak ada None
4	Naoto Oda	Tidak ada None	Tidak ada None	Tidak ada None
5	Hiroshi Ono	Tidak ada None	Tidak ada None	Tidak ada None
<b>Dewan Pengawas Syariah</b> Sharia Supervisory Board				
1.	Agus Haryadi	Tidak ada None	Tidak ada None	Tidak ada None
2.	Utang Ranuwijaya	Tidak ada None	Tidak ada None	Tidak ada None
3.	Siti Haniatunnisa	Tidak ada None	Tidak ada None	Tidak ada None



# RANGKAP JABATAN DEWAN KOMISARIS DAN DIREKSI DAN DEWAN PENGAWAS SYARIAH

Concurrent Position of Board of Commissioners, Board of Directors and Sharia Supervisory Board

Penjelasan rangkap jabatan di perusahaan atau instansi lain dijabarkan dalam tabel berikut:

Concurrent position explanation in other companies or agencies is described in the following table:

No	Nama Name	Rangkap Jabatan Concurrent Position		
		Anak Perusahaan Subsidiary	Perusahaan/Instansi Lain Other Companies/Institutions	
<b>Dewan Komisaris</b> Board of Commissioners				
1	Parikesit Suprapto	Tidak ada None	Tidak ada None	
2	Kazuhiko Arai	Tidak ada None	Tidak ada None	
3	Iwan Abdi	Tidak ada None	Tidak ada None	
4	Alwi Abdurrahman Shihab	Tidak ada None	Tidak ada None	
5	Henry C. Suryanaga	Tidak ada None	Tidak ada None	
<b>Direksi</b> Board of Directors				
1	Shadiq Akasya	Tidak ada None	Tidak ada None	
2	Eben Eser Nainggolan	Tidak ada None	Tidak ada None	
3	Neny Asriany	Tidak ada None	Tidak ada None	
4	Naoto Oda	Tidak ada None	Tidak ada None	
5	Hiroshi Ono	Tidak ada None	Tidak ada None	
<b>Dewan Pengawas Syariah</b> Sharia Supervisory Board				
1	Agus Haryadi	Tidak ada None	<ul style="list-style-type: none"> <li>• Anggota DPS BRI Life Member of DPS BRI Life</li> <li>• Ketua DPS Chubb Life Chairman of DPS Chubb Life</li> <li>• Anggota DPS PT Paytren Aset Management Member of DPS PT Paytren Aset Management</li> </ul>	
2	Utang Ranuwijaya	Tidak ada None	<ul style="list-style-type: none"> <li>• Ketua DPS Asuransi Bangun Askrida Chairman of DPS Asuransi Bangun Askrida</li> <li>• Anggota DPS Marein Member of DPS Marein</li> <li>• Ketua DPS BPRS HIK Parahyangan Chairman of DPS BPRS HIK Parahyangan</li> </ul>	
3.	Siti Haniatunnisa	Tidak ada None	<ul style="list-style-type: none"> <li>• Anggota DPS Dana Pensiu Lembaga Keuangan Syariah Muamalat Member of DPS of Muamalat Sharia Financial Institution Pension Fund</li> <li>• Anggota DPS PT Asuransi Jasindo Syariah Member of DPS of PT Asuransi Jasindo Syariah</li> <li>• Anggota DPS PT BRI Life Syariah Member of DPS of PT BRI Life Syariah</li> <li>• Anggota DPS PT Asuransi Jiwa Syariah Bumiputera Member of DPS of PT Asuransi Jiwa Syariah Bumiputera</li> </ul>	

# KOMITE DI BAWAH DEWAN KOMISARIS

## Committees Under the Board of Commissioners

Guna menunjang pelaksanaan tugas dan tanggung jawab pengawasan, pemberian nasihat, serta rekomendasi untuk operasional Perseroan, Dewan Komisaris dibantu oleh tiga komite, yaitu:

1. Komite Audit
2. Komite Remunerasi dan Nominasi
3. Komite Pemantau Risiko

Komite-komite di bawah Dewan Komisaris tersebut bertujuan untuk menyempurnakan implementasi prinsip-prinsip GCG dalam kegiatan Perseroan dan keberadaannya telah sesuai dengan ketentuan-ketentuan yang berlaku.

In implementing its supervisory duties and in carrying out its responsibility for providing advice and recommendations for the Company's operations, the Board of Commissioners has the assistance of three committees, as follows:

1. Audit Committee
2. Remuneration and Nomination Committee
3. Risk Oversight Committee

The committees under the Board of Commissioners are aim to improve the implementation of GCG principles in the Company's activities and their existence is in accordance with applicable regulations.



# KOMITE AUDIT

## Audit Committee

Dewan Komisaris membentuk Komite Audit sebagai bentuk upaya memperkuat pelaksanaan *Good Corporate Governance* (GCG). Komite Audit turut mendukung Dewan Komisaris dalam melaksanakan pengawasan atas pelaksanaan fungsi Direksi agar dapat memastikan Perseroan dikelola dengan manajemen yang sehat secara konsisten sesuai Prinsip-prinsip GCG, etika perusahaan dan nilai-nilai lainnya.

Kedudukan Komite Audit dalam struktur Organisasi Perseroan berada di bawah Komisaris Independen dalam Dewan Komisaris.

Pengangkatan dan pemberhentian anggota Komite Audit dilakukan oleh Dewan Komisaris berdasarkan Keputusan Rapat Dewan Komisaris yang dituangkan dalam Surat Keputusan dengan Dewan Komisaris. Keanggotaan Komite Audit Perseroan paling sedikit terdiri dari seorang Komisaris Independen yang menjabat sebagai ketua dan 2 (dua) orang anggota yang memiliki keahlian di bidang audit keuangan dan hukum.

### PIAGAM KOMITE AUDIT

Dewan Komisaris menyusun pedoman kerja berupa Piagam Komite Audit guna menunjang pelaksanaan tugas dan tanggung jawabnya dalam mendukung peran Dewan Komisaris di bidang pengawasan. Piagam Komite Audit ditandatangani oleh seluruh jajaran Dewan Komisaris pada tanggal 15 September 2015. Piagam Komite Audit yang disusun berlaku sejak disepakati dan ditandatangani oleh Dewan Komisaris dan Direksi, dengan No. 004.SK.BL.KOM.0915 sebagaimana telah diperbaharui melalui Surat Keputusan Dewan Komisaris No.020.SK.BL.KOM.1221 yang ditetapkan pada tanggal 31 Desember 2021. Piagam ini bertujuan untuk menetapkan misi dan cakupan tugas Komite Audit, posisi Komite Audit dalam Perseroan, serta kewenangan dan tanggung jawabnya.

The Board of Commissioners established the Audit Committee as an effort to strengthen the implementation of Good Corporate Governance (GCG). The Audit Committee also supports the Board of Commissioners in carrying out oversight on the implementation of the function of the Board of Directors in order to ensure that the Company is managed with sound management consistently in accordance with GCG principles, Company ethics and other values.

The position of the Audit Committee within the Company's organizational structure is under an Independent Commissioner in the Board of Commissioners.

The appointment and discharge of members of the Audit Committee is carried out by the Board of Commissioners in accordance with decisions made at the Board of Commissioners Meetings as outlined in the Decree of the Board of Commissioners. The membership of the Company's Audit Committee consists of at least an Independent Commissioner who serves as chairman and 2 (two) members who have expertise in financial and legal audits.

### AUDIT COMMITTEE CHARTER

The Board of Commissioners formulates a work guideline in the form of an Audit Committee Charter to support the implementation of its duties and responsibilities in supporting the role of the Board of Commissioners in the field of supervision. The Audit Committee Charter was signed by all member of Board of Commissioners on 15 September 2015. The Audit Committee Charter that has been drawn up is valid since it was agreed upon and signed by the Board of Commissioners and Board Directors, through No. 004. SK.BL.KOM. 0915 was updated through BOC Decree No.020.SK.BL.KOM.1221 signed on 31 December 2021. This Charter aims to determine the mission and scope of duties of the Audit Committee, the position of the Audit Committee in the Company, and its authorities and responsibilities.



## KOMITE AUDIT

### Audit Committee

Audit Committee Charter (Piagam Komite Audit) mengatur hal-hal mengenai Struktur Komite Audit, Persyaratan Keanggotaan, Tanggung Jawab Komite Audit, Tugas Komite Audit, Wewenang Komite Audit, Rapat Komite Audit, Tanggung Jawab Pelaporan dan Masa Tugas.

#### KRITERIA ANGGOTA KOMITE AUDIT

Anggota Komite Audit telah memenuhi persyaratan yang diperlukan sebagai Komite Audit, yaitu:

1. Wajib memiliki integritas yang tinggi, akhlak dan moral yang baik, kemampuan, pengetahuan, pengalaman sesuai dengan bidang pekerjaannya, serta mampu berkomunikasi dengan baik;
2. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Perseroan dalam waktu 6 (enam) bulan terakhir kecuali Komisaris Independen;
3. Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberi jasa assurance, jasa non assurance, jasa penilai dan/ atau jasa konsultasi lain kepada Perseroan dalam waktu 6 (enam) bulan terakhir;
4. Wajib memahami laporan keuangan, bisnis Perseroan khususnya yang terkait dengan layanan jasa atau kegiatan usaha Perseroan, proses audit, manajemen risiko, dan peraturan perundangan di bidang Pasar Modal serta peraturan perundang- undangan terkait lainnya;
5. Wajib mematuhi kode etik Komite Audit yang ditetapkan oleh Perseroan;
6. Bersedia meningkatkan kompetensi secara terus menerus melalui pendidikan dan pelatihan;

Audit Committee's Charter regulates aspects related to Audit Committee Structure, Position Requirement, Responsibilities, Duties, and Authority of Audit Committee, Audit Committee Meeting, Reporting Responsibility and Tenure.

#### AUDIT COMMITTEE MEMBERSHIP CRITERIA

Audit Committee members have met the necessary requirements for being part of an Audit Committee, namely:

1. A member must have high integrity, good character and morals, ability, knowledge, experience in accordance with their fields of work, and be able to communicate well;
2. A member must not be a person who has the authority and responsibility to plan, lead, control, or supervise the Company's activities within the last 6 (six) months, except for Independent Commissioners;
3. A member must not be a person in a Public Accounting Firm, Legal Consulting Firm, Public Appraisal Service Office or any other party providing assurance services, non-assurance services, appraisal services and/or other consulting services to the Company within the last 6 (six) months;
4. A member must understand financial reports, the Company's business, especially those related to the services or business activities of the Company, the audit process, risk management, and laws and regulations in the Capital Market sector as well as other related laws and regulations;
5. A member must comply with the Audit Committee code of conduct established by the Company;
6. A member must be willing to continuously improve competence through education and training;



## KOMITE AUDIT

### Audit Committee

7. Wajib memiliki paling kurang 1 (satu) anggota yang berlatar belakang pendidikan dan keahlian di bidang akuntansi dan/atau keuangan;
8. Tidak mempunyai saham langsung maupun tidak langsung pada Perseroan;
9. Dalam hal anggota Komite Audit memperoleh saham Perseroan baik langsung maupun tidak langsung akibat suatu peristiwa hukum, maka saham tersebut wajib dialihkan kepada pihak lain dalam jangka waktu paling lama 6 (enam) bulan setelah diperolehnya saham tersebut;
10. Tidak mempunyai hubungan Afiliasi dengan anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Perseroan; dan
11. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Perseroan.
7. The committee must have at least 1 (one) member with an educational background and expertise in accounting and/or finance;
8. Members must not have direct or indirect shares in the Company;
9. In the event that a member of the Audit Committee acquires the Company's shares, either directly or indirectly as a result of a legal event, the shares must be transferred to another party within a maximum period of 6 (six) months after the shares were acquired;
10. A member must have no affiliation with members of the Board of Commissioners, members of the Board of Directors, or the Company's Major Shareholders; and
11. A member must not have a business relationship, either directly or indirectly, related to the Company's business activities.

#### KETENTUAN MASA JABATAN KOMITE AUDIT

Pengangkatan dan pemberhentian anggota Komite Audit dilakukan oleh Dewan Komisaris berdasarkan Keputusan Rapat Dewan Komisaris yang dituangkan dalam Surat Keputusan dengan Dewan Komisaris. Keanggotaan Komite Audit Perseroan paling sedikit terdiri dari seorang Komisaris Independen yang menjabat sebagai ketua dan 2 (dua) orang anggota yang memiliki keahlian di bidang audit keuangan dan hukum

Masa tugas yang dimiliki anggota Komite Audit tidak boleh lebih lama dari masa jabatan Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar dan dapat dipilih kembali hanya untuk 1 (satu) periode berikutnya. Apabila anggota Komisaris yang menjadi Ketua Komite Audit berhenti sebelum masa tugasnya sebagai Komisaris Perseroan, maka Ketua Komite Audit digantikan oleh Komisaris Independen lainnya.

#### AUDIT COMMITTEE TERMS OF OFFICE

The appointment and dismissal of members of the Audit Committee is carried out by the Board of Commissioners in accordance with decisions made at the Board of Commissioners Meetings as outlined in the Decree of the Board of Commissioners. The membership of the Company's Audit Committee consists of at least an Independent Commissioner who serves as chairman and 2 (two) members who have expertise in financial and legal audits.

The terms of office of the members of the Audit Committee must not be longer than the terms of office of the Board of Commissioners as stipulated in the Articles of Association and can only be re-elected for the next 1 (one) period. If a member of the Commissioner who becomes Chairman of the Audit Committee resigns before his term of office as Commissioner of the Company, then the Chairman of the Audit Committee is replaced by another Independent Commissioner.

## KOMITE AUDIT

Audit Committee

### KOMPOSISI KOMITE AUDIT

Pada tahun 2021, komposisi Komite Audit Perseroan mengalami perubahan. Dengan berakhirnya masa jabatan bapak Husain Abdullah dan Darwin Suzandi sebagai ketua dan anggota Komite Audit Perseroan. Maka, susunan anggota Komite Audit per 31 Desember 2021 adalah sebagai berikut:

### COMPOSITION OF AUDIT COMMITTEE

In 2021, the composition of the Company's Audit Committee will change. With the end of the term of office of Mr. Husain Abdullah and Darwin Suzandi as chairman and member of the Audit Committee of Company. Therefore, the composition of the members of the Audit Committee as of 31 December 2021 is as follows:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Basis of Appointmen	Keahlian Expertise
Alwi Abdurrahman Shihab	Ketua Chairman	Surat Keputusan Dewan Komisaris No. 011. SK.BL.KOM.1021 tanggal 6 Oktober 2021 Board of Commissioners Decree No. 011.SK.BL. KOM.1021 dated 6 October 2021	Manajemen Risiko dan Keuangan Risk Management and Finance
Kazuhiko Arai	Anggota Member	Surat Keputusan Dewan Komisaris No. 022. SK.BL.KOM.0219 tanggal 21 Februari 2019 Board of Commissioners Decree No. 022.SK. BL.KOM.0219 dated 21 February 2019	Manajemen Risiko, Keuangan dan Pemasaran Risk Management, Finance and Marketing
Ludovicus Sensi Wondabio	Anggota Member	Surat Keputusan Dewan Komisaris No. 006. SK.BL.KOM.0721 tanggal 30 Juli 2021 Board of Commissioners Decree No. 006.SK.BL. KOM.0721 dated 30 July 2021	Manajemen Risiko, Keuangan dan Pemasaran Risk Management, Finance and Marketing
Arzul Andaliza	Anggota Member	Surat Keputusan Dewan Komisaris No. 012. SK.BL.KOM.1021 tanggal 6 Oktober 2021 Board of Commissioners Decree No. 012.SK.BL. KOM.1021 dated 6 October 2021	Keuangan Finance

### PERNYATAAN INDEPENDENSI KOMITE AUDIT

1. Tidak mempunyai hubungan afiliasi dengan Perseroan, Direksi, Komisaris, atau Pemegang Saham Utama Perseroan.
2. Tidak memiliki hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Perseroan.
3. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Perseroan dalam 1 (satu) tahun terakhir sebelum diangkat oleh Dewan Komisaris, kecuali untuk Komisaris Independen.
4. Tidak mempunyai saham baik langsung maupun tidak langsung pada Perseroan atau afiliasinya.

### AUDIT COMMITTEE INDEPENDENCE STATEMENT

1. Has no affiliation with the Company, the Board of Directors, Board of Commissioners, or Major Shareholders of the Company.
2. Does not have any business relationships, directly or indirectly, related to the Company's business activities.
3. Is not a person who has the authority and responsibility to plan, lead, control, or supervise the Company's activities in the last 1 (one) year before being appointed by the Board of Commissioners, except for Independent Commissioners.
4. Does not own shares, either directly or indirectly, in the Company or its affiliates.



## KOMITE AUDIT

### Audit Committee

5. Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum dan pihak lainnya yang memberikan jasa audit dan atau non-audit atau jasa konsultasi lainnya kepada Perseroan dalam 1 (satu) tahun terakhir sebelum diangkat oleh Dewan Komisaris.
5. Is not a person in a Public Accounting Firm, Legal Consulting Firm and other parties that provide audit and/or non-audit services or other consulting services to the Company in the last 1 (one) year before being appointed by the Board of Commissioners.

#### TUGAS DAN TANGGUNG JAWAB KOMITE AUDIT

1. Memastikan pengendalian audit internal yang dilaksanakan dengan baik;
2. Memastikan pelaksanaan audit internal maupun audit independen dilaksanakan sesuai dengan standar auditing yang berlaku;
3. Memastikan pelaksanaan tindak lanjut oleh Direksi atas hasil temuan satuan kerja audit internal, akuntan publik dan pengawasan OJK;
4. Memberikan rekomendasi penunjukan calon auditor independen/ eksternal;
5. Memastikan kesesuaian laporan keuangan dengan standar akuntansi yang berlaku.

#### RAPAT KOMITE AUDIT

Pada tahun 2021, Komite Audit menyelenggarakan rapat sebanyak 12 (dua belas) kali dengan tingkat kehadiran masing-masing anggota adalah sebagai berikut:

#### AUDIT COMMITTEE DUTIES AND RESPONSIBILITIES

1. Ensuring that internal audit controls are implemented properly;
2. Ensure that the implementation of internal audits and independent audits is carried out in accordance with applicable auditing standards;
3. Ensuring the implementation of follow-ups by the Board of Directors on the findings of the internal audit work unit, public accountants and OJK supervision;
4. Provide recommendations for the appointment of prospective independent/external auditors;
5. Ensure the conformity of financial statements with applicable accounting standards.

#### AUDIT COMMITTEE MEETINGS

In 2021, the Audit Committee held 12 (twelve) meetings, with the attendance levels of each member as follows:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Kehadiran Attendance Percentage	Keterangan Description
Alwi Abdurrahman Shihab	Ketua Chairman	5	5	100%	* Mulai menjabat 6 Oktober 2021 Served since 6 October 2021
Husain Abdullah	Anggota Member	7	7	100%	* Menjabat sampai dengan 6 Oktober 2021 Served until 6 October 2021
Darwin Suzandi	Anggota Member	7	7	100%	* Menjabat sampai dengan 6 Oktober 2021 Served until 6 October 2021
Kazuhiko Arai	Anggota Member	12	12	100%	
Ludovicus Sensi Wondabio	Anggota Member	12	12	100%	
Arzul Andaliza	Anggota Member	4	4	100%	* Mulai menjabat 6 Oktober 2021 Served since 6 October 2021

## KOMITE AUDIT

Audit Committee

Adapun agenda yang menjadi pembahasan dalam pertemuan Rapat Komite Audit adalah sebagai berikut:

The various agenda that were discussed at these Audit Committee meetings are as follows:

No.	Tanggal Date	Agenda
1.	21 Januari 2021 21 January 2021	<i>Internal Audit Update</i> Internal Audit Update
2.	23 Februari 2021 23 February 2021	<i>Internal Audit Update</i> Internal Audit Update
3.	16 Maret 2021 16 March 2021	<i>Internal Audit Update</i> Internal Audit Update
4.	22 April 2021 22 April 2021	<i>Internal Audit Update</i> Internal Audit Update
5.	25 Mei 2021 25 May 2021	<i>Internal Audit Update</i> Internal Audit Update
6.	24 Juni 2021 24 June 2020	<i>Internal Audit Update</i> Internal Audit Update
7.	30 Juli 2021 30 July 2021	<i>Internal Audit Update</i> Internal Audit Update
8.	26 Agustus 2021 26 August 2021	<i>Internal Audit Update</i> Internal Audit Update
9.	16 September 2021 16 September 2021	<i>Internal Audit Update</i> Internal Audit Update
10.	26 Oktober 2021 26 October 2021	<i>Internal Audit Update</i> Internal Audit Update
11.	25 November 2021 25 November 2021	<i>Internal Audit Update</i> Internal Audit Update
12.	16 Desember 2021 16 December 2021	<i>Internal Audit Update</i> Internal Audit Update

## PENGEMBANGAN KOMPETENSI

Guna meningkatkan kompetensi dan keahliannya dalam menjalankan perannya sebagai organ pendukung Dewan Komisaris, Komite Audit mengikuti Program Pelatihan yang dilaksanakan baik secara formal maupun informal. Pada tahun 2021, anggota Komite Audit telah menghadiri dan berpartisipasi dalam berbagai pelatihan, workshop, konferensi, dan seminar sebagai berikut:

## COMPETENCY DEVELOPMENT

In order to boost its competence and expertise in carrying out its role as a supporting organ for the Board of Commissioners, the Audit Committee has participated in various training programs carried out both formally and informally. In 2021, members of the Audit Committee have attended and participated in the following training sessions, workshops, conferences and seminars:



## KOMITE AUDIT

### Audit Committee

Nama Name	Pelatihan/Seminar/Sertifikasi Training/Seminar/Certification	Penyelenggara Organizer	Waktu Time
Alwi Abdurrahman Shihab	Evaluasi Manajemen Risiko dan Dasar Teknis Aktuaria pada Perusahaan Asuransi Evaluating Risk Management and Actuary Technical Basis in Insurance Companies	ITIKAD ACADEMY	25 September 2021 25 September 2021
Kazuhiko Arai	<i>Claim Risk Management:</i> Mengidentifikasi dan Mencegah Kerugian Perusahaan Asuransi akibat Kejahatan dan Mafia Asuransi, serta Meminimalkan Kerugian akibat Klaim yang Tidak Benar Claim Risk Management: Identifying and Preventing Insurance Company Loss due to Crime and Insurance Mafia, as well as Minimizing loss due to Improper claim	ITIKAD ACADEMY	28 Januari 2021 28 January 2021
	Evaluasi Manajemen Risiko dan Dasar Teknis Aktuaria pada Perusahaan Asuransi Evaluating Risk Management and Actuary Technical Basis in Insurance Companies	ITIKAD ACADEMY	25 September 2021 25 September 2021
Ludovicus Sensi Wondabio	Antisipasi Risiko <i>Megashift</i> terhadap Pasar Industri Asuransi di Indonesia Anticipating Megashift Risk on the Insurance Industry Market in Indonesia	ITIKAD ACADEMY	25 Februari 2021 25 February 2021
	<i>Expatriates/Executives Development Program Webinar Series</i> Expatriates/Executives Development Program Webinar Series	ISEA	12 Maret 2021 12 March 2021
	<i>Member Gathering &amp; International Webinar “Amplifying Business Resilience with Digital Technology: Exploit the Opportunity &amp; Manage the Risk”</i> Member Gathering & International Webinar “Amplifying Business Resilience with Digital Technology: Exploit the Opportunity & Manage the Risk”	IRMAPA	31 Maret 2021 31 March 2021
	<i>Machine Learning With Supercomputer: Case Of Financial Service</i> Machine Learning With Supercomputer: Case Of Financial Service	AAMAI	7 April 2021 7 April 2021
	<i>Virtual Hands-On Workshop on Big Data Analytics in Financial Services Using DGX</i> Virtual Hands-On Workshop on Big Data Analytics in Financial Services Using DGX	AAMAI	7 April 2021 7 April 2021
	<i>Indonesia Insurance 2022: Risk &amp; Opportunity from Macroeconomics, Pandemic COVID-19, and Insurance 4.0</i> Indonesia Insurance 2022: Risk & Opportunity from Macroeconomics, Pandemic COVID-19, and Insurance 4.0	ITIKAD ACADEMY	31 Agustus 2021 31 August 2021
	Evaluasi Manajemen Risiko dan Dasar Teknis Aktuaria pada Perusahaan Asuransi Evaluating Risk Management and Actuary Technical Basis in Insurance Companies	ITIKAD ACADEMY	25 September 2021 25 September 2021
Arzul Andaliza	-	-	-

## KOMITE AUDIT

Audit Committee

### PELAKSANAAN TUGAS KOMITE AUDIT

Komite Audit wajib menyampaikan laporan atas aktivitasnya kepada Dewan Komisaris secara berkala sekurang-kurangnya 1 (satu) kali dalam 3 (tiga) bulan. Hingga akhir 2021, Komite Audit melakukan kegiatan-kegiatan sebagai berikut:

1. Laporan Triwulan 1
2. Laporan Triwulan 2
3. Laporan Triwulan 3
4. Laporan Triwulan 4

### AUDIT COMMITTEE DUTIES IMPLEMENTATION

The Audit Committee must submit reports on its activities to the Board of Commissioners periodically at least 1 (one) time every 3 (three) months. As of the end of 2021, the Audit Committee has carried out the following activities:

1. Quarterly Report 1
2. Quarterly Report 2
3. Quarterly Report 3
4. Quarterly Report 4



## KOMITE AUDIT

### Audit Committee

#### » PROFIL KOMITE AUDIT AUDIT COMMITTEE'S PROFILE

##### ALWI ABDURRAHMAN SHIHAB

Ketua Komite Audit  
Audit Committee Chairman



##### Periode Jabatan | Period of Office

Oktober 2021 – Saat ini  
October 2021 – Present



##### Kewarganegaraan | Nationality

Indonesia  
Indonesian



##### Domisili | Domicile

Jakarta  
Jakarta



##### Usia | Age

75 tahun per 31 Desember 2021  
75 years old as of 31 December 2021

##### Dasar Pengangkatan | Legal Basis of Appointment

Diangkat sebagai Ketua Komite Audit berdasarkan Surat Keputusan Dewan Komisaris No. 011.SK.BL.KOM.1021 tanggal 6 Oktober 2021.  
Appointed as an Audit Committee Chairman based in Board of Commissioners' Decree No. 011.SK.BL.KOM.1021 on 6 October 2021.

##### Riwayat Pendidikan | Educational Background

• 1995	Doktor Fakultas Agama, Temple University, USA Doctorate of Religion Faculty, Temple University, USA	• 1968	Magister Fakultas Ushuluddin Aqidah Filsafat, University of Al-Azhar, Cairo – Mesir Master of Ushuluddin Aqidah Philosophy Faculty, University of Al-Azhar, Cairo – Egypt
• 1992	Magister Fakultas Agama, Temple University, USA Master of Religion Faculty, Temple University, USA	• 1966	Sarjana Fakultas Ushuluddin (Teologi) Aqidah Filsafat, University of Al-Azhar, Cairo – Mesir Bachelor of Ushuluddin (Teologi) Aqidah Philosophy Faculty, University of Al-Azhar, Cairo – Egypt
• 1990	Doktor Aqidah Filsafat, University of Ain Shams, Cairo – Mesir Doctorate of Aqidah Philosophy, University of Ain Shams, Cairo – Egypt		

##### Pengalaman Kerja | Work Experience

• 2017 – 2020	Komisaris Utama di PT Askrindo (Persero) President Commissioner, PT Askrindo (Persero)	• 2015	Penasihat Khusus untuk Pengembangan Bisnis Luar Negeri di PT Pertamina (Persero) Special Consultant for Foreign Business Development, PT Pertamina (Persero)
• 2016 – 2019	Utusan Khusus Presiden RI untuk Timur Tengah dan OKI Special representative of President of Republic Indonesia for Middle East and OKI	• 2007 – 2013	Komisaris Independen Asuransi Rama Jakarta Independent Commissioner of Asuransi Rama Jakarta
• 2015	Sebagai Konsultan Khusus pada bidang Marketing di PT Batutua Tembaga Raya, PT Indotan, dan PT Indonesia Mid-East Consultancy As Special Consultant for Marketing field, PT Batutua Tembaga Raya, PT Indotan, and PT Indonesia Mid-East Consultancy	• 2004 – 2005	Menteri Koordinator Departemen Kesejahteraan Rakyat Coordinating Ministry for People Welfare
		• 1999 – 2001	Menteri Departemen Luar Negeri Republik Indonesia Foreign Affairs Minister of the Republic of Indonesia

##### Rangkap Jabatan | Concurrent Position

Tidak memiliki rangkap jabatan  
Has not any concurrent positions

##### Hubungan Afiliasi I | Affiliation Relationship

Tidak memiliki hubungan afiliasi dengan Dewan Komisaris, Direksi dan Pemegang Saham Utama  
Has not affiliation relationship with Board of Commissioners, Directors and Majority Shareholders

## KOMITE AUDIT

### Audit Committee

#### KAZUHIKO ARAI

Anggota Komite Audit  
Audit Committee Member



#### Periode Jabatan | Period of Office

Agustus 2017 – Saat ini  
August 2017 – Present



#### Kewarganegaraan | Nationality

Jepang  
Japan



#### Domisili | Domicile

Jakarta  
Jakarta



#### Usia | Age

59 tahun per 31 Desember 2021  
59 years old as of 31 December 2021

#### Dasar Pengangkatan | Legal Basis of Appointment

Diangkat sebagai Anggota Komite Audit Berdasarkan Surat Keputusan Dewan Komisaris No.022.SK.BL.KOM.0219 tanggal 21 Februari 2019.  
Appointed as an Audit Committee Member based in Board of Commissioners' Decree No.022.SK.BL.KOM.0219 on 21 February 2019.

#### Riwayat Pendidikan | Educational Background

- 1985 Sarjana Hukum, Keio University  
Bachelor of Law, Keio University

#### Pengalaman Kerja | Work Experience

• 2017 – Sekarang 2017 – Present	Komisaris PT BNI Life Insurance Commissioner of PT BNI Life Insurance	• 2011 – 2012	<i>Chief Representative, Hanoi Representative Office, Sumitomo Life Insurance Company</i> Chief Representative, Hanoi Representative Office, Sumitomo Life Insurance Company
• 2014 – 2017	Direktur di PT BNI Life Insurance Director of PT BNI Life Insurance	• 2008 – 2011	<i>General Manager In Charge of International Business Department, Sumitomo Life Insurance Company</i> General Manager in Charge of International Business Department, Sumitomo Life Insurance Company
• 2012 – 2014	<i>General Manager of International Business Department Sumitomo Life Insurance Company</i> General Manager of International Business Department Sumitomo Life Insurance Company	• 2007 – 2008	<i>General Manager, Shonan Branch Office Sumitomo Life Insurance Company</i> General Manager, Shonan Branch Office Sumitomo Life Insurance Company

#### Rangkap Jabatan | Concurrent Position

Tidak memiliki rangkap jabatan  
Has not any concurrent positions

#### Hubungan Afiliasi | Affiliation Relationship

Tidak memiliki hubungan afiliasi dengan Dewan Komisaris, Direksi dan Pemegang Saham Utama  
Has not affiliation relationship with Board of Commissioners, Directors and Majority Shareholders



## KOMITE AUDIT

### Audit Committee

#### LUDOVICUS SENSI WONDABIO

Anggota Komite Audit  
Audit Committee Member



#### Periode Jabatan | Period of Office

2018 – Saat ini  
2018 – Present



#### Kewarganegaraan | Nationality

Indonesia  
Indonesian



#### Domisili | Domicile

Jakarta  
Jakarta



#### Usia | Age

58 tahun per 31 Desember 2021  
58 years old as of 31 December 2021

#### Dasar Pengangkatan | Legal Basis of Appointment

Diangkat sebagai sebagai Anggota Komite Audit Berdasarkan Surat Keputusan Dewan Komisaris No. 013.SK.BL.KOM.0218, sebagaimana diubah melalui SK No.006.SK.BL.KOM.0721 tanggal 30 Juli 2021.

Appointed as an Audit Committee Member based on Board of Commissioners' Decree No. 013.SK.BL.KOM.0218, as amended through Decree No.006.SK.BL.KOM.0721 on 30 July 2021.

#### Riwayat Pendidikan | Educational Background

- 2010 Doktor Ilmu Akuntansi, Universitas Indonesia  
Doctor in Accounting, University of Indonesia

#### Pengalaman Kerja | Work Experience

- 2015 – Sekarang Anggota Komite Audit PT BNI Life Insurance  
2015 – Present Member of the Audit Committee of PT BNI Life Insurance
- 2010 – Sekarang Dosen Inti Pengajaran pada Fakultas Ekonomi, Universitas Indonesia, Program S-1 Program Pendidikan Profesi Akuntansi (PPAk) dan Program Magister Akuntansi Universitas Indonesia  
2010 – Present Core Lecturer in Teaching  
at the Department of Economics, University of Indonesia, S1 Professional Accounting Education Program (PPAk) and Master Program in Accounting, University of Indonesia
- 2006 – Sekarang Senior Audit Partner pada Kantor Akuntan Publik Mulyamin Sensi Suryanto dan Liany. Member of Moore Stephen International  
2006 – Present Senior Audit Partner at the Public Accounting Firm Mulyamin Sensi Suryanto and Liany, Member of Moore Stephen International

#### Rangkap Jabatan | Concurrent Position

Tidak memiliki rangkap jabatan  
Has not have any concurrent positions

#### Hubungan Afiliasi | Affiliation Relationship

Tidak memiliki hubungan afiliasi dengan Dewan Komisaris, Direksi dan Pemegang Saham Utama  
Has not affiliation relationship with Board of Commissioners, Directors and Majority Shareholders

## KOMITE AUDIT

### Audit Committee

#### ARZUL ANDALIZA

Anggota Komite Audit  
Audit Committee Member



#### Periode Jabatan | Period of Office

Oktober 2021 – Saat ini  
October 2021 – Present



#### Kewarganegaraan | Nationality

Indonesia  
Indonesian



#### Domisili | Domicile

Jakarta  
Jakarta



#### Usia | Age

65 tahun per 31 Desember 2021  
65 years old as of 31 December 2021

#### Dasar Pengangkatan | Legal Basis of Appointment

Diangkat sebagai Anggota Komite Audit Berdasarkan Surat Keputusan Dewan Komisaris No.012.SK.BL.KOM.1021 tanggal 6 Oktober 2021.  
Appointed as an Audit Committee Member based in Board of Commissioners' Decree No.012.SK.BL.KOM.1021 on 6 October 2021.

#### Riwayat Pendidikan | Educational Background

- |        |   |        |   |
|--------|---|--------|---|
| • 1989 | Magister Administrasi Bisnis, Colorado State University, Fort Collins, Colorado, USA<br>Master of Business Administration (MBA), Colorado State University, Fort Collins, Colorado, USA | • 1985 | Sekolah Tinggi Akuntansi Negara (STAN), Jakarta Indonesia<br>Indonesian State College of Accountancy Jakarta, Indonesia |
|--------|---|--------|---|

#### Pengalaman Kerja | Work Experience

- |                                     |   |               |   |
|-------------------------------------|---|---------------|---|
| • 2021 – Sekarang<br>2021 – Present | Anggota Komite Audit<br>PT BNI Life Insurance<br>Member of Audit Committee at PT BNI Life Insurance                 | • 2012 – 2015 | Anggota Badan Regulator PAM DKI Jakarta<br>Member of Jakarta Water Supply Regulatory Body   |
| • 2014 – Sekarang<br>2014 – Present | Anggota Komite Audit<br>PT Bank KB Bukopin Tbk<br>Member of Audit Committee at PT Bank KB Bukopin Tbk               | • 2014        | BPPSPAM Kementerian Pekerjaan Umum sebagai Konsultan GCG Pengembangan <i>Code of Corporate Governance</i> , PDAM Kota Bandung dan PDAM Kabupaten Bogor<br>Working for BPPSPAM – Ministry of Public Works as GCG Consultant developing Code of Corporate Governance for PDAM Kota Bandung and PDAM Kabupaten Bogor |
| • 2017 – 2018                       | Konsultan di PT Adhi Karya (Persero) Tbk<br>Individual Consultant at PT Adhi Karya (Persero) Tbk                    |               |   |
| • 2012 – 2017                       | Anggota Komite Audit<br>PT Wijaya Karya (Persero) Tbk<br>Member of Audit Committee<br>PT Wijaya Karya (Persero) Tbk | • 2012 – 2013 | <i>Financial Advisor</i> PDAM Kabupaten Pati, Jawa Tengah<br>Financial Advisor of PDAM Kabupaten Pati in Central Java   |

#### Rangkap Jabatan | Concurrent Position

Tidak memiliki rangkap jabatan  
Has not have any concurrent positions

#### Hubungan Afiliasi | Affiliation Relationship

Tidak memiliki hubungan afiliasi dengan Dewan Komisaris, Direksi dan Pemegang Saham Utama  
Has not affiliation relationship with Board of Commissioners, Directors and Majority Shareholders



# KOMITE PEMANTAU RISIKO

## Risk Oversight Committee

### PEDOMAN KERJA KOMITE PEMANTAU RISIKO

Organ pendukung Dewan Komisaris salah satunya adalah Komite Pemantau Risiko berdasarkan Board Manual yang ditetapkan bersama antara Dewan Komisaris dengan Direksi pada 11 Februari 2015. Pembentukan Komite Pemantau Risiko ditetapkan dalam Keputusan Dewan Komisaris No. 002.SK.BL.KOM.0415 tanggal 27 April 2015 sebagaimana telah diperbarui melalui Surat Keputusan Dewan Komisaris No.018.SK.BL.KOM.1221 tanggal 22 Desember 2021.

### Tujuan Pembentukan Komite Pemantau Risiko

Komite Pemantau Risiko dibentuk dengan tujuan antara lain:

1. Memantau pelaksanaan manajemen risiko yang disusun Direksi dengan melakukan kajian dan evaluasi atas profil risiko Perseroan serta rekomendasi tindakan antisipatif dan preventif untuk mengeliminasi serta meminimalisasi risiko yang mungkin timbul baik untuk ruang lingkup lokal, regional maupun internasional.
2. Memastikan bahwa proses pengkajian dan pengevaluasian risiko, perumusan profil risiko dan penyusunan langkah-langkah antisipatif dan preventif yang ditujukan untuk eliminasi dan minimalisasi risiko dilaksanakan secara efektif, efisien, aman, akurat, teruji dan tepat waktu serta tidak bertentangan dengan peraturan perundangan yang berlaku.

### KRITERIA KOMITE PEMANTAU RISIKO

1. Keanggotaan Komite Pemantau Risiko paling sedikit terdiri atas:
  - 1 (satu) orang Komisaris Independen yang berkedudukan sebagai ketua;

### RISK OVERSIGHT COMMITTEE WORK GUIDELINES

One of the supporting organs for the Board of Commissioners is the Risk Oversight Committee. The basis for this is the Board Manual, which was jointly established between the Board of Commissioners and the Board of Directors on 11 February 2015. The establishment of the Risk Oversight Committee is stipulated in Board of Commissioners Decree No. 002. SK.BL.KOM.0415 dated 27 April 2015 as updated through the Board of Commissioners Decree No.018. SK.BL.KOM.1221 dated 22 December 2021.

### The Purpose of Establishing the Risk Oversight Committee

The Risk Oversight Committee was formed with the following objectives:

1. Monitor the implementation of risk management prepared by the Board of Directors by reviewing and evaluating the Company's risk profile as well as recommendations for anticipatory and preventive actions to eliminate and minimize risks that may arise both locally, regionally and internationally.
2. Ensure that the process of assessing and evaluating risks, formulating risk profiles and preparing anticipatory and preventive steps aimed at eliminating and minimizing risks are implemented in an effective, efficient, safe, accurate, tested and timely manner and that they do not conflict with applicable laws and regulations..

### RISK OVERSIGHT COMMITTEE MEMBERSHIP CRITERIA

1. Membership of the Risk Oversight Committee shall at least consist of:
  - 1 (one) Independent Commissioner who serves as chairman;



## KOMITE PEMANTAU RISIKO

Risk Oversight Committee

- 1 (satu) orang anggota yang memiliki keahlian di bidang manajemen risiko atau aktuaria; and
  - 1 (satu) orang anggota yang memiliki keahlian di bidang keuangan, ekonomi dan/atau perasuransian.
2. Ketua atau anggota Komite Pemantau Risiko dinilai memiliki keahlian di bidang manajemen risiko atau aktuaria;
3. Ketua atau anggota Komite Pemantau Risiko dinilai memiliki keahlian di bidang keuangan, ekonomi dan/atau perasuransian;
4. Masa kerja Komite Pemantau Risiko ditentukan sama dengan kerja Dewan Komisaris sebagaimana ditetapkan dalam anggaran dasar Perseroan dan dapat dipilih kembali hanya untuk 1 (satu) periode berikutnya.
- 1 (one) member who has expertise in risk management or actuarial affairs; and
  - 1 (one) member who has expertise in finance, economy and/or insurance.
2. The chairman or members of the Risk Oversight Committee that have expertise in risk management or actuarial affairs;
3. The chairman or members of the Risk Oversight Committee that have expertise in finance, economics and/or insurance;
4. The working period of the Risk Oversight Committee is determined to be the same as the work of the Board of Commissioners, as stipulated in the Company's articles of association, and they can be re-elected only for the next 1 (one) period.

### KETENTUAN MASA JABATAN KOMITE PEMANTAU RISIKO

Komite Pemantau Risiko memiliki masa kerja yang ditentukan oleh Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar Perseroan. Anggota Komite dapat dipilih kembali hanya untuk 1 (satu) periode berikutnya, kecuali ketua Komite yang dapat dipilih kembali untuk lebih dari 1 (satu) periode berikutnya.

### KOMPOSISI KOMITE PEMANTAU RISIKO

Pada tahun 2021 Komposisi Komite Pemantau Risiko Perseroan mengalami perubahan. Terdapat satu anggota Komite Pemantau Risiko telah habis masa jabatannya yaitu bapak Ludovicus Sensi Wondabio. Maka, per 31 Desember 2021, Susunan anggota Komite Pemantau Risiko adalah sebagai berikut:

### RISK OVERSIGHT COMMITTEE TERMS OF OFFICE

The Risk Oversight Committee has a working period determined by the Board of Commissioners as stipulated in the Articles of Association of the Company. Committee members can be re-elected only for the next 1 (one) period, except for the Committee Chair who can be re-elected for more than 1 (one) subsequent term

### COMPOSITION OF RISK OVERSIGHT COMMITTEE

In 2021 the composition of the Risk Oversight Committee of Company underwent a change. There is one member of the Risk Oversight Committee whose term of office has expired, namely Mr. Ludovicus Sensi Wondabio. Therefore, as of 31 December 2021, the composition of the members of the Risk Oversight Committee is as follows:



## KOMITE PEMANTAU RISIKO

Risk Oversight Committee

Nama Name	Jabatan Position	Dasar Penetapan Basis of Appointment	Keahlian Expertise
Henry C. Suryanaga	Ketua Chairman	Surat Keputusan Dewan Komisaris No.007. SK.BL.KOM.0721 tanggal 30 Juli 2021 Board of Commissioners' Decree No.007.SK.BL. KOM.0721 dated 30 July 2021	Manajemen Risiko dan Keuangan Risk Management and Finance
Kazuhiko Arai	Anggota Member	Surat Keputusan Dewan Komisaris No. 023. SK.BL.KOM.0219 tanggal 21 Februari 2019 Board of Commissioners' Decree No. 023. SK.BL.KOM.0219 dated 21 February 2019	Manajemen Risiko, Keuangan, dan Pemasaran Risk Management, Finance and Marketing
Djarot Ramelan Suseno	Anggota Member	Surat Keputusan Dewan Komisaris No. 008. SK.BL.KOM.0721 tanggal 30 Juli 2021 Board of Commissioners' Decree No. 008. SK.BL.KOM.0721 dated 30 July 2021	Manajemen Risiko dan Keuangan Risk Management and Finance
Karya Budiana	Anggota Member	Surat Keputusan Dewan Komisaris No. 009. SK.BL.KOM.0721 tanggal 30 Juli 2021 Board of Commissioners' Decree No. 009. SK.BL.KOM.0721 dated 30 July 2021	Manajemen Risiko dan Keuangan Risk Management and Finance

### TUGAS DAN TANGGUNG JAWAB KOMITE PEMANTAU RISIKO

Sebagaimana tertuang dalam Anggaran Dasar Perusahaan, tugas Komite Pemantau Risiko adalah:

1. Melakukan pengawasan dan pemantauan pelaksanaan penerapan manajemen risiko; dan
2. Menilai efektivitas manajemen risiko termasuk menilai toleransi risiko yang dapat diambil oleh Perseroan.

Adapun tanggung jawab Komite Pemantau Risiko, yaitu:

1. Membantu Dewan Komisaris dalam memantau pelaksanaan manajemen risiko serta menilai toleransi risiko yang dapat diambil oleh Perseroan;
2. Melakukan Pengawasan atas pelaksanaan langkah-langkah antisipatif dan preventif yang ditujukan untuk eliminasi dan minimalisasi risiko yang telah dijalankan secara efektif, efisien aman, akurat, teruji dan tepat waktu serta tidak bertentangan dengan peraturan perundungan yang berlaku;

### RISK OVERSIGHT COMMITTEE DUTIES AND RESPONSIBILITIES

As stated in the Company's Articles of Association, the duties of the Risk Oversight Committee are:

1. To supervise and monitor the implementation of risk management; and
2. To assess the effectiveness of risk management, including assessing risk tolerance that can be taken by the Company.

The responsibilities of the Risk Oversight Committee are:

1. To assist the Board of Commissioners in monitoring the implementation of risk management and assessing risk tolerance that can be taken by the Company;
2. Supervise the implementation of anticipatory and preventive measures aimed at eliminating and minimizing risks that have been carried out in an effective, efficient, safe, accurate, tested and timely manner and in ways that do not conflict with applicable laws and regulations;



## KOMITE PEMANTAU RISIKO

Risk Oversight Committee

3. Menyampaikan hasil pengawasan seperti tersebut di atas kepada Ketua Komite yang dilengkapi dengan rekomendasi langkah antisipatif terhadap kemungkinan segala bentuk hambatan di masa mendatang. Selanjutnya, rekomendasi ini diserahkan kepada Dewan Komisaris;
4. Memantau seluruh kebijakan dan pedoman investasi (penanaman dana) yang berlaku dalam Perseroan telah dilaksanakan dengan memfokuskan pada pelaksana prosedur dan perumusan tindakan/program perbaikan apabila terjadi risiko;
5. Memberi masukan kepada Dewan Komisaris yang berkaitan dengan penyusunan, penyempurnaan dan pemeliharaan sistem dan Prosedur Operasi Baku (SOP) berkenaan dengan manajemen risiko dalam segala kegiatan operasional Perseroan dan memastikan SOP dilakukan sesuai dengan ketentuan perundangan yang berlaku;
6. Menjalin kerja sama dengan pihak terkait dari internal maupun eksternal Perseroan dengan fokus pada Perusahaan asuransi lain dan lembaga keuangan/ sekuritas/pengelola dana untuk memperkaya wawasan dan memperoleh informasi yang terkini (*up to date*);
7. Secara internal, membina hubungan baik dan bekerja sama terutama dengan Divisi Internal Audit dan Divisi *Risk Management*;
8. Melakukan *review* terhadap arahan, kebijakan dan strategi manajemen risiko Perseroan yang ditetapkan;
9. Mengkaji dan mengevaluasi toleransi risiko Perseroan dan mengalokasinya ke masing-masing divisi/business unit (*risk budgeting*);
10. Mengevaluasi dan mengkaji kebijakan mengenai batasan-batasan transaksi dengan pihak ketiga serta batasan pengelolaan investasi;
3. Delivering the results of the aforementioned supervision to the Chairman of the Committee, accompanied by recommendations for anticipatory steps against any possible future obstacles. Furthermore, these recommendations are to be submitted to the Board of Commissioners;
4. Monitor all investment policies and guidelines (investment of funds) that apply to the Company that have been carried out by focusing on implementing procedures and formulating corrective actions/ programs in the event of a risk;
5. Provide input to the Board of Commissioners relating to the preparation, improvement and maintenance of systems and Standard Operating Procedures (SOPs) with regard to risk management in all operational activities of the Company and ensure that SOPs are carried out in accordance with applicable laws and regulations;
6. Establish cooperation with related parties both internal and external to the Company with a focus on other insurance companies and financial institutions/ securities/ fund managers to enrich their insights and obtain up to date information;
7. Internally, maintain good relations and work closely with the Internal Audit Division and Risk Management Division;
8. Conduct a review of the Company's stipulated direction, policies and risk management strategies;
9. Review and evaluate the Company's risk tolerance and allocate it to each division/business unit (*risk budgeting*);
10. Evaluating and reviewing policies regarding limits on transactions with third parties as well as limits on investment management;



## KOMITE PEMANTAU RISIKO

Risk Oversight Committee

11. Melakukan review atas sistem manajemen risiko yang akan digunakan dalam pengelolaan risiko usaha;
12. Melakukan evaluasi tentang kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan;
13. Mengawasi dan melakukan evaluasi atas tugas Komite Risiko dan divisi *Risk Management* dan divisi terkait;
14. Melakukan evaluasi kerja dan laporan pertanggungjawaban Direksi dan rekomendasi Direksi atas usulan pembagian dividen interim;
15. Menyampaikan rekomendasi kepada Dewan Komisaris atas kebijakan yang telah diambil oleh Direksi berkaitan dengan manajemen risiko Perseroan;
16. Melakukan evaluasi kepatuhan Perseroan terhadap ketentuan Anggaran Dasar, peraturan Otoritas Jasa Keuangan, serta peraturan perundungan lainnya yang terkait;
17. Memberikan rekomendasi kepada Dewan Komisaris tentang penetapan limit yang memerlukan persetujuan Dewan Komisaris sesuai dengan yang dipersyaratkan dalam Anggaran Dasar dan yang ditetapkan oleh Otoritas Jasa Keuangan;
18. Melakukan evaluasi atas situasi yang diperkirakan dapat membahayakan kelangsungan usaha Perseroan dan menyampaikan hasil evaluasi tersebut agar Dewan Komisaris dapat melaporkan kepada Otoritas Jasa Keuangan dalam kurun waktu yang ditetapkan;
19. Menyusun pedoman dan tata tertib kerja Komite (*Piagam/Charter*) dan melakukan *review* sesuai kebutuhan minimal 2 (dua) tahun sekali;
11. Conduct a review of the risk management system that will be used in business risk management;
12. Conduct evaluation on the conformity between risk management policies and policy implementation;
13. Overseeing and evaluating the duties of the Risk Committee and Risk Management division and other related divisions;
14. Evaluating the Board of Directors' accountability report and the Board of Directors' recommendations on proposed interim dividend distributions;
15. Delivering recommendations to the Board of Commissioners regarding policies that have been taken by the Board of Directors relating to the risk management of the Company;
16. To evaluate the Company's compliance with the provisions of the Articles of Association, Financial Services Authority regulations, and other relevant laws and regulations;
17. Provide recommendations to the Board of Commissioners regarding the determination of limits which require the approval of the Board of Commissioners, as required in the Articles of Association and stipulated by the Financial Services Authority;
18. Evaluating situations that are thought to endanger the sustainability of the Company's business and submitting the results of the evaluation so that the Board of Commissioners can report to the Financial Services Authority within the stipulated time period;
19. Prepare guidelines and work procedures for charters and conduct reviews as needed at least once every 2 (two) years;

## KOMITE PEMANTAU RISIKO

Risk Oversight Committee

- 20. Melaksanakan tugas dan tanggung jawab lain yang diberikan oleh Dewan Komisaris dari waktu ke waktu;
- 21. Mengkaji sistem manajemen risiko yang disusun oleh Direksi;
- 22. Menilai efektivitas manajemen risiko termasuk menilai toleransi risiko yang dapat diambil oleh Perseroan.
- 20. Carry out other duties and responsibilities assigned by the Board of Commissioners from time to time;
- 21. Review the risk management system prepared by the Board of Directors;
- 22. Assessing the effectiveness of risk management, including assessing the risk tolerance that can be taken by the Company.

### RAPAT KOMITE PEMANTAU RISIKO

Pada tahun 2021, Komite Pemantau Risiko menyelenggarakan rapat sebanyak 12 kali dengan tingkat kehadiran masing-masing anggota adalah sebagai berikut:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Kehadiran Attendance Percentage	Keterangan Description
Henry C. Suryanaga	Ketua Chairman	12	12	100 %	
Kazuhiko Arai	Anggota Member	12	12	100 %	
Djarot Ramelan Suseno	Anggota Member	12	10	83 %	
Karya Budiana	Anggota Member	5	5	100%	* Tanggal mulai menjabat 30 Juli 2021 Served since 30 July 2021

Adapun agenda yang menjadi pembahasan dalam pertemuan Rapat Komite Pemantau Risiko adalah sebagai berikut:

### RISK OVERSIGHT COMMITTEE MEETINGS

Throughout 2021, the Risk Oversight Committee held 12 meetings, with the attendance levels of each member as follows:

The various agenda that were discussed at these Risk Oversight Committee meetings are as follows:

No	Tanggal Date	Agenda
1	21 Januari 2021 21 January 2020	<i>Risk Oversight Committee Update</i> Risk Oversight Committee Update
2	23 Februari 2021 23 February 2021	<i>Risk Oversight Committee Update</i> Risk Oversight Committee Update
3	16 Maret 2021 16 March 2021	<i>Risk Oversight Committee Update</i> Risk Oversight Committee Update
4	22 April 2021 22 April 2021	<i>Risk Oversight Committee Update</i> Risk Oversight Committee Update
5	25 Mei 2021 25 May 2021	<i>Risk Oversight Committee Update</i> Risk Oversight Committee Update



## KOMITE PEMANTAU RISIKO

Risk Oversight Committee

No	Tanggal Date	Agenda
6	24 Juni 2021 24 June 2021	<i>Risk Oversight Committee Update</i> Risk Oversight Committee Update
7	30 Juli 2021 30 July 2021	<i>Risk Oversight Committee Update</i> Risk Oversight Committee Update
8	26 Agustus 2021 26 August 2021	<i>Risk Oversight Committee Update</i> Risk Oversight Committee Update
9	16 September 2021 16 September 2021	<i>Risk Oversight Committee Update</i> Risk Oversight Committee Update
10	26 Oktober 2021 26 October 2021	<i>Risk Oversight Committee Update</i> Risk Oversight Committee Update
11	25 November 2021 25 November 2021	<i>Risk Oversight Committee Update</i> Risk Oversight Committee Update
12	16 Desember 2021 16 December 2021	<i>Risk Oversight Committee Update</i> Risk Oversight Committee Update

### PENGEMBANGAN KOMPETENSI

Guna meningkatkan kompetensi dan keahliannya dalam menjalankan perannya sebagai organ pendukung Dewan Komisaris, Komite Pemantau Risiko mengikuti program pelatihan yang dilaksanakan baik secara formal maupun informal. Hingga akhir tahun 2021, anggota Komite Pemantau Risiko telah menghadiri dan berpartisipasi dalam berbagai pelatihan, *workshop*, konferensi, dan seminar sebagai berikut:

### COMPETENCY DEVELOPMENT

In order to boost its competence and expertise in carrying out its role as a supporting organ for the Board of Commissioners, the Risk Oversight Committee has participated in various training programs carried out both formally and informally. In 2021, members of the Risk Oversight Committee have attended and participated in the following training sessions, workshops, conferences and seminars:

Nama Name	Pelatihan/Seminar/Sertifikasi Training/Seminar/Certification	Penyelenggara Organizer	Waktu Date
Henry C. Suryanaga	Sertifikasi Certification  <i>Indonesia Insurance 2022: Risk &amp; Opportunity from Macroeconomics, Pandemic COVID-19, and Insurance 4.0</i> Indonesia Insurance 2022: Risk & Opportunity from Macroeconomics, Pandemic COVID-19, and Insurance 4.0	Sertifikasi LSP MKS  ITIKAD ACADEMY	8 Maret 2021 8 March 2021  21 Agustus 2021 21 August 2021
	Evaluasi Manajemen Risiko dan Dasar Teknis Aktuaria pada Perusahaan Asuransi Evaluating Risk Management and Actuary Technical Basis in Insurance Companies	ITIKAD ACADEMY	28 September 2021 28 September 2021
	<i>Member Gathering &amp; International Webinar "Amplifying Business Resilience with Digital Technology: Exploit the Opportunity &amp; Manage the Risk"</i> Member Gathering & International Webinar "Amplifying Business Resilience with Digital Technology: Exploit the Opportunity & Manage the Risk"	IRMAPA	31 Maret 2021 31 March 2021

## KOMITE PEMANTAU RISIKO

Risk Oversight Committee

Nama Name	Pelatihan/Seminar/Sertifikasi Training/Seminar/Certification	Penyelenggara Organizer	Waktu Date
Kazuhiro Arai	<i>Claim Risk Management: Mengidentifikasi dan Mencegah Kerugian Perusahaan Asuransi akibat Kejahatan dan Mafia Asuransi, serta Meminimalkan Kerugian akibat Klaim yang Tidak Benar</i> <i>Claim Risk Management: Identifying and Preventing Insurance Company Loss due to Crime and Insurance Mafia, as well as Minimizing loss due to Improper claim</i>	ITIKAD ACADEMY	28 Januari 2021 28 January 2021
	<i>Antisipasi Risiko Megashift terhadap Pasar Industri Asuransi di Indonesia</i> <i>Anticipating Megashift Risk on the Insurance Industry Market in Indonesia</i>	ITIKAD ACADEMY	26 Februari 2021 26 February 2021
	<i>Member Gathering &amp; International Webinar "Amplifying Business Resilience with Digital Technology: Exploit the Opportunity &amp; Manage the Risk"</i> <i>Member Gathering &amp; International Webinar "Amplifying Business Resilience with Digital Technology: Exploit the Opportunity &amp; Manage the Risk"</i>	IRMAPA	31 Maret 2021 31 March 2021
	<i>Indonesia Insurance 2022: Risk &amp; Opportunity from Macroeconomics, Pandemic COVID-19, and Insurance 4.0</i> <i>Indonesia Insurance 2022: Risk &amp; Opportunity from Macroeconomics, Pandemic COVID-19, and Insurance 4.0</i>	ITIKAD ACADEMY	31 Agustus 2021 31 August 2021
	<i>Evaluasi Manajemen Risiko dan Dasar Teknis Aktuaria pada Perusahaan Asuransi</i> <i>Evaluating Risk Management and Actuary Technical Basis in Insurance Companies</i>	ITIKAD ACADEMY	25 September 2021 25 September 2021
Djarot Ramelan Suseno	<i>Claim Risk Management: Mengidentifikasi dan Mencegah Kerugian Perusahaan Asuransi akibat Kejahatan dan Mafia Asuransi, serta Meminimalkan Kerugian akibat Klaim yang Tidak Benar</i> <i>Claim Risk Management: Identifying and Preventing Insurance Company Loss due to Crime and Insurance Mafia, as well as Minimizing loss due to Improper claim</i>	ITIKAD ACADEMY	28 Januari 2021 January 28, 2021
	<i>Antisipasi Risiko Megashift terhadap Pasar Industri Asuransi di Indonesia</i> <i>Anticipating Megashift Risk on the Insurance Industry Market in Indonesia</i>	ITIKAD ACADEMY	25 Februari 2021 25 February 2021
	<i>Expatriates/Executives Development Program Webinar Series</i> <i>Expatriates/Executives Development Program Webinar Series</i>	ISEA	12 Maret 2021 12 March 2021
	<i>Member Gathering &amp; International Webinar "Amplifying Business Resilience with Digital Technology: Exploit the Opportunity &amp; Manage the Risk"</i> <i>Member Gathering &amp; International Webinar "Amplifying Business Resilience with Digital Technology: Exploit the Opportunity &amp; Manage the Risk"</i>	IRMAPA	31 Maret 2021 31 March 2021
	<i>Againts Fraud and Corruption in Insurance Industry thru Governance - Risk Management - Compliance!</i> <i>Againts Fraud and Corruption in Insurance Industry thru Governance - Risk Management - Compliance!</i>	ITIKAD ACADEMY	29 Juli 2021 29 July 2021
	<i>Indonesia Insurance 2022: Risk &amp; Opportunity from Macroeconomics, Pandemic COVID-19, and Insurance 4.0</i> <i>Indonesia Insurance 2022: Risk &amp; Opportunity from Macroeconomics, Pandemic COVID-19, and Insurance 4.0</i>	ITIKAD ACADEMY	31 Agustus 2021 August 31, 2021
	<i>Evaluasi Manajemen Risiko dan Dasar Teknis Aktuaria pada Perusahaan Asuransi</i> <i>Evaluating Risk Management and Actuary Technical Basis in Insurance Companies</i>	ITIKAD ACADEMY	25 September 2021 25 September 2021



## KOMITE PEMANTAU RISIKO

Risk Oversight Committee

Nama Name	Pelatihan/Seminar/Sertifikasi Training/Seminar/Certification	Penyelenggara Organizer	Waktu Date
Karya Budiana	<i>Indonesia Insurance 2022: Risk &amp; Opportunity from Macroeconomics, Pandemic COVID-19, and Insurance 4.0</i> <i>Indonesia Insurance 2022: Risk &amp; Opportunity from Macroeconomics, Pandemic COVID-19, and Insurance 4.0</i> <i>Evaluasi Manajemen Risiko dan Dasar Teknis Aktuaria pada Perusahaan Asuransi</i> <i>Evaluating Risk Management and Actuary Technical Basis in Insurance Companies</i>	ITIKAD ACADEMY	31 Agustus 2021 31 August 2021
		ITIKAD ACADEMY	25 September 2021 25 September 2021

### PELAKSANAAN TUGAS KOMITE PEMANTAU RISIKO

Komite Pemantau Risiko memberikan rekomendasi yang berkaitan dengan bidang yang menjadi tanggung jawab Komite Pemantau Risiko kepada Dewan Komisaris sebagai bagian dari tugas dan tanggung jawab. Selama 2021, Komite Pemantau Risiko melakukan kegiatan-kegiatan sebagai berikut:

1. Laporan Triwulan 1
2. Laporan Triwulan 2
3. Laporan Triwulan 3
4. Laporan Triwulan 4

### RISK OVERSIGHT COMMITTEE DUTIES IMPLEMENTATION

The Risk Oversight Committee provides recommendations relating to areas of responsibility of the Risk Oversight Committee to the Board of Commissioners as part of its duties and responsibilities. Throughout 2021, Risk Oversight Committee carried out the following activities:

1. Quarterly Report 1
2. Quarterly Report 2
3. Quarterly Report 3
4. Quarterly Report 4

## KOMITE PEMANTAU RISIKO

Risk Oversight Committee

### » PROFIL KOMITE PEMANTAU RISIKO RISK OVERSIGHT COMMITTEE'S PROFILE

#### HENRY C SURYANAGA

Ketua Komite Pemantau Risiko  
Risk Oversight Committee Chairman

#### Periode Jabatan | Period of Office

2018 – Saat ini  
2018 – Present



#### Kewarganegaraan | Nationality

Indonesia  
Indonesian



#### Domisili | Domicile

Jakarta  
Jakarta



#### Usia | Age

60 tahun per 31 Desember 2021  
60 years old as of 31 December 2021

#### Dasar Pengangkatan | Legal Basis of Appointment

Diangkat sebagai Ketua Komite Pemantau Risiko berdasarkan Surat Keputusan Dewan Komisaris No.16.SK.BL.KOM.0718, sebagaimana diubah melalui SK No.007.SK.BL.KOM.0721 tanggal 30 Juli 2021.

Appointed as a Risk Oversight Committee Chairman based on Board of Commissioners' Decree No.16.SK.BL.KOM.0718, as amended through Decree No.007.SK.BL.KOM.0721 dated 30 July 2021.

#### Riwayat Pendidikan | Educational Background

• 1992	Magister International Finance, New York University, New York, USA Master of International Finance, New York University, New York, USA	• 1986	Sarjana Ekonomi, Universitas Katolik Atmajaya, Jakarta Bachelor of Economics, Atma Jaya Catholic University, Jakarta
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#### Pengalaman Kerja | Work Experience

• 2016 – 2018	Presiden Direktur PT Asuransi Jiwa Indosurya Sukses President Director of PT Asuransi Jiwa Indosurya Sukses	• 2011 – 2016	Komisaris Utama PT Aldiracitra Corporatama President Commissioner of PT Aldiracitra Corporatama
• 2015 – 2016	Komite Pemantau Risiko PT BNI Life Insurance Risk Oversight Committee of PT BNI Life Insurance	• 2011 – 2012	Wakil Komisaris Utama PT Smartfren Telecom Tbk Vice President Commissioner of PT Smartfren Telecom Tbk
• 2015 – 2016	Komisaris Independen PT BNI Life Insurance Independent Commissioner of PT BNI Life Insurance	• 2008 – 2010	Komisaris PT Asuransi Jiwa Mega Life Commissioner of PT Asuransi Jiwa Mega Life

#### Rangkap Jabatan | Concurrent Position

Tidak memiliki rangkap jabatan  
Has not any concurrent positions

#### Hubungan Afiliasi | Affiliation Relationship

Tidak memiliki hubungan afiliasi dengan Dewan Komisaris, Direksi dan Pemegang Saham Utama  
Has not affiliation relationship with Board of Commissioners, Directors and Majority Shareholders



## KOMITE PEMANTAU RISIKO

Risk Oversight Committee

### KAZUHIKO ARAI

Anggota Komite Pemantau Risiko  
Risk Oversight Committee Member



#### Periode Jabatan | Period of Office

2019 – Saat ini  
2019 – Present



#### Kewarganegaraan | Nationality

Jepang  
Japan



#### Domisili | Domicile

Jakarta  
Jakarta



#### Usia | Age

59 tahun per 31 Desember 2021  
59 years old as of 31 December 2021

#### Dasar Pengangkatan | Legal Basis of Appointment

Diangkat sebagai Anggota Komite Pemantau Risiko berdasarkan Surat Keputusan Dewan Komisaris No. 023. SK.BL.KOM.0219 tanggal 21 Februari 2019.

Appointed as a Risk Oversight Committee Member based on Board of Commissioners' Decree No. 023.SK.BL.KOM.0219 dated 21 February 2019.

#### Riwayat Pendidikan | Educational Background

- 1985 Sarjana Hukum, Keio University  
Bachelor of Law, Keio University

#### Pengalaman Kerja | Work Experience

• 2017 – Sekarang 2017 – Present	Komisaris PT BNI Life Insurance Commissioner of PT BNI Life Insurance	• 2011 – 2012	<i>Chief Representative, Hanoi Representative Office, Sumitomo Life Insurance Company</i> Chief Representative, Hanoi Representative Office, Sumitomo Life Insurance Company
• 2014 – 2017	Direktur di PT BNI Life Insurance Director of PT BNI Life Insurance	• 2008 – 2011	<i>General Manager In Charge of International Business Department, Sumitomo Life Insurance Company</i> General Manager in Charge of International Business Department, Sumitomo Life Insurance Company
• 2012 – 2014	<i>General Manager of International Business Department Sumitomo Life Insurance Company</i> General Manager of International Business Department Sumitomo Life Insurance Company	• 2007 – 2008	<i>General Manager, Shonan Branch Office Sumitomo Life Insurance Company</i> General Manager, Shonan Branch Office Sumitomo Life Insurance Company

#### Rangkap Jabatan | Concurrent Position

Tidak memiliki rangkap jabatan  
Has not any concurrent positions

#### Hubungan Afiliasi | Affiliation Relationship

Tidak memiliki hubungan afiliasi dengan Dewan Komisaris, Direksi dan Pemegang Saham Utama  
Has not affiliation relationship with Board of Commissioners, Directors and Majority Shareholders

## KOMITE PEMANTAU RISIKO

Risk Oversight Committee

### DJAROT RAMELAN SUSENO

Anggota Komite Pemantau Risiko  
Risk Oversight Committee Member



#### Periode Jabatan | Period of Office

2017 – Saat ini  
2017 – Present



#### Kewarganegaraan | Nationality

Indonesia  
Indonesian



#### Domisili | Domicile

Jakarta  
Jakarta



#### Usia | Age

66 tahun per 31 Desember 2021  
66 years old as of 31 December 2021

#### Dasar Pengangkatan | Legal Basis of Appointment

Diangkat sebagai Anggota Komite Pemantau Risiko berdasarkan Surat Keputusan Dewan Komisaris No. 016.SK.BL.KOM.0718 tanggal 10 Juli 2018, sebagaimana diubah melalui SK No. 008.SK.BL.KOM.0721 tanggal 30 Juli 2021.

Appointed as a Risk Oversight Committee Member based on Board of Commissioners' Decree No. 016.SK.BL.KOM.0718 on 10 July 2018, as amended through Decree No.007.SK.BL.KOM.0721 on 30 July 2021.

#### Riwayat Pendidikan | Educational Background

- 1988 Magister (S2) *Business Administration* (MBA), St. Louis University, Amerika Serikat.  
Masters Degree (S2) Business Administration, St. Louis University, United States.

#### Pengalaman Kerja | Work Experience

- 2017 – Sekarang Anggota Komite Pemantau Risiko, PT BNI Life Insurance  
Member of the Risk Oversight Committee of PT BNI Life Insurance
- 2004 Komisaris Utama, PT BNI Life Insurance  
President Commissioner of PT BNI Life Insurance

#### Rangkap Jabatan | Concurrent Position

Tidak memiliki rangkap jabatan  
Has not have any concurrent positions

#### Hubungan Afiliasi I | Affiliation Relationship

Tidak memiliki hubungan afiliasi dengan Dewan Komisaris, Direksi dan Pemegang Saham Utama  
Has not affiliation relationship with Board of Commissioners, Directors and Majority Shareholders



## KOMITE PEMANTAU RISIKO

Risk Oversight Committee

### KARYA BUDIANA

Anggota Komite Pemantau Risiko  
Risk Oversight Committee Member



#### Periode Jabatan | Period of Office

Juli 2021 – Saat ini  
July 2021 – Present



#### Kewarganegaraan | Nationality

Indonesia  
Indonesian



#### Domisili | Domicile

Jakarta  
Jakarta



#### Usia | Age

64 tahun per 31 Desember 2021  
64 years old as of 31 December 2021

#### Dasar Pengangkatan | Legal Basis of Appointment

Diangkat sebagai Anggota Komite Pemantau Risiko berdasarkan Surat Keputusan Dewan Komisaris No. 009.SK.BL.KOM.0721 tanggal 30 Juli 2021.

Appointed as a Risk Oversight Committee Member based on Board of Commissioners' Decree No. 009.SK.BL.KOM.0721 dated 30 July 2021.

#### Riwayat Pendidikan | Educational Background

- |             |   |              |  |
|-------------|---|--------------|--|
| • 1986-1988 | Master of Arts di bidang Ekonomi, jurusan Statistik & Ekonometrika, Catholic University of Leuven, Leuven, Belgia<br>Catholic University of Leuven, Leuven, Belgium<br>Master of Arts in Economics, majoring in Statistics & Econometrics | • 1976 –1981 | Doktorandus bidang Ekonomi, jurusan Perencanaan Ekonomi, Fakultas Ekonomi, Universitas Indonesia<br>University of Indonesia, Faculty of Economics, Jakarta Doktorandus in Economics, majoring in Economic Planning |
| • 1985-1986 | Magister Bisnis jurusan keuangan, University of Antwerp, Antwerp, Belgium<br>University of Antwerp, Antwerp, Belgium<br>Master of Business Administration, majoring in Finance  |              |  |

#### Pengalaman Kerja | Work Experience

- |               |  |               |  |
|---------------|--|---------------|--|
| • 2015 – 2020 | Komisaris Independen PT Bank Bukopin Tbk<br>Independent Commissioner PT Bank Bukopin Tbk   | • 2008 – 2010 | CEO Cement Group & Automotive Corporation Bosowa Corporation<br>CEO Cement Group & Automotive Corporation Bosowa Corporation   |
| • 2010 – 2015 | Kepala Unit Pengelolaan Cabang PT Bank Negara Indonesia (Persero) Tbk<br>Head of Subsidiaries Management Unit PT Bank Negara Indonesia (Persero) Tbk | • 2000 – 2008 | Kepala Plantation Service & V-Team Operation PT SMART Tbk,<br>(Sinar Mas Group Agribisnis Division)<br>Head Plantation Service & V-Team Operation PT SMART Tbk.<br>(Sinar Mas Group – Agribusiness Division) |

#### Rangkap Jabatan | Concurrent Position

Tidak memiliki rangkap jabatan  
Has not have any concurrent positions

#### Hubungan Afiliasi | Affiliation Relationship

Tidak memiliki hubungan afiliasi dengan Dewan Komisaris, Direksi dan Pemegang Saham Utama  
Has not affiliation relationship with Board of Commissioners, Directors and Majority Shareholders



# KOMITE REMUNERASI DAN NOMINASI

## Remuneration and Nomination Committee

Pembentukan Komite Remunerasi dan Nominasi sesuai dengan Peraturan Otoritas Jasa Keuangan Pasal 51 No.73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransi tanggal 23 Desember 2016 dan Surat Edaran Otoritas Jasa Keuangan No.16/SEOJK.05/2014 tentang Komite pada Dewan Komisaris Perseroan Asuransi, Perseroan Asuransi Syariah, Perseroan Reasuransi, dan Perseroan Reasuransi Syariah tanggal 9 Desember 2014.

BNI Life juga mengacu kepada peraturan terbaru Otoritas Jasa Keuangan sebagaimana No. 43/POJK.05/2019 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransi tanggal 27 Desember 2019 dan Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.05/2019 tentang Pembentukan, Susunan Keanggotaan, dan Masa Kerja Komite pada Dewan Komisaris Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah tanggal 22 Juli 2019 serta Peraturan Menteri BUMN No.06/MBU/04/2021 tentang Perubahan Atas Peraturan Menteri Badan Usaha Milik Negara No.PER-12/MBU/2012 tentang Organ Pendukung Dewan Komisaris/Dewan Pengawas Badan Usaha Milik Negara.

### PEDOMAN KERJA KOMITE REMUNERASI DAN NOMINASI

Dewan Komisaris membentuk Komite Remunerasi dan Nominasi pada tanggal 20 April 2017 berdasarkan Surat Keputusan No. 009.SK.BL.KOM.0417 sebagai bentuk pelaksanaan Good Corporate Governance (GCG) yang baik di lingkungan Perseroan. Pedoman kerja Komite Remunerasi dan Nominasi (*Remuneration and Nomination Committee Charter*) telah dimutakhirkan pada tanggal 27 Desember 2021 melalui Surat Keputusan Dewan Komisaris No.019.SK.BL.KOM.1221.

The formation of the Remuneration and Nomination Committee is in accordance with Financial Services Authority Regulation Article 51 No.73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies dated 23 December 2016 and Financial Services Authority Circular Letter No.16/SEOJK.05/2014 concerning Committees on the Board of Commissioners of Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Companies dated 9 December 2014.

BNI Life also refers the latest regulation of the Financial Services Authority is No. 43/POJK.05/2019 concerning Amendments to the Financial Services Authority Regulation No. 73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies dated 27 December 2019 and Financial Services Authority Circular Letter No. 14/SEOJK.05/2019 concerning the Formation, Membership Composition and Service Period of Committees on the Board of Commissioners of Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Companies dated 22 July 2019 as well as Minister of SOE Regulation No.06/MBU/04/2021 concerning Amendments to Regulation of the Minister of State-Owned Enterprises No.PER-12/MBU/2012 concerning Supporting Organs for the Board of Commissioners/ Supervisory Board of State-Owned Enterprises.

### REMUNERATION AND NOMINATION COMMITTEE WORK GUIDELINES

The Board of Commissioners established the Remuneration and Nomination Committee on 20 April 2017 based on Decree No. 009.SK.BL.KOM.0417 as a form of implementation of Good Corporate Governance (GCG) within the Company. The Remuneration and Nomination Committee Charter has been updated on 27 December 2021 through the BOC Decree No.019. SK.BL.KOM.1221.



## KOMITE REMUNERASI DAN NOMINASI

Remuneration and Nomination Committee

### KETENTUAN MASA JABATAN KOMITE REMUNERASI DAN NOMINASI

Komite Remunerasi dan Nominasi memiliki masa kerja yang ditentukan oleh Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar Perseroan dan *Remuneration and Nomination Committee Charter*. Anggota Komite dapat dipilih kembali hanya untuk 1 (satu) periode berikutnya, kecuali ketua Komite yang dapat dipilih kembali untuk lebih dari 1 (satu) periode berikutnya dengan tidak mengurangi hak Dewan Komisaris/Dewan Pengawas untuk memberhentikannya sewaktu waktu.

### KOMPOSISI KOMITE REMUNERASI DAN NOMINASI

Komposisi Komite Remunerasi dan Nominasi paling sedikit 3 (tiga) orang yang terdiri dari:

- 1 (satu) orang ketua yang merangkap sebagai anggota yang merupakan anggota Dewan Komisaris;
- 1 (satu) orang anggota dari Komisaris Independen atau Pihak Independen yang memiliki keahlian di bidang sumber daya manusia; dan
- 1 (satu) orang anggota dari Pejabat Eksekutif Perusahaan yang membawahkan bidang sumber daya manusia atau 1 (satu) orang perwakilan pegawai.

Pada tahun 2021, Komite Remunerasi dan Nominasi terdapat perubahan kepengurusan dengan berakhirnya masa jabatan bapak Darwin Suzandi. Dengan demikian, susunan Komite Remunerasi dan Nominasi per 31 Desember 2021 adalah sebagai berikut:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings
Iwan Abdi	Ketua Chairman	Surat Keputusan Dewan Komisaris No.013.SK.BL.KOM.1021 tanggal 11 Oktober 2021 Board of Commissioners Decree No. 013.SK.BL.KOM.1021 dated 11 October 2021
Chitraningrum	Anggota Member	Surat Keputusan Dewan Komisaris No 014.SK.BL.KOM.1021 tanggal 11 Oktober 2021 Board of Commissioners Decree No. 014.SK.BL.KOM.1021 dated 11 October 2021
Yenni Sari Dewi	Anggota Member	Surat Keputusan Dewan Komisaris No. 015.SK.BL.KOM.1021 tanggal 11 Oktober 2021 Board of Commissioners Decree No. 015.SK.BL.KOM.1021 dated 11 October 2021

### REMUNERATION AND NOMINATION COMMITTEE TERMS OF OFFICE

The members of the Remuneration and Nomination Committee have tenure lengths determined by the Board of Commissioners as stipulated in the Company's Articles of Association and Remuneration and Nomination Committee Charter. Committee members can be re-elected only for the next 1 (one) period, except for the Committee Chair who can be re-elected for more than 1 (one) subsequent term without prejudice to the right of the Board of Commissioners/Supervisory Board to dismiss at any time.

### COMPOSITION OF REMUNERATION AND NOMINATION COMMITTEE

The composition of the Remuneration and Nomination Committee consists of at least 3 (three) people as follows:

- 1 (one) Chairman who also serves as a member who is a member of the Board of Commissioners;
- 1 (one) member of the Independent Commissioner or Independent Party who has expertise in the field of human resources; and
- 1 (one) member of the Company's Executive Officer in charge of human resources or 1 (one) representative of employee.

In 2021, the Remuneration and Nomination Committee there was change in management with the end of Mr. Darwin Suzandi's term of office. Therefore, the composition of the Remuneration and Nomination Committee as of 31 December 2021, as follows:

# KOMITE REMUNERASI DAN NOMINASI

Remuneration and Nomination Committee

## TUGAS DAN TANGGUNG JAWAB KOMITE REMUNERASI DAN NOMINASI

Sebagaimana tertuang dalam Anggaran Dasar Perusahaan, tugas dan tanggung jawab Komite Remunerasi dan Nominasi adalah:

### 1. Dalam Bidang Remunerasi

- Mempelajari peraturan perundang-undangan dan ketentuan yang berlaku dalam kebijakan remunerasi;
- Memastikan bahwa Perusahaan telah memiliki sistem remunerasi yang transparan berupa gaji atau honorarium, tunjangan dan fasilitas yang bersifat tetap dan insentif yang bersifat variabel;
- Membantu Dewan Komisaris dalam merumuskan dan menentukan kebijakan remunerasi berupa gaji atau honorarium, tunjangan dan fasilitas yang bersifat tetap dan insentif yang bersifat variabel bagi Dewan Komisaris dan Direksi, apabila diperlukan untuk diusulkan kepada RUPS; dan
- Mengevaluasi sistem imbalan pegawai, pemberian tunjangan dan fasilitas lainnya.

### 2. Dalam Bidang Nominasi

- Menyusun dan memberikan rekomendasi mengenai sistem dan prosedur penilaian, pemilihan, dan/atau penggantian anggota Direksi, anggota Dewan Komisaris, dan Pejabat Eksekutif Perusahaan kepada Dewan Komisaris;
- Memberikan rekomendasi mengenai calon anggota Direksi dan/atau calon anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS;
- Memberikan rekomendasi mengenai Pihak Independen yang akan menjadi anggota Komite Remunerasi dan Nominasi kepada Dewan Komisaris;

## REMUNERATION AND NOMINATION COMMITTEE DUTIES AND RESPONSIBILITIES

As stated in the Company's Articles of Association, the duties and responsibility of the Remuneration and Nomination Committee are:

### 1. In the Field of Remuneration

- Studying the laws and regulations and applicable provisions in the remuneration policy;
- Ensuring that the Company has a transparent remuneration system in the form of salary or honorarium, fixed allowance and facility and variable incentive;
- Assisting the Board of Commissioners in formulating and determining remuneration policy in the form of salary or honorarium, fixed allowance and facilities and variable incentive for the Board of Commissioners and Board of Directors, if necessary to be proposed to the GMS; and
- Evaluating the employee reward system, providing allowance and other facilities.

### 2. In the Field of Nomination

- Compiling and providing recommendation regarding system and procedure for assessment, selection, and/or replacement of member of the Board of Directors, member of the Board of Commissioners, and Executive Officer of the Company to the Board of Commissioners;
- Providing recommendation concerning candidate for members of the Board of Director and/or candidate for members of the Board of Commissioner to the Board of Commissioners to be submitted to the GMS;
- Providing recommendation regarding the Independent Party who will become member of the Remuneration and Nomination Committee to the Board of Commissioners;



## KOMITE REMUNERASI DAN NOMINASI

Remuneration and Nomination Committee

- Membantu Dewan Komisaris melakukan penilaian kinerja anggota Direksi dan/atau anggota Dewan Komisaris; dan
- Mengevaluasi piagam Komite secara berkala disesuaikan dengan perkembangan ketentuan perundang-undangan.
- Assisting the Board of Commissioners in assessing the performance of member of the Board of Directors and/or member of the Board of Commissioners; and
- Evaluating the Committee's charter periodically in accordance with the development of the provision of the legislation.

### RAPAT KOMITE REMUNERASI DAN NOMINASI

Pada tahun 2021, Komite Remunerasi dan Nominasi menyelenggarakan rapat sebanyak 8 (delapan) kali dengan tingkat kehadiran masing-masing anggota adalah sebagai berikut:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Kehadiran Attendance Percentage
Iwan Abdi*	Ketua Chairman	5	5	100 %
Chitraringrum	Anggota Member	9	9	100 %
Yenni Sari Dewi*	Anggota Member	5	5	100 %

\*Mulai menjabat sejak 11 Oktober 2021

\*Served since 11 October 2021

### REMUNERATION AND NOMINATION COMMITTEE MEETINGS

Throughout 2021, the Remuneration and Nomination Committee held 8 (eight) meetings, with the attendance levels of each member as follows:

### Agenda Rapat Komite Remunerasi dan Nominasi

Adapun agenda yang menjadi pembahasan dalam pertemuan Rapat Komite Remunerasi dan Nominasi adalah sebagai berikut:

### Remuneration and Nomination Committee Meeting Agenda

The various agenda that were discussed at these Remuneration and Nomination Committee meetings are as follows:

No	Tanggal Date	Agenda
1	5 Februari 2021 5 February 2021	Pemaparan Data Market Position Remunerasi Top Executive BNI Life Tahun 2021 Presentation of BNI Life's Top Executive Remuneration Market Position Data in 2021
2	2 Maret 2021 2 March 2021	Pembahasan dengan Dewan Komisaris perihal Hasil Top Executive Remuneration Survey Konsultan, serta Rekomendasi Remunerasi berupa Gaji Pokok dan Tantiem Direksi BNI Life Tahun 2021 Discussion with the Board of Commissioners regarding the results of the Consultant's Top Executive Remuneration Survey, as well as Remuneration Recommendations in the form of Basic Salary and Tantiem for BNI Life Directors in 2021
3	30 Maret 2021 30 March 2021	Diskusi terkait Key Strategic Position Discussion related to Key Strategic Position

## KOMITE REMUNERASI DAN NOMINASI

Remuneration and Nomination Committee

No	Tanggal Date	Agenda
4	14 Juni 2021 14 June 2021	Pembahasan perihal Dewan Pengawas Syariah Discussion related to the Sharia Supervisory Board
5	14 Oktober 2021 14 October 2021	Persiapan Materi untuk Rapat Komite Remunerasi dan Nominasi dengan Dewan Komisaris tanggal 15 Oktober 2021 perihal Evaluasi Final salah satu Direktur Material Preparation for the Remuneration and Nomination Committee Meeting with the Board of Commissioners on 15 October 2021 regarding the Final Evaluation of one of the Directors
6	15 Oktober 2021 15 October 2021	Pemaparan Komite Remunerasi dan Nominasi kepada Dewan Komisaris mengenai Evaluasi Final salah satu Direktur The Remuneration and Nomination Committee presentation to the Board of Commissioners regarding the Final Evaluation of one of the Directors
7	17 November 2021 17 November 2021	Komite Remunerasi dan Nominasi <i>Activity</i> The Remuneration and Nomination Committee Activity
8	6 Desember 2021 6 December 2021	Pembahasan mengenai Komite Remunerasi dan Nominasi <i>Charter</i> Discussion related to the Remuneration and Nomination Committee Charter
9	23 Desember 2021 23 December 2021	Penambahan Anggota Komite Remunerasi dan Nominasi dari Pihak Independen Additional Member of the Remuneration and Nomination Committee from independent party

### PENGEMBANGAN KOMPETENSI

Guna meningkatkan kompetensi dan keahliannya dalam menjalankan perannya sebagai organ pendukung Dewan Komisaris, Komite Remunerasi dan Nominasi mengikuti program pelatihan yang dilaksanakan baik secara formal maupun informal. Hingga akhir tahun 2021, anggota Komite Remunerasi dan Nominasi telah menghadiri dan berpartisipasi dalam berbagai pelatihan, workshop, konferensi, dan seminar sebagai berikut:

### COMPETENCY DEVELOPMENT

In order to boost its competence and expertise in carrying out its role as a supporting organ for the Board of Commissioners, the Remuneration and Nomination Committee has participated in various training programs carried out both formally and informally. In 2021, members of the Remuneration and Nomination Committee have attended and participated in the following training sessions, workshops, conferences and seminars:

Nama Name	Pelatihan/Seminar/Sertifikasi Training/Seminar/Certification	Penyelenggara Organizer	Waktu Date
Chitraningrum	HRD Industri Perasuransian "Menjaga Kualitas Human Capital di Masa Krisis Akibat Pandemi Covid-19" HRD for the Insurance Industry "Maintaining the Quality of Human Capital in Crisis Due to the Covid-19 Pandemic"	STMA Trisakti	20 Januari 2021 20 January 2021
	"Antisipasi Risiko Megashift terhadap Pasar Industri Asuransi di Indonesia" (Program Sertifikasi Berkelanjutan LSP - MKS) Anticipating Megashift Risk on the Insurance Industry Market in Indonesia (Continuous Certification Program LSP - MKS)	ITIKAD Academy Indonesia	25 Februari 2021 25 February 2021
	Webinar IRMAPA "Exploit The Opportunity & Manage The Risk" 31 Maret 21 (Program Sertifikasi Berkelanjutan LSP - MKS) IRMAPA Webinar "Exploit The Opportunity & Manage The Risk" March 31, 21 (Continuous Certification Program LSP - MKS)	ITIKAD Academy Indonesia	31 Maret 2021 31 March 2021
	Webinar Transformasi Digital Bisnis Asuransi Berbasis Governance, Risk Management, & Compliance (Program Sertifikasi Berkelanjutan LSP - MKS) Webinar Digital Transformation of Insurance Business Based on Governance, Risk Management, & Compliance (Continuous Certification Program LSP - MKS)	ITIKAD Academy Indonesia	30 Juni 2021 30 June 2021
	Developing Indonesian Future Leaders Developing Indonesian Future Leaders	Forum Human Capital Indonesia	16 – 17 November 2021 16 – 17 November 2021



## KOMITE REMUNERASI DAN NOMINASI

Remuneration and Nomination Committee

Nama Name	Pelatihan/Seminar/Sertifikasi Training/Seminar/Certification	Penyelenggara Organizer	Waktu Date
Yenni Sari Dewi	<i>Digital Transformation Program</i> Digital Transformation Program	KBUMN & IMD	Januari 2021 January 2021
	<i>Instructional System Design &amp; Module Developer Digital Learning</i> Instructional System Design & Module Developer Digital Learning	BNI CorpU	Januari 2021 January 2021
	<i>Executive Management Program</i> Executive Management Program	BNI CorpU & KornFerry	Mei - Desember 2021 May – December 2021
	<i>Strategic Workforce Planning</i> Strategic Workforce Planning	Willis Towers Watson	16 November 2021 16 November 2021

### PELAKSANAAN TUGAS KOMITE REMUNERASI DAN NOMINASI

Komite Remunerasi dan Nominasi memberikan rekomendasi yang berkaitan dengan bidang yang menjadi tugas dan tanggung jawab Komite Remunerasi dan Nominasi kepada Dewan Komisaris. Selama 2021, Komite Remunerasi dan Nominasi telah melaksanakan tugasnya sebagai berikut:

1. Dalam bidang remunerasi
  - Melakukan benchmark Market Position Remunerasi Top Executive BNI Life Tahun 2021
  - Memberikan rekomendasi kepada Dewan Komisaris perihal Remunerasi bagi Eksekutif BNI Life Insurance (Direktur Utama) Tahun 2021
2. Dalam bidang nominasi
  - Memberikan rekomendasi kepada Dewan Komisaris perihal kepengurusan Dewan Pengawas Syariah
  - Memberikan rekomendasi kepada Dewan Komisaris perihal evaluasi Direktur

### REMUNERATION AND NOMINATION COMMITTEE IMPLEMENTATION OF DUTIES

The Remuneration and Nomination Committee provides recommendations related to areas of duties and responsibilities of the Remuneration and Nomination Committee to the Board of Commissioners. Throughout 2021, the Remuneration and Nomination Committee has carried out its duties as follow:

1. In the field of remuneration
  - Benchmarking the Market Position of BNI Life's Top Executive Remuneration in 2021
  - Provide recommendation to the Board of Commissioners regarding Remuneration for BNI Life Insurance Executive (President Director) in 2021
2. In the field of nomination
  - Provide recommendation to the Board of Commissioners regarding Sharia Supervisory Board membership
  - Provide recommendation to the Board of Commissioners regarding evaluation for Director

## KOMITE REMUNERASI DAN NOMINASI

Remuneration and Nomination Committee

### » PROFIL KOMITE REMUNERASI DAN NOMINASI REMUNERATION AND NOMINATION COMMITTEE'S PROFILE

#### IWAN ABDI

Ketua Komite Remunerasi dan Nominasi  
Remuneration and Nomination Committee Chairman



#### Periode Jabatan | Period of Office

Oktober 2021 – Saat ini  
October 2021 – Present



#### Kewarganegaraan | Nationality

Indonesia  
Indonesian



#### Domisili | Domicile

Jakarta  
Jakarta



#### Usia | Age

56 tahun per 31 Desember 2021  
56 years old as of 31 December 2021

#### Dasar Pengangkatan | Legal Basis of Appointment

Diangkat sebagai Ketua Komite Remunerasi dan Nominasi berdasarkan Surat Keputusan Dewan Komisaris No.013.SK.BL.KOM.1021 tanggal 11 Oktober 2021.

Appointed as a Remuneration and Nomination Committee Chairman based on Board of Commissioners Decree No. 013.SK.BL.KOM.1021 dated 11 October 2021

#### Riwayat Pendidikan | Educational Background

- 1992 Sarjana (S1) – Pertanian, Universitas Andalas  
Bachelor Degree – Agriculture, Andalas University

#### Pengalaman Kerja | Work Experience

- |               |   |               |  |
|---------------|---|---------------|--|
| • 2020 – 2021 | Direktur Bisnis dan Jaringan Ritel,<br>PT Bank BNI Syariah<br>Director of Business and Network Retail,<br>PT Bank BNI Syariah                                 | • 2013 – 2015 | CEO Kantor Wilayah Semarang/<br>Pemimpin Kantor Wilayah Semarang,<br>PT Bank Negara Indonesia (Persero) Tbk<br>CEO Semarang branch office/Head of<br>Semarang branch office, PT Bank Negara<br>Indonesia (Persero) Tbk |
| • 2018 – 2020 | SEVP Bisnis dan Jaringan Ritel,<br>PT Bank BNI Syariah<br>SEVP Business and Network Retail,<br>PT Bank BNI Syariah  | • 2011 – 2013 | Kepala Konsumen & Perbankan Ritel<br>Wilayah Jakarta Kemayoran,<br>PT Bank Negara Indonesia (Persero) Tbk<br>Head of Customer & Retail Banking Jakarta<br>Kemayoran, PT Bank Negara Indonesia<br>(Persero) Tbk         |
| • 2015 – 2018 | Kepala Divisi Manajemen Jaringan,<br>PT Bank Negara Indonesia (Persero) Tbk<br>Head of Network Management Division,<br>PT Bank Negara Indonesia (Persero) Tbk | • 2008 – 2011 | Manajer Penjualan Regional,<br>PT Bank Negara Indonesia (Persero) Tbk<br>Regional Sales Manager, PT Bank Negara<br>Indonesia (Persero) Tbk   |

#### Rangkap Jabatan | Concurrent Position

Tidak memiliki rangkap jabatan  
Has not any concurrent positions

#### Hubungan Afiliasi | Affiliation Relationship

Tidak memiliki hubungan afiliasi dengan Dewan Komisaris, Direksi dan Pemegang Saham Utama  
Has not affiliation relationship with Board of Commissioners, Directors and Majority Shareholders



## KOMITE REMUNERASI DAN NOMINASI

Remuneration and Nomination Committee

### CHITRANINGRUM

Anggota Komite Remunerasi Dan Nominasi  
Remuneration and Nomination Committee Member



#### Periode Jabatan | Period of Office

Maret 2019 – Saat ini  
March 2019 – Present



#### Kewarganegaraan | Nationality

Indonesia  
Indonesian



#### Domisili | Domicile

Jakarta  
Jakarta



#### Usia | Age

55 tahun per 31 Desember 2021  
55 years old as of 31 December 2021

#### Dasar Pengangkatan | Legal Basis of Appointment

Diangkat sebagai Anggota Komite Remunerasi dan Nominasi berdasarkan Surat Keputusan Dewan Komisaris No 014.SK.BL.KOM.1021 tanggal 11 Oktober 2021.

Appointed as a Remuneration and Nomination Committee Member based on Board of Commissioners Decree No. 014.SK.BL.KOM.1021 dated 11 October 2021.

#### Riwayat Pendidikan | Educational Background

- 1992 Sarjana (S1) – Psikologi, Universitas Indonesia  
Bachelor Degree Department of Psychology, University of Indonesia

#### Pengalaman Kerja | Work Experience

- |  |  |   |   |
|--|--|---|---|
| <ul style="list-style-type: none"> <li>• 2019 – Sekarang<br/>2019 – Present</li> </ul> | <i>GM of Human Capital, PT BNI Life Insurance</i><br>GM of Human Capital, PT BNI Life Insurance  | <ul style="list-style-type: none"> <li>• 2016 – 2017</li> </ul> | <i>Vice President Business Partner Divisi Human Capital, PT Bank Negara Indonesia (Persero) Tbk</i><br>Vice President Business Partner Human Capital Division, PT Bank Negara Indonesia (Persero) Tbk |
| <ul style="list-style-type: none"> <li>• 2017 – 2019</li> </ul>                        | <i>Vice President Strategy Divisi Human Capital, PT Bank Negara Indonesia (Persero) Tbk</i><br>Vice President Strategy of Human Capital Division, PT Bank Negara Indonesia (Persero) Tbk | <ul style="list-style-type: none"> <li>• 2015 – 2016</li> </ul> | <i>Vice President Service Divisi Human Capital, PT Bank Negara Indonesia (Persero) Tbk</i><br>Vice President Service of Human Capital Division, PT Bank Negara Indonesia (Persero) Tbk                |

#### Rangkap Jabatan | Concurrent Position

Tidak memiliki rangkap jabatan  
Has not have any concurrent positions

#### Hubungan Afiliasi | Affiliation Relationship

Tidak memiliki hubungan afiliasi dengan Dewan Komisaris, Direksi dan Pemegang Saham Utama  
Has not affiliation relationship with Board of Commissioners, Directors and Majority Shareholders

## KOMITE REMUNERASI DAN NOMINASI

Remuneration and Nomination Committee

### **YENNI SARI DEWI**

Anggota Komite Remunerasi Dan Nominasi  
Remuneration and Nomination Committee Member



#### **Periode Jabatan | Period of Office**

Oktober 2021 – Saat ini  
October 2021 – Present



#### **Kewarganegaraan | Nationality**

Indonesia  
Indonesian



#### **Domisili | Domicile**

Jakarta  
Jakarta



#### **Usia | Age**

43 tahun per 31 Desember 2021  
43 years old as of 31 December 2021

#### **Dasar Pengangkatan | Legal Basis of Appointment**

Diangkat sebagai Anggota Komite Remunerasi dan Nominasi berdasarkan Surat Keputusan Dewan Komisaris No. 015.SK.BL.KOM.1021 tanggal 11 Oktober 2021.

Appointed as a Remuneration and Nomination Committee Member based on Board of Commissioners Decree No. 015.SK.BL.KOM.1021 dated 11 October 2021.

#### **Riwayat Pendidikan | Educational Background**

- |        |   |        |   |
|--------|---|--------|---|
| • 2003 | Magister Manajemen, Universitas Gadjah Mada & Gatton College – University of Kentucky<br>Master in Management, Gadjah Mada University & Gatton College – University of Kentucky | • 2000 | Peternakan, Universitas Gadjah Mada<br>Animal Science, Gadjah Mada University |
|--------|---|--------|---|

#### **Pengalaman Kerja | Work Experience**

- |                                     |  |               |  |
|-------------------------------------|--|---------------|--|
| • 2021 – Sekarang<br>2021 – Present | VP Human Capital Strategy – Human Capital Strategy Division<br>VP Human Capital Strategy – Human Capital Strategy Division                             | • 2015 – 2019 | Organization Development Group Head – Strategic Planning Division<br>Organization Development Group Head – Strategic Planning Division               |
| • 2020 – 2021                       | Dean of Leadership & Future Capability Academy – BNI Corporate University<br>Dean of Leadership & Future Capability Academy – BNI Corporate University | • 2012 – 2015 | AVP Customer & Market Insight – Customer Management & Marketing Division<br>AVP Customer & Market Insight – Customer Management & Marketing Division |

#### **Rangkap Jabatan | Concurrent Position**

Tidak memiliki rangkap jabatan  
Has not have any concurrent positions

#### **Hubungan Afiliasi | Affiliation Relationship**

Tidak memiliki hubungan afiliasi dengan Dewan Komisaris, Direksi dan Pemegang Saham Utama  
Has not affiliation relationship with Board of Commissioners, Directors and Majority Shareholders



## KOMITE DI BAWAH DIREKSI

### Committees Under the Board of Directors

Guna menunjang pelaksanaan tugas dan tanggung jawab dalam pengelolaan operasional Perseroan, Direksi didukung oleh beberapa komite, yaitu:

1. Komite Investasi
2. Komite Pengembangan Produk
3. Komite Teknologi Informasi
4. Komite Anti Fraud
5. Komite Risiko
6. Komite Aset & Liabilitas

In order to support the implementation of duties and responsibilities in managing the Company's operations, the Board of Directors is supported by several committees that are as follows:

1. Investment Committee
2. Product Development Committee
3. Information Technology Committee
4. Anti Fraud Committee
5. Risk Committee
6. Asset & Liability Committee



# KOMITE INVESTASI

## Investment Committee

Sebagaimana yang tercantum dalam POJK No.2/POJK.05/2014 yang telah digantikan dengan POJK No.73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian, Direksi wajib membentuk Komite Investasi yang terdiri dari anggota Direksi yang membawahkan fungsi pengelolaan investasi dan aktuaris Perseroan.

Komite Investasi disusun berdasarkan Surat Keputusan Direksi No.004.SK.BL.DIR.1214 tanggal 15 Desember 2014 tentang Pembentukan Komite Investasi yang telah digantikan dengan Surat Keputusan Direksi No.010. SK.BL.DIR.0616 tanggal 14 Juni 2016 tentang Perubahan Keanggotaan Investasi, Persyaratan Kuorum, serta Relasi terhadap Direksi.

### STRUKTUR KEANGGOTAAN KOMITE INVESTASI

Komite Investasi memiliki peran untuk membantu Direksi dalam merumuskan kebijakan investasi dan mengawasi pelaksanaan kebijakan investasi yang telah ditetapkan.

Adapun komposisi anggota Komite Investasi terdiri dari:

1. Perwakilan Direksi
  - a. Direktur yang membawahi fungsi pengelolaan investment
  - b. Direktur yang membawahi fungsi *Risk Management*
2. General Manager Division
  - a. General Manager of Treasury & Investment
  - b. General Manager of Pricing and Product Strategy
  - c. General Manager of Risk of Management
  - d. General Manager of Technical Report, Valuation, and Reinsurance
  - e. General Manager of Finance Controller
  - f. Head of Investment Sharia
  - g. Appointed Actuary

As stated in Financial Services Authority Regulation (POJK) No.2/POJK.05/2014 which has been replaced by Financial Services Authority Regulation (POJK) No.73/POJK.05/2016 regarding Good Corporate Governance for Insurance, the Board of Directors is obliged to form an Investment Committee consisting of members of the Board of Directors in charge of investment management and actuarial functions of the Company

The Investment Committee is prepared based on Board of Directors Decree No. 004.SK.BL.DIR.1214 dated 15 December 2014 concerning the Establishment of an Investment Committee which has been replaced by Board of Directors Decree No.010. SK.BL.DIR.0616 dated 14 June 2016 concerning Changes in Investment Membership, Quorum Requirements, and Relationships with Directors.

### INVESTMENT COMMITTEE MEMBERSHIP STRUCTURE

The Investment Committee has a role to assist the Board of Directors in formulating investment policies and overseeing the implementation of established investment policies.

The composition of the members of the Investment Committee consists of:

1. Representatives of the Board of Directors
  - a. Director in charge of investment management functions
  - b. Director in charge of Risk Management function
2. General Manager Division
  - a. General Manager of Treasury & Investment
  - b. General Manager of Pricing and Product Strategy
  - c. General Manager of Risk Management
  - d. General Manager of Technical Report, Valuation, and Reinsurance
  - e. General Manager of Finance Controller
  - f. Head of Investment Sharia
  - g. Appointed Actuary



## KOMITE INVESTASI

Investment Committee

### Persyaratan Kuorum Rapat Komite Investasi

Persyaratan kuorum rapat komite Investasi dalam pengambilan keputusan terdiri dari Direktur yang masing mewakili Bank BNI dan Sumitomo Life, beserta mayoritas dengan 4 dari 7 *GM of Division/ Department Head*, dimana *GM Treasury & Investment* diwajibkan untuk hadir.

### TUGAS DAN TANGGUNG JAWAB KOMITE INVESTASI

Komite Investasi adalah komite pemberi rekomendasi/ saran dan bukan pengambil keputusan yang bertugas membantu direksi dalam memutuskan kebijakan investasi yang telah ditetapkan. Rekomendasi dari komite investasi harus mendapat persetujuan dari Direksi sebelum berlaku efektif, dan dapat diimplementasikan lebih lanjut.

### RAPAT KOMITE INVESTASI

Sepanjang tahun 2021, Komite Investasi menyelenggarakan rapat sebanyak 15 (Lima belas) kali dengan memenuhi kuorum Rapat Komite yang telah ditetapkan. Agenda yang menjadi pembahasan dalam pertemuan rapat Komite Investasi adalah sebagai berikut:

### Investment Committee Member Requirements

Investment Committee members consist of at least: The quorum requirements for the Investment committee meeting in decision making consist of Directors who each represent Bank BNI and Sumitomo Life, along with a majority with 4 out of 7 GM of Division/Department Head, where GM Treasury & Investment is required to attend.

### INVESTMENT COMMITTEE DUTIES AND RESPONSIBILITIES

The Investment Committee is a committee that provides recommendations/suggestions and is not a decision maker whose job is to assist the board of directors in deciding established investment policies. Recommendations from the investment committee must get approval from the Board of Directors before they become effective, and can be further implemented.

### INVESTMENT COMMITTEE MEETINGS

Throughout 2021, the Investment Committee held as many as 15 (fifteen) meetings and has fulfilled the established Committee Meeting quorum. The various agenda discussed in these Investment Committee meeting are as follows:

No	Tanggal Date	Agenda Agenda
1	12 Januari 2021 12 January 2021	<ol style="list-style-type: none"> <li><i>Market Update</i> Market Update</li> <li><i>Investment Portfolio</i> Investment Portfolio</li> <li><i>Cash management, Cash Ratio &amp; Liquidity Ratio</i> Cash management, Cash Ratio &amp; Liquidity Ratio</li> </ol>
2	16 Februari 2021 16 February 2021	<ol style="list-style-type: none"> <li><i>Market Update &amp; Evaluation FM 4Q20</i> Market Update &amp; Evaluation FM 4Q20</li> <li><i>Investment Portfolio</i> Investment Portfolio</li> <li><i>Cash management, Cash Ratio &amp; Liquidity Ratio</i> Cash management, Cash Ratio &amp; Liquidity Ratio</li> </ol>
3	8 Maret 2021 8 March 2021	<ol style="list-style-type: none"> <li><i>Market Update</i> Market Update</li> <li><i>Investment Report</i> Investment Report</li> <li><i>Proposal to move equity BRIS</i> Proposal to move equity BRIS</li> <li><i>Proposal to sell equity BRIS</i> Proposal to sell equity BRIS</li> </ol>

## KOMITE INVESTASI

Investment Committee

No	Tanggal Date	Agenda Agenda
		5. <i>Proposal to Add Mandiri Management Investasi</i> Proposal to Add Mandiri Management Investasi 6. <i>Cash management, Cash Ratio &amp; Liquidity Ratio</i> Cash management, Cash Ratio & Liquidity Ratio
4	24 Maret 2021 24 March 2021	1. <i>Proposal to exclude from BNI Life investment asset BRIS equity formerly booked as direct placement.</i> Proposal to exclude from BNI Life investment asset BRIS equity formerly booked as direct placement.
5	13 April 2021 13 April 2021	1. <i>Market Update</i> Market Update 2. <i>Investment Report</i> Investment Report 3. <i>Cash management, Cash Ratio &amp; Liquidity Ratio</i> Cash management, Cash Ratio & Liquidity Ratio 4. <i>Format Review Investment Guideline</i> Format Review Investment Guideline
6	11 Mei 2021 11 May 2021	1. <i>Market Update</i> Market Update 2. <i>1Q21 Fund Manager Quarterly Evaluation</i> 1Q21 Fund Manager Quarterly Evaluation 3. <i>Investment Report</i> Investment Report 4. <i>Cash management, Cash Ratio &amp; Liquidity Ratio</i> Cash management, Cash Ratio & Liquidity Ratio
7	17 Juni 2021 17 June 2021	1. <i>Market Update</i> Market Update 2. <i>Investment Report</i> Investment Report 3. <i>Proposal to Buy Bonds Subordinate III Bank BJB</i> Proposal to Buy Bonds Subordinate III Bank BJB 4. <i>Cash management, Cash Ratio &amp; Liquidity Ratio</i> Cash management, Cash Ratio & Liquidity Ratio
8	14 Juli 2021 14 July 2021	1. <i>Market Update</i> Market Update 2. <i>Investment Report</i> Investment Report 3. <i>Format Review Investment Guideline</i> Format Review Investment Guideline 4. <i>Information related to New KPD Bond BNI AM</i> Information related to New KPD Bond BNI AM 5. <i>Cash management, Cash Ratio &amp; Liquidity Ratio</i> Cash management, Cash Ratio & Liquidity Ratio
9	13 Agustus 2021 13 August 2021	1. <i>Market Update</i> Market Update 2. <i>2Q21 Fund Manager Quarterly Evaluation</i> 2Q21 Fund Manager Quarterly Evaluation 3. <i>Investment Support to Sales</i> Investment Support to Sales 4. <i>Investment Report</i> Investment Report 5. <i>Cash management, Cash Ratio &amp; Liquidity Ratio</i> Cash management, Cash Ratio & Liquidity Ratio
10	10 September 2021 10 September 2021	1. <i>Market Update</i> Market Update 2. <i>Investment Support to Sales</i> Investment Support to Sales 3. <i>Investment Report</i> Investment Report 4. <i>Update New Regulation : PP No. 91 Tahun 2021</i> Update New Regulation : PP No. 91 Tahun 2021 5. <i>Cash management, Cash Ratio &amp; Liquidity Ratio</i> Cash management, Cash Ratio & Liquidity Ratio



## KOMITE INVESTASI

Investment Committee

No	Tanggal Date	Agenda Agenda
11	13 Oktober 2021 13 October 2021	<ul style="list-style-type: none"> <li>1. <i>Market Update</i> Market Update</li> <li>2. <i>Investment Support to Sales</i> Investment Support to Sales</li> <li>3. <i>SKK Migas Fund Update</i> SKK Migas Fund Update</li> <li>4. <i>Investment Report</i> Investment Report</li> <li>5. <i>Format Review Investment Guideline</i> Format Review Investment Guideline</li> <li>6. <i>Cash management, Cash Ratio &amp; Liquidity Ratio</i> Cash management, Cash Ratio &amp; Liquidity Ratio</li> </ul>
12	28 Oktober 2021 28 October 2021	<i>Proposal to Buy Dayamitra Telekomunikasi Tbk</i> Proposal to Buy Dayamitra Telekomunikasi Tbk
13	11 November 2021 11 November 2021	<ul style="list-style-type: none"> <li>1. <i>Market Update</i> Market Update</li> <li>2. <i>3Q21 Fund Manager Quarterly Evaluation</i> 3Q21 Fund Manager Quarterly Evaluation</li> <li>3. <i>AAJI Report Q3 2021</i> AAJI Report Q3 2021</li> <li>4. <i>Investment Support to Sales</i> Investment Support to Sales</li> <li>5. <i>Investment Report</i> Investment Report</li> <li>6. <i>Investment Strategy 2022</i> Investment Strategy 2022</li> <li>7. <i>Cash management, Cash Ratio &amp; Liquidity Ratio</i> Cash management, Cash Ratio &amp; Liquidity Ratio</li> </ul>
14	9 Desember 2021 9 December 2021	<ul style="list-style-type: none"> <li>1. <i>Market Update</i> Market Update</li> <li>2. <i>Investment Support to Sales</i> Investment Support to Sales</li> <li>3. <i>Investment Report</i> Investment Report</li> <li>4. <i>Cash management, Cash Ratio &amp; Liquidity Ratio</i> Cash management, Cash Ratio &amp; Liquidity Ratio</li> </ul>

### REALISASI PROGRAM KERJA TAHUN 2021

Selama 2021, Komite Investasi melakukan kegiatan-kegiatan sebagai berikut:

1. Strategi Investasi
2. Mereview laporan Investasi secara bulanan
3. Evaluasi *Fund Manager*
4. Diskusi terkait proposal investasi

Komite investasi berfungsi memberikan rekomendasi kepada direksi terkait pengelolaan investasi yang belum diatur dalam buku pedoman kebijakan strategi investasi dengan mempertimbangkan berbagai sudut pandang dari seluruh anggota komite investasi.

### WORK PROGRAM REALIZATION IN 2021

Throughout 2021, the Investment Committee carried out the following activities:

1. Investment Strategy
2. Monthly review investment report
3. Fund Manager Evaluation
4. Discussions related to investment proposal

The investment committee has the function of providing recommendations to the board of directors regarding investment management that has not been regulated in the investment strategy policy considering various points of view from all members of the investment committee.



# KOMITE PENGEMBANGAN PRODUK

## Product Development Committee

Dalam rangka meningkatkan kinerja pemasaran dan meningkatkan daya saing, Perseroan perlu didukung oleh adanya pengembangan produk-produk dan inovasi layanan baru serta adanya peninjauan kembali atas produk-produk yang telah ada sebelumnya. Untuk itu, Perseroan membentuk Komite Pengembangan Produk yang berperan untuk melakukan evaluasi kesesuaian produk yang dipasarkan dengan strategi pengembangan usaha Perseroan.

### STRUKTUR KEANGGOTAAN KOMITE PENGEMBANGAN PRODUK

Komposisi Komite Pengembangan Produk terdiri dari:

1. Ketua: Direktur yang membawahi fungsi pengembangan produk
2. Wakil Ketua : *General Manager of Actuary & Product Development*
3. Anggota
  - a. *General Manager of Underwriting & Customer Services*
  - b. *General Manager of Claim & Provider*
  - c. *General Manager of Information and Technology*
  - d. *General Manager of Treasury & Investment*
  - e. *General Manager of Risk Management*
  - f. *General Manager of Corporate Communication*
  - g. *General Manager of Business Unit (Bancassurance, Affinity, Bancassurance Business Support, Employee Benefit Open Market, Employee Benefit Business Banking, Agency, Sharia)*

Anggota Komite Pengembangan Produk paling sedikit terdiri atas:

1. Anggota Direksi yang membawahi fungsi pengembangan produk;
2. Pemimpin divisi yang membawahi pengembangan produk.

In order to improve the marketing performance and to increase competitiveness, the Company needs to be supported by the development of new products and innovation of new services and also regular review of existing products. Therefore, the Company had established Product Development Committee with purpose to evaluate the suitability of products that marketed with the Company's business development strategy.

### PRODUCT DEVELOPMENT COMMITTEE MEMBERSHIP STRUCTURE

The composition of the Product Development Committee consists of the following:

1. Chairman: Director in charge of the product development function
2. Deputy Chair : General Manager of Actuary & Product Development
3. Members
  - a. General Manager of Underwriting & Customer Services
  - b. General Manager of Claim & Provider
  - c. General Manager of Information and Technology
  - d. General Manager of Treasury & Investment
  - e. General Manager of Risk Management
  - f. General Manager of Corporate Communication
  - g. General Manager of Business Unit (Bancassurance, Affinity, Bancassurance Business Support, Employee Benefit Open Market, Employee Benefit Business Banking, Agency, Sharia)

Members of the Product Development Committee must at least consist of:

1. Members of the Board of Directors who are in charge of product development functions;
2. Divisional leaders in charge of product development.



## KOMITE PENGEMBANGAN PRODUK

Product Development Committee

### TUGAS DAN TANGGUNG JAWAB KOMITE PENGEMBANGAN PRODUK

1. Menyusun rencana strategis pengembangan dan pemasaran produk sebagai bagian dari rencana strategis kegiatan usaha perusahaan.
2. Mengevaluasi kesesuaian produk asuransi baru yang akan dipasarkan dengan rencana strategis pengembangan dan pemasaran produk asuransi, meninjau kembali dan memonitor performa produk yang telah diluncurkan.
3. Mengevaluasi kinerja produk asuransi dan mengusulkan perubahan atau penghentian pemasarannya.

### RAPAT KOMITE PENGEMBANGAN PRODUK

Sepanjang tahun 2021, Komite Pengembangan Produk menyelenggarakan rapat sebanyak 4 (empat) kali. Agenda yang menjadi pembahasan dalam pertemuan rapat Komite Pengembangan Produk adalah sebagai berikut:

### PRODUCT DEVELOPMENT COMMITTEE DUTIES AND RESPONSIBILITIES

1. Prepare the development of product and marketing plan as a part of the Company's strategic business plan.
2. Evaluate new product's suitability that will be marketed with strategic development plan and insurance marketing program, includes monitoring and review the product's performance.
3. Evaluate the performance of the products and proposed changes or stop selling;

### PRODUCT DEVELOPMENT COMMITTEE MEETINGS

Throughout year 2021, the Product Development Committee held as many as 4 (four) meetings. The various agenda that were discussed in the Product Development Committee meeting are as follows:

No	Tanggal Date	Agenda Agenda
1	29 Januari 2021 29 January 2021	<ul style="list-style-type: none"> <li>• <i>Product Development Update Q1 2021</i> Product Development Update Q1 2021</li> <li>• <i>Product Performance Q1 2021</i> Product Performance Q1 2021</li> <li>• <i>BNI Life Product Name Q1 2021</i> BNI Life Product Name Q1 2021</li> <li>• <i>Product Issue Q1 2021</i> Product Issue Q1 2021</li> </ul>
2	30 April 2021 30 April 2021	<ul style="list-style-type: none"> <li>• <i>Product Development Update Q2 2021</i> Product Development Update Q2 2021</li> <li>• <i>Product Performance Q2 2021</i> Product Performance Q2 2021</li> <li>• <i>Product Issue Q2 2021</i> Product Issue Q2 2021</li> <li>• <i>Product Review Q2 2021</i> Product Review Q2 2021</li> </ul>
3	31 Agustus 2021 31 August 2021	<ul style="list-style-type: none"> <li>• <i>Product Development Update Q3 2021</i> Product Development Update Q3 2021</li> <li>• <i>Product Plan Q3 2021</i> Product Plan Q3 2021</li> <li>• <i>Product Performance Q3 2021</i> Product Performance Q3 2021</li> <li>• <i>Product Issue Q3 2021</i> Product Issue Q3 2021</li> </ul>



## KOMITE PENGEMBANGAN PRODUK

Product Development Committee

No	Tanggal Date	Agenda Agenda
4	23 December 2021 23 December 2021	<ul style="list-style-type: none"> <li>• <i>Product Development Update Q4 2021</i> Product Development Update Q4 2021</li> <li>• <i>Product Pipeline 2022</i> Product Pipeline 2022</li> <li>• <i>Product Performance Q4 2021</i> Product Performance Q4 2021</li> <li>• <i>Product Issue Q4 2021</i> Product Issue Q4 2021</li> </ul>

### REALISASI PROGRAM KERJA TAHUN 2021

Selama 2021, Komite Pengembangan Produk melakukan agenda kegiatan-kegiatan sebagai berikut:

1. Inisiatif Produk
2. Ulasan Produk (*Review Product* dan *Profitability*)
3. Update Pengembangan Produk
4. Isu produk dan rekomendasi

Komite Pengembangan Produk memberikan rekomendasi yang berkaitan dengan bidang yang menjadi tanggung jawab Komite Pengembangan Produk kepada Direksi sebagai bagian dari tugas dan tanggung jawab. Pada tahun 2021, rekomendasi yang diberikan Komite Pengembangan Produk adalah:

1. Melakukan rapat koordinasi terkait pengembangan produk baru
2. Melakukan review dan evaluasi produk performance
3. Melakukan *market update*
4. Melakukan inisiasi *program marketing* untuk pandemi
5. Melakukan rapat koordinasi terkait pengembangan sistem produk.

### WORK PROGRAM REALIZATION IN 2021

Throughout 2021, the Product Development Committee has carried out the following agenda activities:

1. Product Initiatives
2. Product Review (Product Review and Profitability)
3. Product Pipeline Update
4. Product Issues & Recommendations

The Product Development Committee provides recommendations relevant to the areas that are the responsibility of the Product Development Committee to the Board of Directors as part of its duties and responsibilities. In 2021, the recommendations given by the Product Development Committee included:

1. Conducting coordination meetings related to new development of product
2. Reviewing and evaluating product performance
3. Conducting market update
4. Conducting marketing program initiative during pandemic
5. Conducting coordination meetings related to product development system



## KOMITE PENGEMBANGAN PRODUK

Product Development Committee

### RENCANA PROGRAM KERJA TAHUN 2022

1. Melengkapi produk unit link dengan berbagai pilihan asuransi tambahan (*riders*)
2. Evaluasi produk dengan melakukan *revamp*, *re-price* atau menutup produk existing untuk melakukan penyesuaian terhadap kondisi dan daya saing pasar serta dalam rangka memenuhi kebutuhan setiap segmentasi pasar (berapa produk yang sudah di *revamp*, di *re-price* dan di *close*)
3. Pengembangan produk dalam rangka memperluas kerjasama dengan berbagai partner baik bank maupun non-bank

### WORK PROGRAM PLANS FOR 2022

1. Strengthen unitlink product by extending the variety of riders
2. Product evaluation by revamping, reprice or closing existing products to make adjustments to market conditions and competitiveness and in order to meet the needs of each market segmentation (how many products have been revamped, re-priced and closed)
3. Product development to be offered through bank partners and non-bank partners



# KOMITE TEKNOLOGI INFORMASI

## Information Technology Committee

Guna meningkatkan tingkat adaptasi terhadap perubahan lingkungan bisnis yang cepat, baik internal maupun eksternal serta meningkatkan tata kelola Teknologi Informasi (TI), BNI Life menyusun Komite Teknologi Informasi. Pembentukan Komite Teknologi Informasi bertujuan untuk mengoptimalkan penggunaan dan pengembangan TI agar lebih efektif dan efisien sehingga berdampak pada pengoptimalan nilai bagi pemegang saham, peningkatan laba dan modal, peningkatan pelayanan terhadap nasabah, serta perlindungan bagi Perseroan dari ancaman terkait melalui keamanan TI.

### STRUKTUR KEANGGOTAAN KOMITE TEKNOLOGI INFORMASI

Berdasarkan Keputusan Direksi 012.SK.BL.DIR.0819, komposisi Komite Teknologi Informasi terdiri dari:

Anggota Tetap Komite Teknologi Informasi:

1. Perwakilan Direksi
  - a. Direktur yang membawahi *Information Technology Solution & Digital/Associate Director and Chief Operation Officer* sebagai Ketua
  - b. Direktur yang membawahi *Risk Management/Chief Risk Officer* sebagai Wakil Ketua
2. *Chief* dan Kepala Divisi
  - a. *Head of Information Technology Solution & Digital* sebagai Sekretaris Komite
  - b. *Chief of Change Management Office*
  - c. *Head of Underwriting*
  - d. *Head of Claims and provider*
  - e. *Head of POS, Collection and Business Conversation*
  - f. *Head of Risk Management*
  - g. *Head of Corporate Planning*
  - h. *Head of Business Support*
  - i. *Head of Sharia*
  - j. *Head of Finance Controller*

In order to increase its level of adaptation to rapid changes in the business environment, both internal and external, and to improve its Information Technology (IT) governance, BNI Life has established an Information Technology Committee. The establishment of the Information Technology Committee was done with the aim of optimizing the use and development of IT to be more effective and efficient so as to have an impact on optimizing shareholder value, increasing profit and capital, improving customer service, and protecting the Company from threats through IT security.

### INFORMATION TECHNOLOGY COMMITTEE MEMBERSHIP STRUCTURE

In accordance with Board of Directors Decree No. 012. SK.BL.DIR.0819, the composition of the Information Technology Committee consists of:

Permanent Members of the InformationTechnology Committee:

1. Representatives of the Board of Directors
  - a. Director in charge of Information Technology Solutions & Digital/Associate Director and a Chief Operating Officer as Chairman
  - b. Director in charge of Risk Management/Chief Risk Officer as Deputy Chairman
2. Chief and Head Division
  - a. Head of Information Technology Solution & Digital as Committee Secretary
  - b. Chief of Change Management Office
  - c. Head of Underwriting
  - d. Head of Claims and provider
  - e. Head of POS, Collection and Business Conversation
  - f. Head of Risk Management
  - g. Head of Corporate Planning
  - h. Head of Business Support
  - i. Head of Sharia
  - j. Head of Finance Controller



## KOMITE TEKNOLOGI INFORMASI

Information Technology Committee

- k. Head of GA and Procurement
- l. Head of Product Development
- m. Head of Tech, Report, valuation and Reinsurance

### TUGAS DAN TANGGUNG JAWAB KOMITE TEKNOLOGI INFORMASI

Komite TI bertugas untuk memberikan rekomendasi atau saran dan tidak berhak mengambil keputusan apapun. Keputusan terkait dengan rekomendasi atau saran yang diberikan harus mendapatkan persetujuan dari Direksi.

Adapun ruang lingkup yang menjadi Tugas Komite TI adalah sebagai berikut:

1. Melakukan pemantauan, ulasan dan memberikan rekomendasi terhadap kebijakan teknologi informasi khususnya terkait aspek pengembangan dan pengadaan, aktivitas operasional TI, jaringan komunikasi, pengamanan informasi, end user computing, penggunaan penyedia jasa TI, anggaran TI dan evaluasi Tata Kelola TI untuk proyek yang berdampak signifikan terhadap kegiatan operasional dan usaha BNI Life serta proyek-proyek TI yang memerlukan proses pengadaan, masa pengembangan lebih dari enam bulan secara internal atau pertimbangan untuk mengubah rencana tahunan TI. Hal-hal tersebut harus didiskusikan dan disetujui oleh anggota Komite TI sebelum dimintakan persetujuan ke Dewan Direksi;
2. Melakukan pemantauan, ulasan dan memberikan rekomendasi mengenai Rencana Strategis TI (*Information Technology Strategy Plan*) sesuai rencana strategis bisnis BNI Life dengan mempertimbangkan faktor efisiensi, efektifitas serta rencana pelaksanaan (*roadmap*), sumber daya (*resource*) yang dibutuhkan, serta cost and benefit yang akan diperoleh. Rencana Strategis TI tersebut harus didiskusikan dan disetujui oleh anggota Komite TI sebelum dimintakan persetujuan ke Direktur Sektor;

- k. Head of GA and Procurement
- l. Head of Product Development
- m. Head of Tech, Report, valuation and Reinsurance

### INFORMATION TECHNOLOGY COMMITTEE DUTIES AND RESPONSIBILITIES

The IT Committee is in charge of providing recommendations or suggestions and is not entitled to make any decisions. Decisions related to recommendations or suggestions given must obtain approval from the Board of Directors.

The scope of the Information Technology Committee's duties is as follows:

1. Monitoring, reviewing and providing recommendations on information technology policies, especially related to development and procurement aspects, IT operational activities, communication networks, information security, end user computing, use of IT service providers, IT budgets and IT Governance evaluations for impactful projects significant to BNI Life's operational and business activities, as well as IT projects that require a procurement process, an internal development period of more than six months, or considerations for changing the Company's annual IT plans. These matters must be discussed and approved by Information Technology Committee members before being asked for approval from the Board of Directors;
2. Monitoring, reviewing and providing recommendations regarding the Information Technology Strategy Plan in accordance with BNI Life's strategic business plans by considering factors of efficiency, effectiveness and implementation plans (*road maps*), required resources, and costs and benefits to be obtained. This IT Strategic Plan must be discussed and approved by the Information Technology Committee members before being asked for approval from the Sector Director;

## KOMITE TEKNOLOGI INFORMASI

Information Technology Committee

3. Melakukan pemantauan, ulasan dan memberikan rekomendasi anggaran TI tahunan termasuk CAPEX dan OPEX TI. Anggaran tahunan IT harus didiskusikan dan disetujui oleh anggota Komite TI sebelum *Finance Controller* memintakan persetujuan ke Dewan Direksi dan selanjutnya ke Pemegang Saham;
4. Melakukan pemantauan, ulasan dan memberi rekomendasi terhadap kesesuaian pelaksanaan proyek-proyek TI dengan rencana proyek yang disepakati dalam *Service Level Agreement (SLA)*. Hasil pemantauan dan rekomendasi harus didiskusikan dan disetujui oleh anggota Komite TI sebelum dimintakan persetujuan ke Direktur Sektor dan dilaporkan ke Dewan Direksi;
5. Melakukan pemantauan proyek-proyek TI penting yang berdampak signifikan terhadap kegiatan operasional dan usaha BNI Life serta proyek-proyek TI yang memerlukan proses pengadaan, masa pengembangan lebih dari enam bulan secara internal atau pertimbangan untuk mengubah rencana tahunan TI. Direktur yang membawahi TI dapat menetapkan proyek TI yang penting untuk dilakukan pemantauan;
6. Melakukan ulasan dan memberikan rekomendasi ke BOD untuk menentukan prioritas terkait dengan pengembangan aplikasi TI yang berhubungan prioritas pengembangan aplikasi sesuai dengan analisis kajian kebutuhan bisnis.
3. Monitoring, reviewing and providing recommendations for the annual IT budget including the IT CAPEX and OPEX. The IT annual budget must be discussed and approved by Information Technology Committee members before the Finance Controller requests approval from the Board of Directors and subsequently to the Shareholders;
4. Monitoring, reviewing and providing recommendations on the suitability of IT project implementation with the project plan agreed upon in the Service Level Agreement (SLA). The results of this monitoring and the recommendations made must be discussed and approved by Information Technology Committee members before being asked for approval to the Sector Director and reported to the Board of Directors;
5. Monitoring important IT projects that have a significant impact on BNI Life's operational and business activities as well as IT projects that require a procurement process, a development period of more than six months internally, or any considerations of changing the Company's annual IT plan. The director in charge of IT can determine IT projects that are important for monitoring;
6. Conduct reviews and provide recommendations to the BOD to determine priorities related to IT application development related to application development priorities in accordance with the analysis of business needs assessments.



## KOMITE TEKNOLOGI INFORMASI

Information Technology Committee

### RAPAT KOMITE TEKNOLOGI INFORMASI

### INFORMATION TECHNOLOGY COMMITTEE MEETINGS

Komite Teknologi Informasi memberikan rekomendasi yang berkaitan dengan bidang yang menjadi tanggung jawab Komite Teknologi Informasi kepada Direksi sebagai bagian dari tugas dan tanggung jawab. Pada tahun 2021, rekomendasi yang diberikan Komite Teknologi Informasi adalah:

The Information Technology Committee provides recommendations relating to its to the Board of Directors as part of its duties and responsibilities. In 2021, the recommendations given by the Information Technology Committee included:

No	Tanggal Date	Agenda Agenda
1	7 Mei 2021 7 May 2021	<ul style="list-style-type: none"> <li>1. <i>Big Project Status</i> Big Project Status           <ul style="list-style-type: none"> <li>• <i>Project Implementasi Ncs Individu – iCLIPS</i> Project Implementasi Ncs Individu – iCLIPS</li> <li>• <i>Project Implementasi Ncs Group - gCLIPS</i> Project Implementasi Ncs Group - gCLIPS</li> </ul> </li> <li>2. <i>IT Project Status</i> IT Project Status           <ul style="list-style-type: none"> <li>• <i>Project Achievement - Q1 2021</i> Project Achievement - Q1 2021</li> <li>• <i>Project Status - Q2 2021</i> Project Status - Q2 2021</li> </ul> </li> </ul>
2	27 September 2021 27 September 2021	<ul style="list-style-type: none"> <li>1. <i>IT Strategic Plan Overview (ITSP)</i> IT Strategic Plan Overview (ITSP)</li> <li>2. <i>Project Overview 2021</i> Project Overview 2021</li> <li>3. <i>Big Project</i> Big Project           <ul style="list-style-type: none"> <li>• <i>iCLIPS Implementation</i> iCLIPS Implementation</li> <li>• <i>gCLIPS Implementation</i> gCLIPS Implementation</li> <li>• <i>SMASH Implementation</i> SMASH Implementation</li> </ul> </li> <li>4. <i>Artificial Intelligence/AI Implementation</i> Artificial Intelligence/AI Implementation</li> <li>5. <i>Main DC Relocation Update (Plan)</i> Main DC Relocation Update (Plan)</li> </ul>

### REALISASI PROGRAM KERJA TAHUN 2021

Selama 2021, Komite Teknologi Informasi melakukan kegiatan-kegiatan sebagai berikut:

1. Implementasi New Core System (Individu & Group)
2. Improvement Business Process
3. Digitalisasi BNI Life

### REALIZATION OF WORK PROGRAMS IN 2021

During 2021, the Information Technology Committee carried out the following activities:

1. New Core System Implementation (Individual & Group)
2. Improvement Business Process
3. Digitalization of BNI Life



## KOMITE TEKNOLOGI INFORMASI

Information Technology Committee

Komite Teknologi Informasi memberikan rekomendasi yang berkaitan dengan bidang yang menjadi tanggung jawab Komite Teknologi Informasi kepada Direksi sebagai bagian dari tugas dan tanggung jawab. Pada tahun 2021, rekomendasi yang diberikan Komite Teknologi Informasi adalah:

1. BNI Life mulai mengimplementasikan NCS Individu (iCLIPS) pada 2 Juni 2021 untuk seluruh produk dan migrasi data.
2. BNI Life mulai mengimplementasikan NCS Group (gCLIPS) pada 7 Juni 2021 untuk produk OGS, untuk produk lainnya diimplementasikan secara bertahap.
3. BNI Life telah mengimplementasikan *auto underwriting* di New Core System untuk Individu (iCLIPS) tanggal 2 Juni 2021.
4. *Platform Digital based Office Automation* telah di implementasi Aplikasi Office 365.
5. Memperbaiki manajemen proyek di divisi TEC, terutama untuk membuat prioritas proyek dan skala proyek.
6. *Channel Management system* tahap I telah diimplementasikan pada 2 Juni 2021, tahap II sedang dalam proses *test*.

### RENCANA PROGRAM KERJA TAHUN 2022

1. *IT Committee 1:*
  - *Overview Project 2022*
  - *Go Live New Core System gCLIPS (OGH)*
  - *Artificial Intelligence/Implementasi AI*
  - *Project Infrastructure*
2. *IT Committee 2:*
  - *Overview Project 2022*
  - *Artificial Intelligence/AI Implementation Phase II*
  - *Automatic Case Transaction*
  - *Project Infrastructure*

The Information Technology Committee provides recommendations relating to areas of responsibility of the Information Technology Committee to the Board of Directors as part of its duties and responsibilities. In 2021, the recommendations given by the Information Technology Committee are:

1. BNI Life launched New Core System for Individual (iCLIPS) for all products and finished data migration on 2 June 2021.
2. BNI Life began implementing NCS Group (gCLIPS) on 7 June 2021 for OGS products, for other products will be implemented in stages.
3. BNI Life has implemented auto underwriting in the New Core System for Individuals (iCLIPS) on 2 June 2021.
4. The Digital based Office Automation platform of Office 365 Applications has been implemented
5. Improve project management in the TEC division, especially for making project prioritization and project scale.
6. BNI Life launched Channel Management System Phase I on 2 June 2021, Testing process on phase II.

### WORK PROGRAM PLANS FOR 2022

1. IT Committee 1:
  - Project Overview 2022
  - Go live New Core System gClips (OGH)
  - Artificial Intelligence/AI Implementation
  - Project Infrastructure
2. IT Committee 2:
  - Overview Project 2022
  - Artificial Intelligence/AI Implementation Phase II
  - Automatic Case Transaction
  - Project Infrastructure



# KOMITE ANTI FRAUD

## Anti-Fraud Committee

Dengan adanya perkembangan zaman yang pesat serta perubahan lingkungan bisnis yang cepat, baik internal maupun eksternal serta banyaknya peristiwa yang terjadi dalam berbagai aspek ruang lingkup Perseroan yang berdampak pada timbulnya kerugian Perseroan dan kerusakan pada reputasi Perseroan dan pribadi, Perseroan menetapkan Kebijakan Strategi Anti Fraud dan menganggap perlu adanya susunan Komite Anti Fraud untuk menangani berbagai hal tersebut dan memenuhi tujuan Perseroan.

In line with the rapid era development and dynamic business conditions, both internally and externally, as well as the numerous events that occur in various aspects of Company's business, which can cause losses to the Company and damage to its reputation, the Company has established an Anti-Fraud Strategic Policy. With regard to this, the Company also establishes the Anti-Fraud Committee to manage these risks and support the realization of Company's objectives.

### STRUKTUR KEANGGOTAAN KOMITE ANTI FRAUD

Komposisi Komite Anti Fraud terdiri dari:

### MEMBERSHIP STRUCTURE OF ANTI-FRAUD COMMITTEE

The composition of Anti-Fraud Committee is as follows:

No	Jabatan Position	Keterangan Description	Dasar Pengangkatan Basis of Appointment
1	Pengawas Oversight	Direksi yang membawahi fungsi kepatuhan Director in charge of compliance function	SK No. 018.SK.BL.DIR.0521 Tanggal 31 Mei 2021 Decree No. 018.SK.BL.DIR.0521 on 31 May 2021
2	Ketua Chairman	Pemimpin Divisi Manajemen Risiko & Kepatuhan General Manager of Risk Management & Compliance	SK No. 018.SK.BL.DIR.0521 Tanggal 31 Mei 2021 Decree No. 018.SK.BL.DIR.0521 on 31 May 2021
3	Anggota Member	Pemimpin Divisi <i>Corporate Secretary, Law, &amp; Corporate Communication</i> General Manager of Corporate Secretary, Law, & Corporate Communication	SK No. 018.SK.BL.DIR.0521 Tanggal 31 Mei 2021 Decree No. 018.SK.BL.DIR.0521 on 31 May 2021
4	Anggota Member	Pemimpin Divisi Audit Internal General Manager of Internal Audit	SK No. 018.SK.BL.DIR.0521 Tanggal 31 Mei 2021 Decree No. 018.SK.BL.DIR.0521 on 31 May 2021
5	Anggota Member	Pemimpin Divisi <i>Human Capital</i> General Manager of Human Capital	SK No. 018.SK.BL.DIR.0521 Tanggal 31 Mei 2021 Decree No. 018.SK.BL.DIR.0521 on 31 May 2021

### TUGAS DAN TANGGUNG JAWAB KOMITE ANTI FRAUD

- Melakukan pemantauan terhadap pelaksanaan dari Kebijakan Strategi Anti-Fraud termasuk ketersediaan sumber daya untuk menjalankan komponen-komponen Strategi Anti-Fraud yaitu:
  - Pencegahan
  - Deteksi
  - Investigasi, Pelaporan, dan Sanksi
  - Pemantauan, Evaluasi dan Tindak Lanjut.

### DUTIES AND RESPONSIBILITIES OF ANTIFRAUD COMMITTEE

- To conduct monitoring in the implementation of AntiFraud Strategic Policies, including the availability of resources to carry out Anti-Fraud Strategy components, namely:
  - Prevention
  - Detection
  - Investigation, Reporting, and Sanction
  - Monitoring, Evaluation, and Follow-up Action.

## KOMITE ANTI FRAUD

Anti-Fraud Committee

2. Memantau insiden/kejadian fraud signifikan yang dilaporkan.
3. Melakukan pemantauan atas langkah perbaikan dari kejadian fraud sebelumnya sesuai dengan Kebijakan Strategi Anti Fraud, untuk mencegah terulangnya kejadian yang sama.
4. Memberikan rekomendasi tindakan sanksi terhadap pihak internal yang terlibat dalam insiden fraud untuk disampaikan ke Unit *Human Capital & Employee Training*.
5. Memastikan Direksi dan Dewan Komisaris terinformasi mengenai permasalahan/insiden fraud terkini yang memiliki dampak negatif yang signifikan dari sisi keuangan, reputasi atau hal lainnya.
2. To monitor the reported significant fraud incident/occurrence.
3. To monitor the corrective steps taken for the previous fraud incidents in accordance with the Anti-Fraud Strategic Policy to prevent the recurrence of the same incident.
4. To provide recommendations for sanction to be imposed on internal parties involved in fraud incidents to be submitted to the Human Capital & Employee Training Unit.
5. To ensure that the Board of Directors and Board of Commissioners are informed in regard to the latest fraud incident/occurrence that have significant negative impacts, in terms of finance, reputation, and other issues.

### RAPAT KOMITE ANTI FRAUD

Sepanjang tahun 2021, Komite Anti Fraud menyelenggarakan rapat sebanyak 4 kali. Dengan tingkat kehadiran sebagai berikut:

### ANTI-FRAUD COMMITTEE MEETINGS

Throughout 2021, the Anti-Fraud Committee held 4 meetings, with the attendance rate as follows:

Jabatan Position	Keterangan Description	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Kehadiran Attendance Percentage
Pengawas Oversight	Direksi yang membawahi fungsi kepatuhan Director in charge of compliance function	4	4	100%
Ketua Chairman	Pemimpin Divisi Manajemen Risiko & Kepatuhan General Manager of Risk Management & Compliance	4	4	100%
Anggota Member	Pemimpin Divisi <i>Corporate Secretary, Law, &amp; Corporate Communication</i> General Manager of Corporate Secretary, Law, & Corporate Communication	4	4	100%
Anggota Member	Pemimpin Divisi Audit Internal General Manager of Internal Audit	4	4	100%
Anggota Member	Pemimpin Divisi Human Capital General Manager of Human Capital	4	4	100%



## KOMITE ANTI FRAUD

Anti-Fraud Committee

Adapun agenda yang menjadi pembahasan dalam pertemuan Rapat Komite Anti Fraud adalah sebagai berikut:

Agenda discussed in the Anti-Fraud Committee's meetings are as follows:

No	Tanggal Date	Agenda Agenda
1	19 Februari 2021 19 February 2021	<ul style="list-style-type: none"> <li>- <i>Compliance Index Q4 2020</i> Compliance Index Q4 2020</li> <li>- <i>Annual Overview</i> Annual Overview</li> <li>- <i>Plan 2021 of Anti-Fraud Strategy</i> Plan 2021 of Anti-Fraud Strategy</li> </ul>
2	24 Juni 2021 24 June 2021	<ul style="list-style-type: none"> <li>- <i>Integrity Pact 2021</i> Integrity Pact 2021</li> <li>- <i>WBS Update</i> WBS Update</li> <li>- <i>Compliance index Q1 2021</i> Compliance index Q1 2021</li> </ul>
3	29 September 2021 29 September 2021	<ul style="list-style-type: none"> <li>- <i>Integrity Pact 2021</i> Integrity Pact 2021</li> <li>- <i>WBS Update</i> WBS Update</li> <li>- <i>Compliance Index Q2 2021</i> Compliance Index Q2 2021</li> </ul>
4	27 Desember 2021 27 December 2021	<ul style="list-style-type: none"> <li>- <i>Integrity Pact 2021</i> Integrity Pact 2021</li> <li>- <i>WBS Update</i> WBS Update</li> <li>- <i>Compliance Index Q3 2021 &amp; Total Case Fraud 2021</i> Compliance Index Q3 2021 &amp; Total Case Fraud 2021</li> <li>- <i>Suspicious Fraud External</i> Suspicious Fraud External</li> </ul>

### REALISASI PROGRAM KERJA TAHUN 2021

Selama 2021, Komite Anti Fraud melakukan kegiatan kegiatan sebagai berikut:

1. Tindak Lanjut atas Kejadian Fraud
2. Saran untuk *Meeting Selanjutnya*
3. Sosialisasi ke Pegawai terkait "Stop Klaim Fiktif"
4. Sosialisasi Penerapan "*Whistleblowing System*"
5. Sosialisasi "Kebijakan Benturan Kepentingan"
6. Sosialisasi "Tenaga Pemasar tidak Diperkenankan Menerima Pembayaran Premi"

### REALIZATION OF WORK PROGRAMS IN 2021

Throughout 2021, the Anti-Fraud Committee undertook the following activities:

1. Follow-up Action on Fraud Incident
2. Suggestion for the up coming meeting
3. Socialization to the employees regarding the "Stop False Claim" campaign
4. Socialization of "Whistleblowing System" implementation
5. Socialization of "Conflict of Interest Policy"
6. Socialization of "Marketers are not Allowed to Receive Premium Payments"



# KOMITE RISIKO

## Risk Committee

Komite Risiko merupakan komite penunjang di bawah Direksi yang dituangkan dalam perubahan terakhir melalui Surat Keputusan Direksi Perseroan No. 020. SK.BL.DIR.0621 tanggal 7 Juni 2021. Pembentukan Komite Risiko bertujuan untuk meningkatkan manajemen risiko agar lebih efektif dalam meminimalisir risiko usaha yang dihadapi. Komite Risiko juga dibentuk untuk memberikan arahan, kebijakan, dan strategi pengelolaan risiko, aset, dan liabilitas Perseroan.

### STRUKTUR KEANGGOTAAN KOMITE RISIKO

Komposisi Komite Risiko terdiri dari:

1. Ketua adalah Direktur yang membawahi fungsi Manajemen Risiko
2. Sekretaris adalah *General Manager of Risk Management*
3. Anggota tetap terdiri dari:
  - a. Direktur yang membawahi fungsi Operasional
  - b. Direktur yang membawahi fungsi Pemasaran *Bancassurance*
  - c. *Chief of Operation & Underwriting*
  - d. *General Manager of Underwriting*
  - e. *General Manager of IT Solution & Digital*
  - f. *General Manager of Operation (POS, Collection & Business Conservation)*
  - g. *General Manager of Human Capital*
  - h. *General Manager of Procurement & General Affair*
  - i. *General Manager of Claims & Provider*
  - j. *General Manager of Customer Service & Complaint Handling*
  - k. *General Manager of Business Support*
  - l. *General Manager of Internal Audit*
  - m. *VP Business Risk*
  - n. Aktuaris Perusahaan
  - o. *General Manager of Sharia*
4. Anggota tidak tetap  
*General Manager* lainnya di luar anggota tetap sesuai dengan topik yang akan dibahas.

Risk Committee is a supporting committee below the Board of Directors, of which the establishment is outlined in the latest changes through Board of Directors Decree No. 020.SK.BL.DIR.0621 dated 7 June 2021. This Committee is established to improve risk management to be more effective in minimizing the business risks faced and to provide directions, policies, and strategies for the Company's risks, assets, and liabilities management.

### MEMBERSHIP STRUCTURE OF RISK COMMITTEE

The composition of Risk Committee is as follows:

1. The Head of the Committee is the Director in charge of the Risk Management function
2. The Secretary of the Committee is the General Manager of Risk Management
3. Permanent members consist of:
  - a. Director in charge of the Risk Management function
  - b. Director in charge of Bancassurance marketing
  - c. Chief of Operation & Underwriting
  - d. General Manager of Underwriting
  - e. General Manager of IT Solution & Digital
  - f. General Manager of Operation (POS, Collection & Business Conservation)
  - g. General Manager of Human Capital
  - h. General Manager of Procurement & General Affair
  - i. General Manager of Claims & Provider
  - j. General Manager of Customer Service & Complaint Handling
  - k. General Manager of Business Support
  - l. General Manager of Internal Audit
  - m. VP Business Risk
  - n. Appointed Actuary
  - o. General Manager of Sharia
4. Non-permanent member  
Other General Managers outside the permanent members in accordance with the topics to be discussed.



## KOMITE RISIKO

Risk Committee

### TUGAS DAN TANGGUNG JAWAB KOMITE RISIKO

Komite Risiko adalah komite pemberi rekomendasi/saran, dan bukan merupakan pengambil keputusan. Tugas dari Komite Risiko adalah:

1. Melakukan pemantauan terhadap pelaksanaan manajemen risiko;
2. Membahas dan memberikan usulan langkah-langkah yang diperlukan untuk mengatasi risiko yang dihadapi Perseroan;
3. Memberikan usulan dalam penyusunan atau penyempurnaan Kebijakan Manajemen Risiko.

### RAPAT KOMITE RISIKO

Sepanjang tahun 2021, Komite Risiko menyelenggarakan rapat sebanyak 5 kali. Agenda yang menjadi pembahasan dalam pertemuan rapat Komite Risiko adalah sebagai berikut:

### DUTIES AND RESPONSIBILITIES OF RISK COMMITTEE

The main duty of the Risk Committee is to provide recommendation/advice, and not to serve as a decisionmaker. The duties of Risk Committee are as follows:

1. To monitor risk management implementation;
2. To discuss and propose necessary measures to address risks faced by the Company;
3. To provide proposals for preparation or refinement of Risk Management Policy.

### RISK COMMITTEE MEETINGS

Throughout 2021, the Risk Committee held 5 meetings with agenda discussed in the meetings are described in the following table:

No	Tanggal Date	Agenda Agenda
1	4 Februari 2021 4 Februari 2021	1. Pemantauan Risiko di Q4 2020 Risk Monitoring in Q4 2020 2. Pembahasan issue di Q1 2021 Discussion on issues in Q1 2021
2	12 Mei 2021 12 May 2021	1. Pemantauan Risiko di Q1 2021 Risk Monitoring in Q1 2021 2. Update situasi pandemik Update on the pandemic situation
3	12 August 2021 12 August 2021	1. Pemantauan Risiko di Q2 2021 Risk Monitoring in Q2 2021 2. Pembahasan issue di Q3 2021 Discussion on issues in Q3 2021
4	15 Oktober 2021 15 October 2021	<i>Risk Appetite Statement Qualitative</i> Risk Appetite Statement Qualitative
5	20 November 2021 20November 2021	Pemantauan Risiko di Q3 2021 Risk Monitoring in Q3 2021

## KOMITE RISIKO

Risk Committee

### REALISASI PROGRAM KERJA TAHUN 2021

Selama 2021, Komite Risiko melakukan kegiatan rapat untuk membahas dan memberikan usulan langkah-langkah mitigasi risiko yang muncul, serta efektivitas pengendalian dari aktivitas atau kegiatan proses bisnis yang memiliki potensi risiko tinggi.

Komite Risiko memberikan rekomendasi yang berkaitan dengan bidang yang menjadi tanggung jawab Komite Risiko kepada Direksi sebagai bagian dari tugas dan tanggung jawab. Pada tahun 2021, rekomendasi yang diberikan Komite Risiko adalah:

1. Mitigasi risiko terkait risiko keuangan
2. Mitigasi risiko terkait risiko operasional

### REALIZATION OF WORK PROGRAMS IN 2021

During 2021, the Risk Committee discussed and proposed the necessary steps to address and mitigate the arising risks, as well as the effectiveness of control from business process and activity with high-risk potential.

As part of its duties and responsibilities, the Risk Committee provides recommendations to the Board of Directors regarding the areas under which the Committee is responsible for. During 2021, the Risk Committee has provided the following recommendations:

1. Risk mitigation related to financial risk
2. Risk mitigation related to operational risk



# KOMITE ASET DAN LIABILITAS

## Asset and Liability Committee

### STRUKTUR KEANGGOTAAN KOMITE ASET DAN LIABILITAS

Per 31 Desember 2021, komposisi Komite Aset dan Liabilitas terdiri dari:

1. Ketua : Direktur Keuangan (CFO)
2. Wakil Ketua : Direktur Risk Management
3. Sekretaris : General Manager of Risk Management
4. Anggota :
  - a. Chief Investment Officer
  - b. General Manager of Treasury & Investment
  - c. General Manager of Technical Report, Valuation, & Reinsurance
  - d. General Manager of Finance Controller
  - e. General Manager of Product Development
  - f. General Manager of Corporate Planning
  - g. Appointed Actuary
  - h. Head of Actuary Sharia

### MEMBERSHIP STRUCTURE OF ASSET AND LIABILITY COMMITTEE

As of December 31, 2021, the composition of the Asset and Liability Committee is as follows:

1. Chairman : Finance Director (CFO)
2. Vice Chairman : Risk Management Director
3. Secretary : General Manager of Risk Management
4. Members :
  - a. Chief Investment Officer
  - b. General Manager of Treasury & Investment
  - c. General Manager of Technical Report, Valuation, & Reinsurance
  - d. General Manager of Finance Controller
  - e. General Manager of Product Development
  - f. General Manager of Corporate Planning
  - g. Appointed Actuary
  - h. Head of Actuary Sharia

### TUGAS DAN TANGGUNG JAWAB KOMITE ASET DAN LIABILITAS

1. Menetapkan dan meninjau ulang arahan, kebijakan dan strategi manajemen aset dan liabilitas Perseroan yang optimal (minimal 1 kali dalam 1 tahun)
2. Memantau dan meninjau ulang profil aset dan liabilitas Perseroan (minimal 1 kali dalam 3 bulan)
3. Memantau dan meninjau ulang pelaksanaan kebijakan-strategi manajemen aset dan liabilitas, dan selanjutnya meninjau rencana tindak lanjut dan perencanaan waktu yang telah disusun guna menyelesaikan masalah terkait menjadi sesuai dengan kebijakan-strategi yang telah ditetapkan (minimal 1 kali dalam 3 bulan, atau jika telah terjadi pengecualian)

### DUTIES AND RESPONSIBILITIES OF ASSET AND LIABILITY COMMITTEE

1. Establish and review the directions, policies, and strategies for managing the Company's assets and liabilities optimally (at least once a year)
2. Monitor and review the profile of assets and liabilities of the Company (at least once in 3 months)
3. Monitor and review the implementation of policies/strategies for asset and liability management, and review the follow-up and time plans that have been prepared to resolve the related problems so as to be in accordance with the determined policies/strategies (at least once in 3 months, or if there is any exception)

## KOMITE ASET DAN LIABILITAS

Asset and Liability Committee

4. Memantau, menetapkan, dan meninjau ulang kondisi dan kebijakan/strategi mengenai posisi likuiditas Perseroan, termasuk *contingency plan* untuk memenuhi kebutuhan likuiditas Perseroan (kebijakan/strategi pengelolaan risiko likuiditas) (minimal 1 kali dalam 3 bulan)
5. Melakukan rapat Komite secara periodik (minimal 1 kali dalam 3 bulan), terutama untuk melakukan review atas perkembangan *mismatch* pada neraca, likuiditas, maturity profile, dan duration dari liabilitas, portofolio investasi serta pengecualian-pengecualian yang telah dilakukan (jika ada).
4. Monitor, determine, and review conditions and policies/ strategies regarding the Company's liquidity position, including the contingency plans to meet the Company's liquidity needs (policies/strategies for managing liquidity risk) (at least once in 3 months)
5. Conduct regular Committee meetings (at least once in 3 months) to mainly review the development of mismatches on the balance sheet, liquidity, maturity profile, duration of liabilities, investment portfolios, and exceptions that have been made (if any).

### RAPAT KOMITE ASET DAN LIABILITAS

Sepanjang tahun 2021, Komite Aset & Liabilitas menyelenggarakan rapat sebanyak 4 (empat) kali dengan memenuhi kuorum Rapat Komite yang telah ditetapkan. Agenda yang menjadi pembahasan dalam pertemuan rapat Komite Aset & Liabilitas adalah sebagai berikut:

### ASSET AND LIABILITY COMMITTEE MEETINGS

Throughout 2021, the Asset & Liability Committee held 4 (four) meetings which have met the set quorum for Committee Meeting. Agenda discussed in the Asset & Liability Committee's meetings are as follows:

No	Tanggal Date	Agenda Agenda
1	28 Januari 2021 28 January 2021	<i>Asset &amp; Liability Management (ALM), Yield Monitoring, Cash Management, Update Issue</i> Asset & Liability Management (ALM), Yield Monitoring, Cash Management, Update Issue
2	6 Mei 2021 6 May 2021	<i>Asset &amp; Liability Management (ALM), Yield Monitoring, Cash Management</i> Asset & Liability Management (ALM), Yield Monitoring, Cash Management
3	24 Agustus 2021 24 August 2021	<i>Asset &amp; Liability Management (ALM), Yield Monitoring, Stress Test</i> Asset & Liability Management (ALM), Yield Monitoring, Stress Test
4	12 November 2021 12 November 2021	<i>Asset &amp; Liability Management (ALM), Yield Monitoring, Value-at-Risk Introduction, Investment Asset Duration</i> Asset & Liability Management (ALM), Yield Monitoring, Value-at-Risk Introduction, Investment Asset Duration



## KOMITE ASET DAN LIABILITAS

Asset and Liability Committee

### REALISASI PROGRAM KERJA TAHUN 2021

Sepanjang 2021, Komite ALCO telah melaksanakan program kerja antara lain:

1. Memastikan kondisi Aset dan Liabilitas (Konvensional dan Syariah) terjaga, baik dari sisi eksposur maupun durasinya.
2. Memastikan *investment yield* yang dihasilkan tetap diatas asumsi *yield* yang digunakan.
3. Memastikan kondisi likuiditas dalam memenuhi kewajiban terhadap Pemegang Polis.
4. Memonitor dampak dari pandemic COVID-19 terhadap *insurance expense* seperti klaim penebusan, *partial withdrawal*, klaim kesehatan.
5. Melakukan *stress test* terkait indikator likuiditas untuk memastikan jumlah aset *likuid* mampu mengcover kemungkinan tingginya pembayaran klaim akibat pandemi.
6. Melakukan *stress test* untuk menganalisa sensitivitas suku bunga terhadap pergerakan laba dan *Other Comprehensive Income (OCI)*.

### RENCANA PROGRAM KERJA TAHUN 2022

Selain tetap melanjutkan program di 2021, Komite ALCO akan memiliki program kerja di 2022 seperti:

1. *Review* metodologi ALM.
2. Melakukan stress test pada indikator likuiditas.
3. Memonitor indikator likuiditas dengan menggunakan ukuran risiko seperti *Value-at-Risk*.

### REALIZATION OF WORK PROGRAMS IN 2021

Throughout 2021, the ALCO Committee has implemented work programs including:

1. Ensuring that the conditions of Assets and Liabilities (Conventional and Sharia) are maintained, both in terms of exposure and duration.
2. Ensuring that the investment yield generated remains above the yield assumption used.
3. Ensuring liquidity conditions in fulfilling the obligations to Policyholders.
4. Monitoring the impact of the COVID-19 pandemic on insurance expenses such as redemption claims, partial withdrawals, health claims.
5. Conducted stress tests related to liquidity indicators to ensure the amount of liquid assets is able to cover the possibility of high claims payments due to the pandemic.
6. Conducted stress tests to analyze interest rate sensitivity to profit movements and Other Comprehensive Income (OCI).

### WORK PROGRAM PLANS IN 2022

In addition to continuing the program in 2021, the ALCO Committee will have work programs in 2022 such as:

1. Reviewing ALM methodology.
2. Performing stress tests on the liquidity indicator.
3. Monitoring liquidity indicator with risk measure such as Value-at-Risk.

# SEKRETARIS PERUSAHAAN

## Corporate Secretary

Sekretaris Perusahaan memiliki peran penting sebagai penghubung yang memfasilitasi komunikasi antara organ Perseroan dengan pihak eksternal, sebagai salah satu organ Perseroan yang menunjang pemeliharaan hubungan antara Perseroan dengan stakeholders, serta pihak yang turut memastikan adanya kepatuhan terhadap perundang undangan dan peraturan yang berlaku.

### Dasar Pengangkatan Sekretaris Perusahaan

Sekretaris Perusahaan diangkat berdasarkan Surat Keputusan Direksi PT BNI Life Insurance No. 047.SK.BL.DIR.0620 tentang Penunjukan *General Manager Legal & Corsecom Division* PT BNI Life Insurance tanggal 2 Juni 2020.

The Corporate Secretary has a key role as a liaison to facilitate communication between the Company's organs and external parties, and as one of the Company's organs that nurtures the relations between the Company and stakeholders. The Corporate Secretary is also responsible for ensuring compliance with the prevailing laws and regulations.

### Basis of Appointment of Corporate Secretary

The Corporate Secretary is appointed based on the Decree of Board of Directors of PT BNI Life Insurance No. 047.SK.BL.DIR.0620 regarding Appointment of General Manager of Legal & Corsecom Division of PT BNI Life Insurance, dated 2 Juni 2020.





## SEKRETARIS PERUSAHAAN

Corporate Secretary

### » PROFIL SEKRETARIS PERUSAHAAN CORPORATE SECRETARY PROFILE



**ARRY HERWINDO WILDAN**  
*General Manager Corporate Secretary,  
Legal & Corporate Communication*  
 General Manager of Corporate Secretary,  
 Legal & Corporate Communication



#### Kewarganegaraan | Nationality

Indonesia  
Indonesian



#### Domisili | Domicile

Jakarta  
Jakarta



#### Usia | Age

42 tahun per 31 Desember 2021  
42 years old as of 31 December 2021



#### Periode Jabatan | Period of Office

2020 – Saat ini  
2020 – Present

#### Dasar Pengangkatan | Legal Basis of Appointment

Diangkat sebagai *General Manager Corporate Secretary, Legal & Corporate Communication* sejak 2 Juni 2020 berdasarkan Surat Keputusan No. 047.SK.BL.DIR.0620.

Appointed as General Manager of Corporate Secretary, Legal & Corporate Communication since 2 June 2020 based on Decree No. 047.SK.BL.DIR.0620.

#### Riwayat Pendidikan | Educational Background

2005 – 2007	Magister (S2) Ilmu Hukum, Universitas Indonesia Master's Degree in Law, University of Indonesia
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1998 – 2003	Sarjana (S1) Ilmu Hukum, Universitas Parahyangan Bachelor's Degree in Law, Parahyangan University
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#### Pengalaman Kerja | Work Experience

2020 – Sekarang 2020 – Present	<i>General Manager of Corporate Secretary, Legal and Corporate Communication PT BNI Life Insurance</i> General Manager of Corporate Secretary, Legal and Corporate Communication PT BNI Life Insurance
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2018 – 2020	<i>General Manager of Corporate Secretary and Corporate Communication PT BNI Life Insurance</i> General Manager of Corporate Secretary and Corporate Communication PT BNI Life Insurance
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2016 – 2018	<i>Head of Corporate Secretary PT BNI Life Insurance</i> Head of Corporate Secretary PT BNI Life Insurance
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2014 – 2016	<i>Head of Legal &amp; Investigation PT BNI Life Insurance</i> Head of Legal & Investigation PT BNI Life Insurance
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2011 – 2014	<i>Head of Legal, Compliance and Investigation PT BNI Life Insurance</i> Head of Legal, Compliance and Investigation PT BNI Life Insurance
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#### Sertifikasi | Certified

*Registered Financial Planner (RFP), Financial Standards Board Indonesia Qualified Chief Risk Officer (QCRO)*

Registered Financial Planner (RFP), Financial Standards Board Indonesia Qualified Chief Risk Officer (QCRO)

#### Rangkap Jabatan | Concurrent Position

Tidak memiliki rangkap jabatan  
Has not any concurrent positions

#### Hubungan Afiliasi | Affiliation Relationship

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

## SEKRETARIS PERUSAHAAN

Corporate Secretary

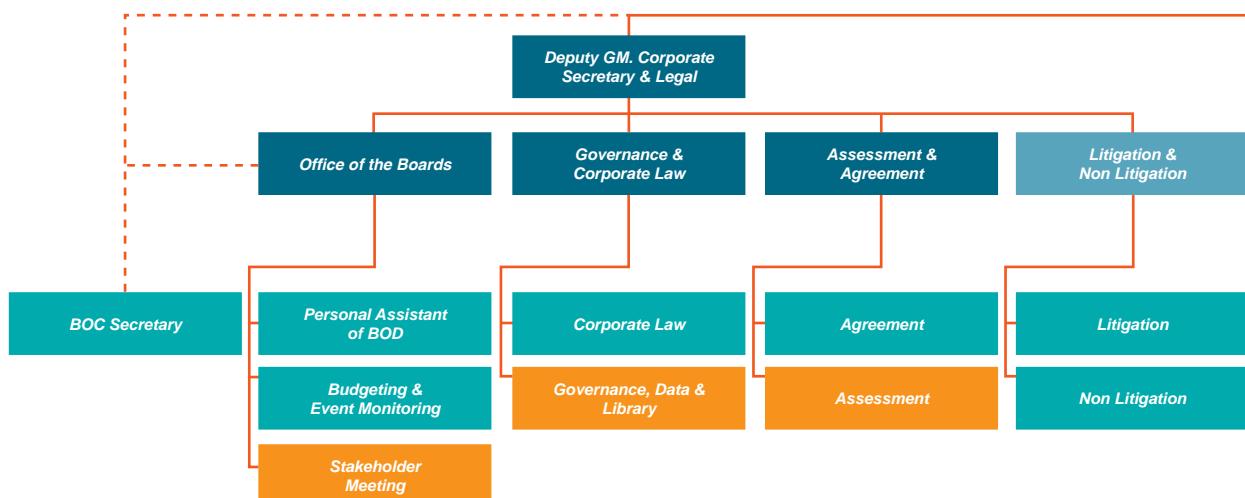
### TUGAS DAN TANGGUNG JAWAB

1. Memantau dan memastikan penyampaian laporan ke OJK, Regulator, lembaga/instansi pemerintah dan pihak-pihak lainnya tepat waktu;
2. Menyiapkan dan memastikan RUPS tahunan dapat dilaksanakan selambat-lambatnya di bulan Juni setiap tahunnya; dan RUPS lainnya sesuai dengan ketentuan yang berlaku;
3. Memantau dan memastikan Direksi dan Dewan Komisaris melaksanakan tugas, tanggung jawab dan rapat sesuai dengan ketentuan yang berlaku;
4. Mengelola dan menyimpan dokumen yang terkait dengan kegiatan Perseroan meliputi Daftar Pemegang Saham, dokumen RUPS, risalah rapat Direksi, risalah rapat gabungan antara Direksi dengan Komisaris, dan dokumen-dokumen Perseroan yang penting lainnya;
5. Meningkatkan *branding, top of mind, and value* Perseroan;
6. Menjaga dan mengelola *Corporate Identity* Perseroan;
7. Menyelenggarakan kegiatan-kegiatan Perseroan untuk mendukung target sales dan *branding*.

### DUTIES AND RESPONSIBILITIES

1. Monitor and ensure submission of reports to OJK, regulators, government institutions/agencies and other parties in a timely manner;
2. Prepare and ensure the Annual Meeting is convened not later than in the month of June each year; and other GMS in accordance with applicable regulations;
3. Monitor and ensure the Board of Directors and the Board of Commissioners carry out their duties, responsibilities and meetings in accordance with applicable regulations;
4. Manage and store documents related to the Company activities including the Shareholders Register, the GMS documents, minutes of Board of Directors meetings, minutes of Board of Directors and Board of Commissioner joint meetings, and other important Company documents;
5. Improve the Company's branding, top-of-mind, and values;
6. Maintain and manage the Corporate Identity of BNI Life;
7. Organize activities to support sales and branding targets.

### » STRUKTUR ORGANISASI SEKRETARIS PERUSAHAAN CORPORATE SECRETARY ORGANIZATION STRUCTURE





## SEKRETARIS PERUSAHAAN

Corporate Secretary

### PELAKSANAAN TUGAS TAHUN 2021

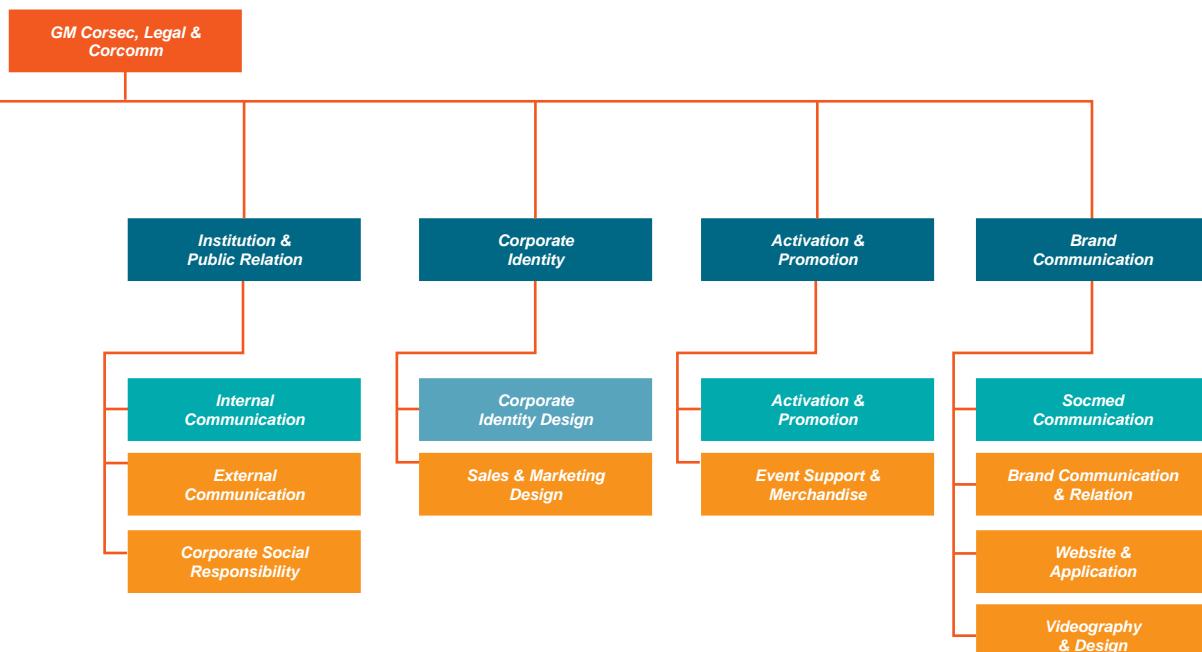
Pada tahun 2021, Sekretaris Perusahaan telah menjalankan tugas dan tanggung jawabnya dengan rincian sebagai berikut:

1. Memenuhi pelaporan kepada Regulator sesuai jangka waktu yang telah ditetapkan;
2. Menyelenggarakan RUPS Tahunan pada tanggal 29 Juli 2021 secara sirkuler dengan menyetujui 7 (tujuh) agenda;
3. Menyelenggarakan RUPS Luar Biasa selama 6 kali;
4. Pengelolaan dan pengadministrasian Daftar Pemegang Saham, dokumen RUPS, risalah rapat Direksi, risalah rapat gabungan antara Direksi dan Dewan Komisaris, dan dokumen-dokumen Perseroan yang penting lainnya secara umum telah terdokumentasi dengan baik;
5. Sekretaris Perusahaan senantiasa berupaya menjalin hubungan baik dengan media massa, khususnya media cetak (majalah dan surat kabar). Di sepanjang tahun 2021, Perusahaan telah mengeluarkan media release pada media massa terkait informasi mengenai kinerja dan aksi korporasi Perusahaan, sebanyak 55 release yang terdiri dari 17 press release dan 38 pertanyaan media.

### DUTY IMPLEMENTATION IN 2021

In 2021, the Corporate Secretary carried out their duties and responsibilities accordingly as detailed below:

1. Fulfilling the reporting to the Regulator according to the predetermined time period;
2. Organizing the Annual GMS on 29 July 2021 in a circular manner by approving 7 (seven) agendas;
3. Organizing 6 Extraordinary GMS;
4. Management and administration of the List of Shareholders, GMS documents, minutes of meetings of the Board of Directors, minutes of joint meetings between the Board of Directors and the Board of Commissioners, and other important Company documents were generally well documented;
5. The Corporate Secretary always strives to establish good relations with the mass media, particularly the print media (magazines and newspapers). Throughout 2021, the Company has distributed press releases to the media regarding information on the Company's performance and corporate actions as much as 55 releases consisting of 17 press releases and 38 media inquiries.



## SEKRETARIS PERUSAHAAN

### Corporate Secretary

#### PENGEMBANGAN KOMPETENSI

Guna meningkatkan dan mengembangkan kompetensi dan kapabilitas dalam melaksanakan tugas dan tanggung jawabnya serta memenuhi fungsi dan perannya, Sekretaris Perusahaan mengikuti pelatihan, workshop, seminar baik yang diselenggarakan di internal Perseroan maupun oleh pihak ketiga.

#### » **Workshop, seminar/webinar** **Workshop, seminar/webinar**

No.	Materi Pelatihan Training Materi	Waktu Pelaksanaan Time	Keterangan Description
1	"Motivational Training "Break The Limit" Motivational Training "Break The Limit"	7 Januari 2021 7 January 2021	Webinar Webinar
2	Hari Bulan Mutu periode Januari : <i>Sharing Knowledge Gratifikasi</i> Quality's Month Day in January period: Sharing Knowledge Gratification	26 Januari 2021 26 January 2021	Bulan Mutu Monthly Sharing Session
3	"Claims Risk Management : Mengidentifikasi dan Mencegah Kerugian Perusahaan Akibat Kejadian Asuransi" (Program Sertifikasi BerkelaJutan LSP - MKS) - 10 Poin "Claims Risk Management: Identifying and Preventing Company Losses Due to Insurance Crimes" (LSP- MKS Continuing Certification Program) - 10 Points	28 Januari 2021 28 January 2021	Public Training Public Training
4	<i>Sharing Knowledge "Menjadi Trend Setter Perubahan di Era Disrupsi</i> Sharing Knowledge "To Be a Trendsetter of Change in Disruption Era	17 Februari 2021 17 February 2021	Webinar Webinar
5	Hari Bulan Mutu periode Februari : <i>Future Of Customer In Digital Transformation</i> Quality's Month Day in February period: Future Of Customer In Digital Transformation	5 Februari 2021 5 February 2021	Bulan Mutu Monthly Sharing Session
6	Pelatihan dan Sertifikasi Keahlian Asuransi Syariah Tingkat Dasar Training and Certification of Basic-Level Sharia Insurance Training	15 – 18 Februari 2021 15 – 18 February 2021	Sertifikasi Certification
7	Modul Pelatihan Asuransi Syariah Tingkat Dasar Basic-Level Sharia Insurance Training Module	8 – 11 Februari 2021 8 – 11 February 2021	Sertifikasi Certification
8	"Antisipasi Risiko Megashift terhadap Pasar Industri Asuransi di Indonesia" (Program Sertifikasi BerkelaJutan LSP - MKS) - 10 Poin "Anticipating Megashift Risk on the Insurance Industry Market in Indonesia" (LSP- MKS Continuing Certification Program) - 10 Points	25 Februari 2021 25 February 2021	Public Training Public Training

#### COMPETENCY DEVELOPMENT

To improve the competency and capability in implementing their duties and responsibilities, as well as to fulfill their duties, the Corporate Secretary has attended various training, workshops, and seminars, held internally and by third parties.



## SEKRETARIS PERUSAHAAN

Corporate Secretary

No.	Materi Pelatihan Training Materia	Waktu Pelaksanaan Time	Keterangan Description
9	Risiko Kejahatan <i>Underwriting &amp; Klaim</i> : "Peningkatan kemampuan investigatif Tenaga <i>Underwriting &amp; Claim</i> , memperoleh bisnis yang baik, guna mencegah dan menekan kejahatan asuransi" (Materi <i>Underwriting</i> ) Underwriting and Claims Crime Risk: "Improving the investigative ability of Underwriting & Claims Staff, obtaining good business, in order to prevent and suppress insurance crime" (Underwriting Material)	10 Maret 2021 10 March 2021	Webinar Webinar
10	Risiko Kejahatan <i>Underwriting &amp; Klaim</i> : "Peningkatan kemampuan investigatif Tenaga <i>Underwriting &amp; Claim</i> , memperoleh bisnis yang baik, guna mencegah dan menekan kejahatan asuransi" (Materi <i>Klaim</i> ) Underwriting and Claims Crime Risk: "Improving the investigative ability of Underwriting & Claims Staff, obtaining good business, in order to prevent and suppress insurance crime" (Underwriting Claim)	16 Maret 2021 16 March 2021	Webinar Webinar
11	Pelatihan dan Ujian Sertifikasi Kurator Curator Certification Exams and Training	29 Maret – 10 April 2021 29 March – 10 April 2021	Sertifikasi Certification
12	Peningkatan Kemampuan Investigatif Tenaga Klaim & <i>Underwriting</i> memperoleh Bisnis yang baik guna mencegah dan menekan kejahatan Asuransi Improving the Investigative Capability of Claims and Underwriting Workers to get good business to prevent and suppress Insurance crime	16 Maret & 10 Maret 2021 16 March & 10 March 2021	Public Training Public Training
13	Webinar IRMAPA "Exploit The Opportunity & Manage The Risk" 31 Maret 2021 (Program Sertifikasi Berkelaanjutan LSP - MKS)- 12 Poin IRMAPA Webinar "Exploit The Opportunity & Manage The Risk" 31 March 2021 (Continuous Certification Program LSP - MKS) - 12 Points	31 Maret 2021 31 March 2021	Webinar Webinar
14	Hari Bulan Mutu periode April : Dampak UU Cipta Kerja Bidang Perpajakan terhadap Industri Asuransi Jiwa Quality Month Day for April period: The Impact of the Taxation Sector Job Creation Law on the Life Insurance Industry	7 April 2021 7 April 2021	Bulan Mutu Monthly Sharing Session
15	<i>Risk Awareness</i> Risk Awareness	12 April 2021 12 April 2021	Webinar Webinar
16	<i>Sharing Session Risk Awareness &amp; Risk Matrix</i> Sharing Session Risk Awareness & Risk Matrix	14 April 2021 14 April 2021	Webinar Webinar
17	Webinar Pandemi Covid 19 dari Perspektif Aktuaria (Program Sertifikasi Berkelaanjutan LSP - MKS) - 10 Poin Covid 19 Pandemic from an Actuarial Perspective Webinar (LSP - MKS Continuing Certification Program) - 10 Points	29 April 2021 29 April 2021	Webinar Webinar
18	Webinar Transformasi Digital Bisnis Asuransi Berbasis <i>Governance, Risk Management, &amp; Compliance</i> (Program Sertifikasi Berkelaanjutan LSP - MKS) - 10 Poin Digital Transformation of Insurance Business Based on Governance, Risk Management, & Compliance Webinar (LSP - MKS Continuing Certification Program) - 10 Points	30 Juni 2021 30 June 2021	Webinar Webinar

## SEKRETARIS PERUSAHAAN

Corporate Secretary

No.	Materi Pelatihan Training Materia	Waktu Pelaksanaan Time	Keterangan Description
19	Webinar Against Fraud & Corruption In Insurance Industry Thru Governance- Risk Management- Compliance (Program Sertifikasi Berkelanjutan LSP - MKS) - 10 Poin  Webinar Against Fraud & Corruption In Insurance Industry Thru Governance- Risk Management- Compliance (LSP - MKS Continuing Certification Program) - 10 Points	29 Juli 2021 29 July 2021	Webinar Webinar
20	Hari Bulan Mutu periode Agustus : Melawan Fraud dan Korupsi Melalui Kepatuhan dan Management Risiko di BNI Life  Quality Month Day for August period: Fighting Fraud and Corruption through Compliance and Risk Management at BNI Life	5 Agustus 2021 5 August 2021	Bulan Mutu Monthly Sharing Session
21	Webinar Indonesia Insurance 2022 : Risk & Opportunity from Macroeconomics, Pandemic, COVID-19 & Insurance 4.0 (Program Sertifikasi Berkelanjutan LSP - MKS) - 10 Poin  Indonesia Insurance 2022 : Risk & Opportunity from Macroeconomics, Pandemic, COVID-19 & Insurance 4.0 Webinar (LSP - MKS Continuing Certification Program) - 10 Points	31 Agustus 2021 31 August 2021	Webinar Webinar
22	Sosialisasi Sistem Manajemen Anti Penyuapan (SMAP) – ISO 37001:2016  Anti-Bribery Socialization Management System (SMAP) – ISO 37001:2016	29 Oktober 2021 29 October 2021	Webinar Webinar
23	Hari Bulan Mutu periode November : Refreshment Mekanisme Penilaian Prestasi Kerja dan Potensi (PPKP)  Quality Month Day November period: Refreshment of Work Performance and Potential Assessment Mechanism (PPKP)	5 November 2021 5 November 2021	Bulan Mutu Monthly Sharing Session
24	Digital Transformation Leadership  Digital Transformation Leadership	1 Desember 2021 1 December 2021	Webinar Webinar
25	Menapaki Perekonomian Indonesia Yang Lebih Baik Melalui Penerapan Manajemen Risiko Sektor Publik -10 Poin  Reaching a Better Indonesian Economy Through the Implementation of Public Sector Risk Management - 10 Points	15 Desember 2021 15 December 2021	Webinar Webinar
26	Hari Bulan Mutu periode Desember : Litigasi  Quality's Month Day in December period: Litigation	22 Desember 2021 22 December 2021	Bulan Mutu Monthly Sharing Session

» **Pelatihan Internal**  
**Internal Training**

No	E-Learning (Helo)	Tanggal Pelaksanaan Date of Implementation
1	Vision, Mission, Values of the Company Vision, Mission, Values of the Company	8 – 26 Maret 2021 8 – 26 March 2021
2	Value Akhlak Value Akhlak	8 – 26 Maret 2021 8 – 26 March 2021
3	IT Awareness IT Awareness	29 Maret – 19 April 2021 29 March – 19 April 2021



## SEKRETARIS PERUSAHAAN

Corporate Secretary

No	E-Learning (Helo)	Tanggal Pelaksanaan Date of Implementation
4	<i>Basic Insurance &amp; Basic Investment</i> Basic Insurance & Basic Investment	12 April – 30 April 2021 12 April – 30 April 2021
5	<i>Product Knowledge</i> Product Knowledge	6 Mei – 4 Juni 2021 6 May – 4 June 2021
6	<i>Decision Making in Digital Era</i> Decision Making in Digital Era	24 Mei - 25 Juni 2021 24 May – 25 June 2021
7	<i>Creative Task Management</i> Creative Task Management	6 Mei – 4 Juni 2021 6 May – 4 June 2021
8	Peraturan Perusahaan Company regulations	7 – 30 Juni 2021 7 – 30 June 2021
9	<i>Basic Audit Awareness</i> Basic Audit Awareness	28 Juni – 23 Juli 2021 28 June – 23 July 2021
10	APU PPT (Anti Pencucian Uang & Pencegahan Pendanaan Terorisme) AML CFT (Anti-Money Laundering and the Counter-Terrorism Financing)	13 Juli – 13 Agustus 2021 13 July – 13 August 2021
11	Strategi Anti Fraud Anti-Fraud Strategy	9 Agustus – 3 September 2021 9 August – 3 September 2021
12	<i>Risk Awareness</i> Risk Awareness	31 Agustus – 24 September 2021 31 August – 24 September 2021
13	<i>Effective Filling Management</i> Effective Filling Management	15 September – 15 Oktober 2021 15 September – 15 October 2021
14	<i>Overview Business Process Division Batch 1</i> Overview Business Process Division Batch 1	19 Oktober – 19 November 2021 19 October – 19 November 2021
15	<i>Social Media</i> Social Media	30 September – 22 Oktober 2021 30 September – 22 October 2021
16	<i>Time Management</i> Time Management	25 Oktober – 19 November 2021 25 October – 19 November 2021
17	<i>Regulatory Compliance</i> Regulatory Compliance	8 November – 3 Desember 2021 8 November – 3 December 2021
18	<i>Sustainable Finance Vol 1</i> Sustainable Finance Vol 1	22 November – 17 Desember 2021 22 November – 17 December 2021
19	<i>Drims Series Threshold &amp; Pelimpahan Kewenangan</i> Drims Series Threshold & Delegation of Authority	22 November – 17 Desember 2021 22 November – 17 December 2021
20	<i>Overview Business Process Division Batch 2</i> Overview Business Process Division Batch 2	22 November – 17 Desember 2021 22 November – 17 December 2021
21	<i>Overview Business Process Division Batch 3</i> Overview Business Process Division Batch 3	14 Desember – 31 Desember 2021 14 December – 31 December 2021



# SISTEM PENGENDALIAN INTERNAL

## Internal Control System

Perseroan menyusun Sistem Pengendalian Internal sebagai alat untuk mendeteksi dan mencegah terjadinya penyimpangan dalam pelaksanaan suatu aktivitas dari rencana yang telah ditetapkan. Pelaksanaan pengendalian *intern* diharapkan menjadi sarana untuk memastikan seluruh aktivitas operasional Perseroan telah dilaksanakan sesuai dengan ketentuan yang berlaku.

Guna mengoptimalkan mekanisme Sistem Pengendalian Internal agar dapat berjalan dengan efektif dan efisien, harus ada pemahaman terkait Pengendalian Internal dengan prinsip atau konsep dasar sebagai berikut:

1. Merupakan suatu bagian yang tidak terpisahkan dari tanggung jawab manajemen dalam mengelola Perusahaan.
2. Efektivitas pengendalian internal sangat/lebih tergantung dari unsur "manusia" bukan sekedar dari kualitas kebijakan ataupun prosedur formal. Yang dimaksud manusia adalah individu di setiap level di dalam organisasi Perusahaan.
3. Merupakan bagian yang terintegrasi secara komprehensif dalam sistem dan prosedur kegiatan seluruh unit di Perusahaan.
4. Terkait dengan identifikasi dan pengelolaan seluruh risiko yang melekat pada aktivitas Perusahaan.
5. Pengendalian Internal berfokus pada proses, sehingga pihak yang paling dominan yang dapat menentukan kualitas Pengendalian Internal adalah pihak yang terkait dengan proses aktivitas Perusahaan dan perbaikan pengendalian berarti adalah perbaikan proses operasi.
6. Pengendalian internal hanya dapat diharapkan memberikan *reasonable assurance* bukan *absolute assurance*.

The Company prepares an Internal Control System as a tool to detect and prevent irregularities in the implementation of predetermined plans. Internal control is expected to give assurances that all activities have been carried out in accordance with applicable regulations.

To optimize the mechanism of Internal Control System to run effectively and efficiently, there must be an understanding on Internal Control in relation to the following basic principles or concepts:

1. It is an integral part of management responsibility in managing the Company.
2. The effectiveness of internal control is mostly/more dependent upon the "human" element, not just the quality of formal policies or procedures. The definition of human is the individual at every level in the Company organization.
3. It forms a comprehensive integrated part of the system and procedures for activities of all units in the Company.
4. It is related to the identification and management of all risks inherent in the Company's activities.
5. Internal Control focuses on the process, so that the most dominant party who can dictate the Internal Control quality is the party associated with the Company's activities, and improvement of control means improvement of operational process.
6. Internal control can only be expected to provide reasonable assurance not absolute assurance.



# SATUAN KERJA INTERNAL AUDIT

## Internal Audit Unit

Audit Internal merupakan suatu kegiatan pemberian keyakinan (*assurance*) dan konsultansi yang bersifat independen dan objektif yang bertujuan untuk meningkatkan nilai dan memperbaiki operasional Perseroan. Kegiatan ini dilakukan melalui pendekatan yang sistematis, dengan cara mengevaluasi dan meningkatkan efektivitas manajemen risiko, pengendalian, dan proses tata kelola Perseroan.

Aktivitas internal audit adalah bagian dari proses Tata Kelola Perseroan yang memberikan jaminan atas sistem pengendalian internal, efektivitas dan efisiensi operasi, ketataan terhadap aturan dan perundang-undangan yang berlaku serta ketepatan dan keandalan pelaporan.

Fungsi Internal Audit di Perseroan dijalankan oleh Divisi Internal Audit yang tertuang dalam Surat Keputusan Direksi No. 0077.SK.BL.DIR.1110 tanggal 3 November 2010 sebagaimana telah diubah terakhir melalui Risalah Rapat Direksi pada 21 September 2011. Dalam ketentuan tersebut, tercantum kedudukan Satuan Kerja Internal Audit/Unit Audit Internal (UIA) berada di bawah Direktur Utama.

Pengangkatan, penggantian, atau pemberhentian Kepala Satuan Kerja Internal Audit dilakukan oleh Direktur Utama dengan persetujuan Dewan Komisaris yang selanjutnya dilaporkan ke OJK.

### Piagam Internal Audit

Berdasarkan Peraturan Bapepam No.IX.I.7 tentang Pembentukan dan Pedoman Penyusunan Piagam Satuan Kerja Internal Audit yang diperbaharui melalui Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 Tentang Pembentukan dan Pedoman Penyusunan Piagam Satuan Kerja Internal Audit, Perseroan telah memiliki Piagam Internal Audit (*Internal Audit Charter*) sebagaimana ditetapkan oleh Direktur Utama dan Komisaris Utama pada 10 Mei 2012 dan telah diperbaharui tanggal 21 Mei 2021.

Internal Audit is an activity of providing assurance and independent and objective consultancy, with the aim to increase the value and improve the operations of the Company. This activity is conducted through a systematic approach, by evaluating and improving the effectiveness of Company's risk management, control, and governance processes.

The internal audit activity is part of the Corporate Governance process that provides assurance on the internal control system, the effectiveness and efficiency of operations, compliance with the rules and regulations in force, as well as reporting accuracy and reliability.

The Internal Audit Function in the Company is run by the Internal Audit Division as set forth in Board of Directors Decree No. 0077.SK.BL.DIR.1110 dated 3 November 2010, as last amended by the Minutes of Board of Directors Meeting on 21 September 2011, stating that the Internal Audit Unit is under the responsibility of the President Director.

The appointment, replacement, or dismissal of the Head of Internal Audit Unit shall be conducted by the President Director with the approval of the Board of Commissioners, which is subsequently reported to OJK.

### Internal Audit Charter

Based on Bapepam Regulation No.IX.I.7 on the Internal Audit Charter Establishment and Guidelines, renewed by the Regulation of Financial Services Authority No. 56/POJK.04/2015 regarding Internal Audit Charter Establishment and Guidelines Preparation, the Company has established an Internal Audit Charter as determined by the President Director and President Commissioner on 10 May 2012, which has been updated on 21 May 2021.



## SATUAN KERJA INTERNAL AUDIT

### Internal Audit Unit

Piagam Internal Audit menjadi pedoman bagi Satuan Kerja Internal Audit agar dapat menjalankan tugas dan tanggung jawabnya secara kompeten, independen, dan dapat dipertanggungjawabkan sehingga dapat diterima oleh semua pihak yang berkepentingan. Piagam dimaksud mengatur berbagai hal yang terkait dengan Internal Audit, antara lain:

1. Visi dan Misi
2. Tujuan dan Ruang Lingkup Kegiatan Internal Audit
3. Independensi & Objektivitas Internal Audit
4. Tugas Pokok dan Kewajiban Internal Audit
5. Wewenang
6. Perlindungan Hukum kepada Pemimpin dan Pegawai Internal Audit.

Piagam Internal Audit di-review secara periodik agar pelaksanaan Internal Audit senantiasa berada pada tingkat yang optimal.

### STRUKTUR DAN KEDUDUKAN SATUAN KERJA INTERNAL AUDIT

Kedudukan Satuan Kerja Internal Audit:

1. UIA adalah divisi dalam Perseroan yang membantu Direktur Utama dan Komite Audit dalam menjalankan fungsi pengawasan untuk mengamankan investasi dan aset Perseroan.
2. UIA dipimpin oleh seorang Pemimpin UIA yang bertanggung jawab langsung kepada Direktur Utama.
3. Kedudukan UIA harus ditempatkan sedemikian rupa sehingga pemeriksa intern mampu mengungkapkan pandangan dan pemikirannya tanpa pengaruh ataupun tekanan dari manajemen atau pihak lain.
4. UIA secara langsung bertanggung jawab kepada Direksi dan bekerja sama dengan Auditor Eksternal dalam melakukan tugasnya. Hasil kerja UIA dan Auditor Eksternal digunakan oleh Komite Audit Perseroan untuk tugas penelaahannya.

The Internal Audit Charter serves as a guideline for the Internal Audit Unit to carry out their duties and responsibilities in a competent, independent, and accountable manner, so that it can be accepted by all concerned parties. The Charter regulates matters relating to Internal Audit, including:

1. Vision and mission
2. Internal Audit Activity Purposes and Scope
3. Internal Audit Independence and Objectivity
4. Internal Audit Main Duties and Responsibilities
5. Authority
6. Legal Protection for Internal Audit General Manager and Employees.

The Internal Audit Charter is reviewed periodically so that Internal Audit implementation is always at an optimal level.

### INTERNAL AUDIT UNIT STRUCTURE AND POSITION

Internal Audit Unit's Position is as follows:

1. The Internal Audit is a division within the Company that assists the President Director and the Audit Committee in carrying out supervisory function to secure investments and assets of the Company.
2. The Internal Audit is headed by a General Manager who is directly responsible to the President Director.
3. The Internal Audit position must be stated in such way that the internal auditor is able to express their views and thoughts without any influence or pressure from management or other parties.
4. The Internal Audit is directly responsible to the Board of Directors and collaborates with the External Auditors in performing their duties. The audit results of External Auditor and Internal Audit are used by the Company's Audit Committee to carry out their audit duty.



## SATUAN KERJA INTERNAL AUDIT

### Internal Audit Unit

#### Penerapan Kode Etik Internal Audit

Kode Etik Internal Audit memuat standar perilaku sebagai pedoman bagi seluruh auditor internal. Standar perilaku tersebut membentuk prinsip-prinsip dasar dalam menjalankan praktik audit internal. Para auditor internal wajib menjalankan tanggung jawab profesionalnya dengan bijaksana, penuh martabat, dan kehormatan. Dalam menerapkan Kode Etik ini, auditor internal harus memperhatikan peraturan perundang-undangan yang berlaku.

Pelanggaran terhadap standar perilaku yang ditetapkan dalam Kode Etik ini dapat mengakibatkan dicabutnya auditor internal dari Unit Internal Audit dan organisasi profesionalnya.

#### Tujuan Penerapan Kode Etik Internal Audit

Sebagai suatu profesi, ciri utama auditor internal adalah kesediaan menerima tanggung jawab terhadap kepentingan-kepentingan pihak-pihak yang dilayani. Agar dapat mengemban tanggung jawab ini secara efektif, auditor internal perlu memelihara standar perilaku yang tinggi. Oleh karenanya, perlu ditetapkan Kode Etik bagi para auditor internal.

#### Standar Perilaku Auditor Internal

1. Auditor internal harus menunjukkan kejujuran, objektivitas, dan kesungguhan dalam melaksanakan tugas dan memenuhi tanggung jawab profesionalnya.
2. Auditor internal harus menunjukkan loyalitas terhadap organisasinya atau terhadap pihak yang dilayani. Namun demikian, auditor internal tidak boleh secara sadar terlibat dalam kegiatan-kegiatan yang menyimpang atau melanggar hukum.

#### Implementation of Internal Audit Code of Conduct

The Internal Audit Code of Conduct contains standards of conduct as a guide for all internal auditors. These standards of behavior form the basic principles in carrying out internal audit practices. Internal auditors are obliged to carry out their professional responsibilities wisely, with dignity and honor. In applying this Code, internal auditors should take into account the applicable laws and regulations.

Violation of the standard of conduct set out in this Code may result in the dismissal of the internal auditor from Internal Audit Unit and their professional organization.

#### Objectives of Internal Audit Code of Conduct

As a profession, the main characteristics of internal auditor is the willingness to accept responsibility for the interests of the parties served. In order to effectively assume this responsibility, internal auditor needs to maintain high standards of conduct. Therefore, it is necessary to establish a Code of Conduct for internal auditors.

#### Internal Auditor Conduct Standards

1. Internal auditors must demonstrate honesty, objectivity, and sincerity in performing their duties and fulfilling their professional responsibilities.
2. Internal auditors must show loyalty to the organization or to the party served. However, internal auditors should not be consciously involved in activities that are distorted or illegal.

## SATUAN KERJA INTERNAL AUDIT

### Internal Audit Unit

3. Auditor internal tidak boleh secara sadar terlibat dalam tindakan atau kegiatan yang dapat mendiskreditkan profesi audit internal atau mendiskreditkan organisasinya.
4. Auditor internal harus menahan diri dari kegiatan-kegiatan yang dapat menimbulkan konflik dengan kepentingan organisasinya; atau kegiatan-kegiatan yang dapat menimbulkan prasangka, yang meragukan kemampuannya untuk dapat melaksanakan tugas dan memenuhi tanggung jawab profesinya secara objektif.
5. Auditor internal tidak boleh menerima imbalan dalam bentuk apapun dari karyawan, klien, pelanggan, pemasok, ataupun mitra bisnis organisasinya, sehingga dapat mempengaruhi pertimbangan profesionalnya.
6. Auditor internal hanya melakukan jasa-jasa yang dapat diselesaikan dengan menggunakan kompetensi profesional yang dimilikinya.
7. Auditor internal harus mengusahakan berbagai upaya agar senantiasa memenuhi Standar Audit, kebijakan Perseroan dan peraturan perundangan.
8. Auditor internal harus bersikap hati-hati dan bijaksana dalam menggunakan informasi yang diperoleh dalam pelaksanaan tugasnya. Auditor internal tidak boleh menggunakan informasi rahasia (i) untuk mendapatkan keuntungan pribadi, (ii) melanggar hukum, atau (iii) yang dapat menimbulkan kerugian terhadap organisasinya.
9. Dalam melaporkan hasil pekerjaannya, auditor internal harus mengungkapkan semua fakta-fakta penting yang diketahuinya yaitu fakta-fakta yang jika tidak terungkap dapat (i) mendistorsi kinerja kegiatan yang direview, atau (ii) menutupi adanya praktik-praktik yang melanggar hukum.
3. Internal auditors should not be consciously involved in actions or activities that may discredit the internal audit profession or discredit the organization.
4. Internal auditors should refrain from activities that may conflict with the interests of the organization; or prejudicial activities, which doubt their ability to perform duties and fulfill professional responsibilities objectively.
5. Internal auditors shall not receive any kind of remuneration from any employee, client, customer, supplier, or business partner of their organization, so as to affect their professional judgment.
6. Internal auditors only perform services that can be completed by using the professional competencies that they have.
7. Internal auditors should endeavor to ensure continuous compliance with the Audit Standards, company policies and laws and regulations.
8. Internal auditors should be cautious and prudent in using the information obtained in the execution of their duties. Internal auditors may not use confidential information (i) to obtain personal gain, (ii) violate any law, or (iii) which may cause harm to the organization.
9. In reporting the results of their work, internal auditors should disclose all important facts within his/her acknowledgement, i.e. facts which if not revealed might (i) distort the performance of the activity being reviewed, or (ii) cover any unlawful practices.



## SATUAN KERJA INTERNAL AUDIT

### Internal Audit Unit

10. Auditor internal harus senantiasa meningkatkan keahlian serta efektifitas dan kualitas pelaksanaan tugasnya. Auditor internal wajib mengikuti pendidikan profesional berkelanjutan.
10. Internal auditors should always improve their skills as well as effectiveness and quality of their duties implementation. Internal auditors are required to follow continuing professional education.

### TUGAS DAN TANGGUNG JAWAB SATUAN KERJA AUDIT INTERNAL

#### Tugas Pokok Internal Audit:

1. Melaksanakan pemeriksaan rutin sesuai dengan Rencana Audit Tahunan yang telah disetujui oleh Direktur Utama atas aktivitas/divisi/sumber daya yang ada di Perseroan;
2. Melakukan penilaian dan pemantauan mengenai sistem pengendalian informasi dan komunikasi untuk memastikan bahwa:
  - a. Informasi penting Perseroan terjamin keamanannya;
  - b. Fungsi sekretariat Perseroan dalam pengendalian informasi dapat berjalan dengan efektif;
  - c. Penyajian laporan-laporan Perseroan memenuhi peraturan perundang-undangan.
3. Melakukan audit sesuai permintaan Direksi dan atau Komisaris atau sebagai tindak lanjut hasil audit umum terhadap suatu objek atau peristiwa yang diduga mengandung indikasi adanya kelemahan material dari sistem pengendalian internal atau indikasi terjadinya kecurangan (fraud);
4. Memberikan jasa konsultasi kepada pihak intern Perseroan untuk memberikan nilai tambah dan perbaikan terhadap kualitas pengendalian, pengelolaan risiko dan tata kelola Perseroan sepanjang tidak mempengaruhi independensi dan objektivitas Unit Internal Audit serta tersedianya sumber daya yang memadai.

#### DUTIES AND RESPONSIBILITIES OF INTERNAL AUDIT UNIT

#### Principal Duties of Internal Audit:

1. Carry out routine audit activities in accordance with the Annual Audit Plan that has been approved by the President Director related to the activities/division/resources available in the Company;
2. Assess and monitor information and communication control systems to ensure that:
  - a. Significant Company's information is secure;
  - b. Company's secretariat functions for information control are carried out effectively;
  - c. Presentation of Company's reports is in line with the laws and regulations;
3. Conduct audit as requested by Board of Directors or Board of Commissioners, or as follow-up of general audit results on objects or events that are suspected to contain indications of material weaknesses in the internal control system or indications of fraud;
4. Provide consulting services to the Company's internal parties to give added value and improvement of quality control, risk management, and corporate governance, to the extent of not influencing the Independency and objectivity of Internal Audit Unit as well as the availability of adequate resources.

# SATUAN KERJA INTERNAL AUDIT

## Internal Audit Unit

### Ruang Lingkup Pengawasan Unit Internal Audit (UIA)

1. Unit Internal Audit
  - a. Mengevaluasi bahwa unit internal audit telah didesain secara memadai serta bekerja secara efisien dalam mencapai tujuan dan sasaran atau program organisasi yang telah dicanangkan;
  - b. UIA dapat menggunakan laporan atau komunikasi dengan unit operasional untuk mengidentifikasi kemungkinan adanya kelemahan pengendalian internal;
  - c. Evaluasi Sistem, Pengendalian Internal meliputi desain, implementasi dan efektivitas.
2. Manajemen Risiko Memastikan manajemen risiko telah dijalankan, dievaluasi dan telah dikendalikan secara efektif oleh setiap unit operasional yang ada di Perseroan.
3. Kepatuhan dan Ketaatan Hukum dan Peraturan Mengevaluasi ketaatan atau kepatuhan terhadap hukum dan peraturan perundang-undangan yang berlaku, dan kebijakan serta prosedur anggaran dasar Perseroan.
4. Keandalan Sistem Informasi Mengevaluasi keandalan dan integritas informasi keuangan, operasional dan teknologi informasi yang ada di Perseroan.
5. Perlindungan terhadap Aset Perseroan (*Safeguarding of Assets*) Menilai kecukupan sarana-sarana untuk menjaga dan melindungi semua aset dan reputasi Perseroan.
6. Pengaduan kepada Perseroan (*Whistleblower*) Melakukan pemantauan terhadap efektivitas mekanisme pengaduan dari karyawan atau pihak ketiga yang dilakukan oleh manajemen.

### Scope of Monitoring of Internal Audit Unit

1. Internal Audit Unit
  - a. Evaluate that the internal audit unit has been designed adequately and works efficiently in achieving the planned organization's purposes and objectives of programs;
  - b. Internal Audit Unit can use reports or communications with operating units to identify possible internal control weaknesses;
  - c. Evaluation System, Internal control covering the design, implementation, and effectiveness.
2. Risk Management Ensuring risk management has been implemented and evaluated, and is effectively controlled by each operating unit in the Company.
3. Compliance with the Laws and Regulations Evaluating the compliance with laws and regulations in force, and policies and procedures of the Company's Articles of Association.
4. Information System reliability Evaluating the financial information as well as operational and information technology reliability and integrity in the Company.
5. Safeguarding of the Company's Assets Assessing the adequacy for keeping and protecting all assets and reputation of the Company.
6. Complaints to the Company (*Whistleblower*) Monitoring the effectiveness of complaint mechanisms for employees or third parties carried out by management.



## SATUAN KERJA INTERNAL AUDIT

### Internal Audit Unit

7. Penugasan Khusus Melaksanakan penugasan khusus yang relevan dengan ruang lingkup pekerjaan tersebut di atas, seperti evaluasi, penyelidikan dan pengungkapan atas penyimpangan, kecurangan dan pemberoran dalam kaitannya dengan pencapaian tujuan.
7. Special Assignments Carry out special assignments that are relevant to the scope of their work, such as evaluation, investigation, and disclosure of irregularities, as well as fraud and waste in relation to the efforts to realize the Company's goals.

#### Kewajiban Auditor Internal

1. Menyusun dan melaksanakan rencana audit internal tahunan;
2. Menguji dan mengevaluasi pelaksanaan pengendalian intern dan sistem manajemen risiko sesuai dengan kebijakan Perseroan;
3. Melakukan pemeriksaan dan penilaian atas efisiensi dan efektivitas di bidang keuangan, akuntansi, operasional, sumber daya manusia, pemasaran, teknologi informasi dan kegiatan lainnya;
4. Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkat manajemen;
5. Membuat laporan hasil audit dan menyampaikan laporan tersebut ke Direktur Utama;
6. Memantau, menganalisis, dan melaporkan pelaksanaan tindak lanjut perbaikan yang telah disarankan;
7. Bekerja sama dengan Komite Audit;
8. Menyusun program untuk mengevaluasi mutu kegiatan audit internal yang dilakukannya; dan
9. Melakukan pemeriksaan khusus apabila diperlukan;
10. Memberikan keterangan-keterangan dan saran-saran kepada pimpinan terkait dengan rencana dan hasil audit dan menunaikan tugas kewajiban ini dengan cara-cara yang tidak melanggar aturan etika (*code of ethics*);
11. Mengkoordinasikan pekerjaannya dengan pihak-pihak lain demi tercapainya sasaran audit dan sasaran organisasi.

#### Obligations of Internal Auditor

1. Develop and implement an annual internal audit plan;
2. Examine and evaluate the implementation of internal control and risk management systems in accordance with the Company's policies;
3. Examine and assess the efficiency and effectiveness of finance, accounting, operations, human resources, marketing, information technology and other activities;
4. Provide suggestions for improvements and information on the activities examined at all levels of management;
5. Prepare the audit result report and submit the report to the President Director;
6. Monitor, analyze, and report on implementation of improvements that have been suggested;
7. Work closely with the Audit Committee;
8. Develop a program to evaluate the quality of internal audit activities performed;
9. Conduct special audit if necessary;
10. Provide explanations and suggestions to the management associated with the audit plan and results and fulfill these duties in ways that do not violate the code of ethics;
11. Coordinate their duties with other parties to achieve the audit objectives and goals of the organization.



# SATUAN KERJA INTERNAL AUDIT

## Internal Audit Unit

Dalam menjalankan pekerjaannya, Auditor internal tidak mempunyai tanggung jawab langsung dan tidak mempunyai wewenang atas pekerjaan-pekerjaan yang sedang diteliti. Oleh karena itu, penelitian dan penilaian audit bagaimanapun tidak membebaskan orang lain di dalam organisasi dari tanggung jawab yang diliimpahkan kepadanya. Kebebasan merupakan suatu hal yang mutlak untuk efektivitas internal auditing. Kebebasan ini terutama dapat dicapai dengan kedudukannya dalam organisasi dan objektivitasnya.

### Wewenang Divisi Internal Audit

1. Melakukan akses secara penuh, bebas dan tidak terbatas terhadap dokumen, pencatatan, personal, informasi atas objek audit yang dilaksanakannya;
2. Melakukan verifikasi, wawancara, konfirmasi dan teknik pemeriksaan lainnya kepada nasabah atau pihak lain berkaitan dengan pelaksanaan audit dan konsultasi;
3. Menggunakan analisis/data pembanding intern atau ekstern dalam pelaksanaan audit terhadap analisis data yang dimiliki audit;
4. Melakukan konfirmasi kepada Direksi dan Dewan Komisaris untuk memperoleh informasi yang dibutuhkan guna mendukung pelaksanaan audit;
5. Melakukan komunikasi secara periodik, berkelanjutan dan setiap saat bila diperlukan kepada Direksi, Dewan Komisaris, Komite Audit yang berkaitan dengan pelaksanaan tugas;
6. Menentukan jadwal audit, personil, ruang lingkup dan menggunakan metodologi, teknik, perangkat dan pendekatan audit dalam melaksanakan tugas pokok yang telah ditetapkan;
7. Meminta bantuan dari divisi lain atau pihak ekstern dalam pelaksanaan audit apabila dipandang perlu.

In carrying out their work, the internal auditor does not have direct responsibility and has no authority over the work that is being audited. However, research and audit assessment does not absolve anyone else in the organization from the responsibilities delegated to him/her. Freedom is something that is essential to the effectiveness of internal auditing. This freedom can be achieved primarily by their position in the organization and their objectivity.

### Authority of Internal Audit Division

1. To have full, free and unlimited access to documents, records, personal, information concerning the audit object being examined;
2. To verify, interview, confirm and conduct other examination techniques to customers or other parties related to the audit and consulting;
3. To use the internal or external analysis/comparison data in the audit for audit data analysis;
4. To confirm to the Board of Directors and Board of Commissioners in gaining information needed to support the audit;
5. To conduct periodic, sustainable communication at any time when necessary to the Board of Directors, the Board of Commissioners, the Audit Committee relating to the implementation of duties;
6. To determine the audit schedule, operation, scope and methodology, techniques, tools and audit approach in implementing the main tasks that have been assigned;
7. Ask for help from other work divisions or external parties during the audit if deemed necessary.



## SATUAN KERJA INTERNAL AUDIT

### Internal Audit Unit

#### INDEPENDENSI AUDITOR INTERNAL

Dalam pelaksanaan tugasnya UIA dan auditornya harus independen dari aktivitas yang diauditnya untuk dapat melakukan hal ini, maka:

1. Unit Organisasi UIA harus berada langsung dibawah Direktur Utama sehingga bertanggung jawab langsung kepada Direktur Utama. Semua jajaran dalam Perseroan dan divisi lainnya berkewajiban untuk bekerja sama dengan UIA, sehingga memungkinkan pelaksanaan tanggung jawab Audit.
2. Unit Organisasi UIA harus dapat melaksanakan tugas Audit dengan bebas, baik secara organisatoris maupun secara pribadi terhadap Auditee dan organisasinya. Dengan demikian dapat memberikan pendapat penting yang tidak memihak dan tidak berprasangka dalam pelaksanaan dan pelaporan hasil Audit.
3. Unit Organisasi UIA harus dapat bersikap objektif yaitu jujur terhadap diri sendiri serta yakin bahwa hasil kerjanya dapat diandalkan, dipercaya dan bebas dari pengaruh pihak-pihak lain.
4. Untuk itu tidak boleh mengesampingkan pertimbangan/pertimbangan objektif yang ditemui dalam tugas Auditnya.
5. Unit Organisasi UIA harus menjaga integritas yaitu tidak memanfaatkan informasi yang diperoleh untuk kepentingan pribadi atau hal-hal yang patut diduga dapat disalahgunakan baik oleh dirinya sendiri atau oleh pihak lain yang tidak berhak.

#### INDEPENDENCY OF INTERNAL AUDITOR

In performing their duties, the Internal Audit Unit and the auditors must be independent from the activities audited. To be able to do this, then:

1. The Internal Audit Unit should be directly under the President Director and be responsible to the President Director. All levels within the Company and other division are obliged to cooperate with the Internal Audit, thus, allowing the implementation of the Audit.
2. The Internal Audit Unit should be able to freely carry out audit tasks, both organizationally and personally with the auditee and the organization. Therefore, they can provide important opinions that are not biased or prejudiced in the reporting of audit results.
3. The Internal Audit Unit should be able to be objective, i.e. true to themselves, and be sure that their work is reliable, trustworthy and free from the influence of other parties.
4. To that end, they must not override encountered objectives in their audit duties.
5. The Internal Audit Unit must maintain their integrity and not use the information obtained for personal interests or things reasonably suspected to be abused either by themselves or by others who are not eligible.



## SATUAN KERJA INTERNAL AUDIT

Internal Audit Unit

### PIHAK YANG MENGANGKAT DAN MEMBERHENTIKAN KEPALA SATUAN KERJA AUDIT INTERNAL

Kepala Unit Internal Audit diangkat dan diberhentikan oleh Direktur Utama dengan persetujuan Dewan Komisaris. Untuk mendukung independensi dan menjamin kelancaran audit serta wewenang dalam memantau tindak lanjut atas hasil audit, maka Kepala Unit Internal Audit dapat berkomunikasi langsung dengan Dewan Komisaris dan Komite Audit untuk menginformasikan berbagai hal yang berhubungan dengan audit. Pemberian informasi tersebut harus dilaporkan kepada Direktur Utama.

### STRUKTUR ORGANISASI SATUAN KERJA AUDIT INTERNAL

Kedudukan Satuan Kerja Internal Audit:

1. UIA adalah divisi dalam Perseroan yang membantu Direktur Utama dan Komite Audit dalam menjalankan fungsi pengawasan untuk mengamankan investasi dan aset Perseroan.
2. UIA dipimpin oleh seorang Pemimpin UIA yang bertanggung jawab langsung kepada Direktur Utama.
3. Kedudukan UIA harus ditempatkan sedemikian rupa sehingga pemeriksa intern mampu mengungkapkan pandangan dan pemikirannya tanpa pengaruh ataupun tekanan dari manajemen atau pihak lain.
4. UIA secara langsung bertanggung jawab kepada Direksi dan bekerja sama dengan Auditor Eksternal dalam melakukan tugasnya. Hasil kerja UIA dan Auditor Eksternal digunakan oleh Komite Audit Perseroan untuk tugas penelaahannya.

### PARTY IN CHARGE OF APPOINTMENT AND DISMISSAL OF GENERAL MANAGER OF INTERNAL AUDIT UNIT

The General Manager of the Internal Audit Unit is appointed and dismissed by the President Director. To support and ensure the smooth audit Independence and authority in monitoring the follow-up of audit results, the General Manager of Internal Audit can communicate directly with the Board of Commissioners and the Audit Committee to inform on a wide range of matters relating to the audit activities. Such information is then required to be reported to the President Director.

### ORGANIZATION STRUCTURE OF INTERNAL AUDIT UNIT

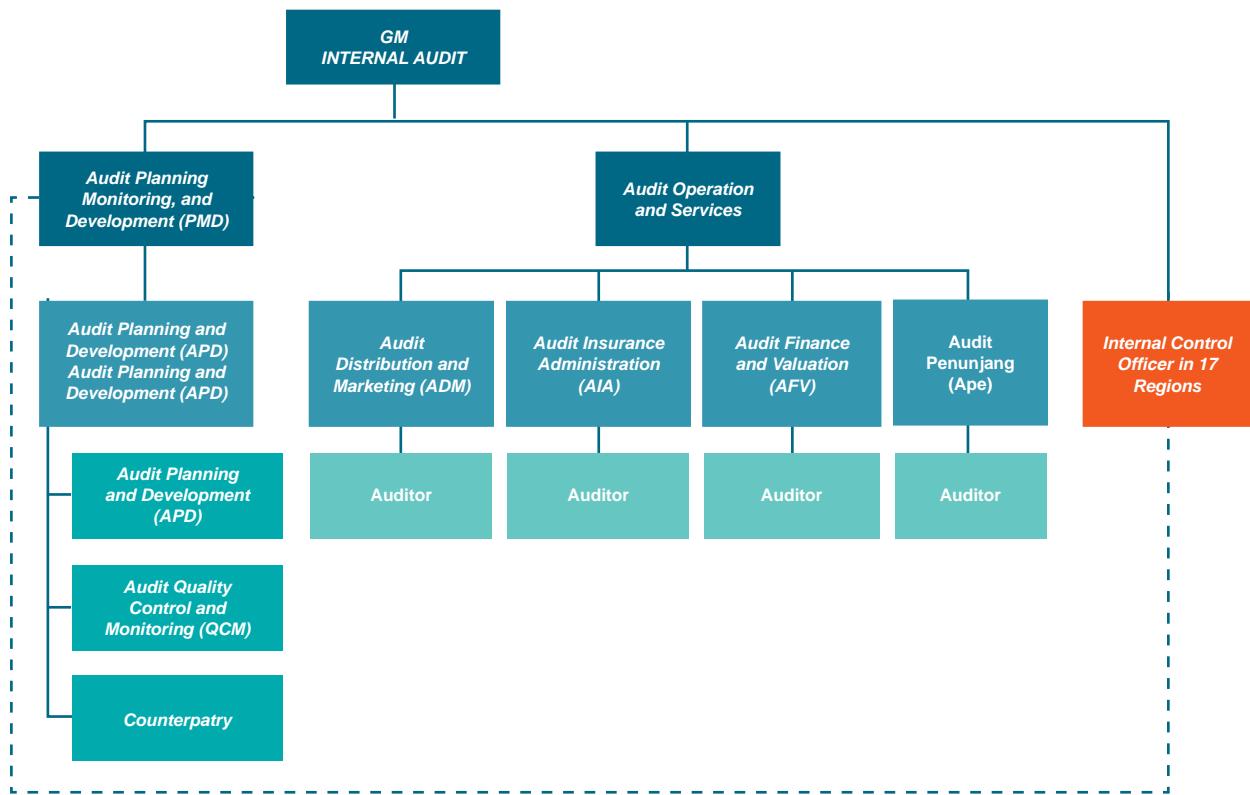
Internal Audit Unit's Position is as follows:

1. The Internal Audit is a division within the Company that assists the President Director and the Audit Committee in carrying out supervisory function to secure investments and assets of the Company.
2. The Internal Audit is headed by a General Manager who is directly responsible to the President Director.
3. The Internal Audit position must be stated in such way that the internal auditor is able to express their views and thoughts without any influence or pressure from management or other parties.
4. The Internal Audit is directly responsible to the Board of Directors and collaborates with the External Auditors in performing their duties. The audit results of External Auditor and Internal Audit are used by the Company's Audit Committee to carry out their audit duty.



## SATUAN KERJA INTERNAL AUDIT

Internal Audit Unit



### PELATIHAN DAN SERTIFIKASI PROFESI AUDIT INTERNAL

#### Sertifikasi

Hingga 31 Desember 2021. Unit Audit Internal didukung oleh 22 (dua puluh dua) orang auditor dengan kualifikasi sebagai berikut:

### TRAINING AND CERTIFICATION OF INTERNAL AUDIT UNIT

#### Certification

As of December 31, 2021, the Internal Audit unit is supported by 22 (twenty two) auditors with the following qualifications:

No	Nama Name	Pendidikan Terakhir Latest Education	Jabatan Position	Sertifikasi Certified
1	Cecep Firmansyah	S1	Senior Auditor of Audit Operational Senior Auditor of Audit Operational	AAAIJ, AAK, QIA AAAIJ, AAK, QIA
2	Hotma Sirait	S2	Senior Auditor of Audit Operational Senior Auditor of Audit Operational	BSMR 1 & 2, ISO 37001:2016 (Anti Bribery Management System) Internal Auditor BSMR 1 & 2, ISO 37001:2016 (Anti Bribery Management System) Internal Auditor

## SATUAN KERJA INTERNAL AUDIT

### Internal Audit Unit

No	Nama Name	Pendidikan Terakhir Latest Education	Jabatan Position	Sertifikasi Certified
3	Hesty Purwanti	S1	Senior Auditor of Audit Operational Senior Auditor of Audit Operational	CLI, QIA-Basic Level CLI, QIA-Basic Level
4	Dede Eka Sumiati	S1	Senior Auditor of Audit Operational Senior Auditor of Audit Operational	CLI, QIA-Basic Level, Sharia-Basic Level, AAAIJ (3 modul), AAAIK (4 modul) CLI, QIA-Basic Level, Sharia-Basic Level, AAAIJ (3 modul), AAAIK (4 modul)
5	Fanie Rachmalia	S1	Senior Auditor of Audit Operational Senior Auditor of Audit Operational	AAAIJ, QIA AAAIJ, QIA
6	Eirwansyah	S1	Junior Auditor of Audit Operational Junior Auditor of Audit Operational	CLI, QIA-Basic Level 1, ISO 37001:2016 (Anti Bribery Management System) Internal Auditor CLI, QIA-Basic Level 1, ISO 37001:2016 (Anti Bribery Management System) Internal Auditor
7	Nabilla Rizka Amalia	S1	Junior Auditor of Audit Operational Junior Auditor of Audit Operational	(Dalam Progress) (On Progress)
8	Ayu Dhisa Faradiba S.	S1	Staff of Audit Quality Control & Monitoring Staff of Audit Quality Control & Monitoring	-
9	14 Internal Control Wilayah 14 Internal Control Regionals	D3 - S1		13 Auditor : QIA-Basic Level 13 Auditor : QIA-Basic Level 1 Auditor : Dalam Progress 1 Auditor : On Progress

#### Pelatihan, e-Learning dan Webinar Unit Audit Internal

Selain itu, dalam rangka meningkatkan pengetahuan dan pemahaman untuk membantu pelaksanaan tugasnya, pada tahun 2021 seluruh Auditor Perseroan mengikuti pendidikan/pelatihan melalui sarana e-Learning dan Webinar sesuai dengan tingkatan peserta sebagai berikut:

#### » Pelatihan Unit Internal Audit Internal Audit Unit Training

No	Pelatihan Training	Peserta Participant	Tanggal Pelaksanaan Date of Implementation
1	<i>Qualified Internal Auditor (QIA)</i> Qualified Internal Auditor (QIA)	Internal Audit Internal Audit	8 – 20 Februari 2021 8 – 20 February 2021
2	<i>Business Strategy Execution</i> Business Strategy Execution	Manager s/d VP Non GM Manager up to VP Non GM	27 April – 11 Mei 2021 27 April – 11 May 2021
3	<i>Microsoft Excel For Intermediate</i> Microsoft Excel For Intermediate	Sesuai pengajuan Based on submission	19 – 20 April 2021 19 – 20 April 2021
4	<i>Amazing Powerpoint</i> Amazing Powerpoint	Sesuai pengajuan Based on submission	8 – 9 Juni 2021 8 – 9 June 2021
5	<i>Microsoft Excel For Advance</i> Microsoft Excel For Advance	Sesuai pengajuan Based on submission	14 – 15 Juni 2021 14 – 15 June 2021

#### Training, e-Learning and Webinar of Internal Audit Unit

In addition, in order to improve knowledge and understanding to assist duties implementation, in 2021 the Company's auditors attended the following education and/or training activities through e-Learning and Webinar according to their levels:



## SATUAN KERJA INTERNAL AUDIT

### Internal Audit Unit

No	Pelatihan Training	Peserta Participant	Tanggal Pelaksanaan Date of Implementation
6	<i>Business Process Improvement</i> Business Process Improvement	Assistant Manager s/d Senior Assistant Manager Assistant Manager up to Senior Assistant Manager	29 Juli – 31 Agustus 2021 29 July – 31 August 2021
7	<i>Industry 4.0 &amp; The New Things</i> Industry 4.0 & The New Things	Assistant Manager s/d VP Non GM Assistant Manager up to VP Non GM	16 – 17 September 2021 16 – 17 September 2021
8	<i>Training Virtual for Sharing Session</i> Training Virtual for Sharing Session	Assistant Manager s/d VP Non GM Assistant Manager up to VP Non GM	29 – 30 September 2021 29 – 30 September 2021
9	<i>Project Management</i> Project Management	Assistant Manager s/d VP Non GM Assistant Manager up to VP Non GM	13 – 14 Oktober 2021 13 – 14 October 2021

#### » **E-Learning Internal Audit Unit** **Internal Audit Unit e-Learning**

No	E-Learning E-Learning	Level Peserta Level of Participant	Tanggal Pelaksanaan Date of Implementation
1	<i>Values Akhlak &amp; Vision, Mission, Value</i> Values Akhlak & Vision, Mission, Value	All Employee All Employee	8 – 26 Maret 2021 8 – 26 March 2021
2	<i>IT Awareness</i> IT Awareness	Assistant s/d AVP Non GM Assistant up to AVP Non GM	29 Maret – 19 April 2021 29 March – 19 April 2021
3	<i>Basic Insurance &amp; Basic Investment</i> Basic Insurance & Basic Investment	Assistant s/d Senior Assistant Manager Assistant up to Senior Assistant Manager	13 April – 30 April 2021 13 April – 30 April 2021
4	<i>Product Knowledge</i> Product Knowledge	Assistant s/d AVP Non GM Assistant up to AVP Non GM	3 – 24 Mei 2021 3 – 24 May 2021
5	<i>Creative Task Management</i> Creative Task Management	Assistant s/d Senior Assistant Assistant up to Senior Assistant	6 Mei – 4 Juni 2021 6 May – 4 June 2021
6	<i>Decision Making in Digital Era</i> Decision Making in Digital Era	Assistant Manager s/d Senior Assistant Manager Assistant Manager s/d Senior Assistant Manager	24 Mei – 25 Juni 2021 24 May – 25 June 2021
7	<i>Company Regulation Awareness</i> Company Regulation Awareness	Assistant s/d General Manager Assistant s/d General Manager	7 – 30 Juni 2021 7 – 30 June 2021
8	<i>Basic Audit Awareness</i> Basic Audit Awareness	Assistant s/d VP Non GM Assistant up to VP Non GM	28 Juni – 23 Juli 2021 28 June – 23 July 2021
9	<i>Anti Pencucian Uang &amp; Pencegahan Pendanaan Terorisme</i> Anti-Money Laundering and the Counter-Terrorism Financing	Assistant s/d General Manager Assistant s/d General Manager	13 Juli – 13 Agustus 2021 13 July – 13 August 2021
10	<i>Strategi Anti Fraud</i> Anti-Fraud Strategy	Assistant s/d VP Non GM Assistant up to VP Non GM	9 Agustus – 3 September 2021 9 August – 3 September 2021
11	<i>Risk Awareness</i> Risk Awareness	Assistant s/d Chief Assistant up to Chief	31 Agustus – 24 September 2021 31 August – 24 September 2021
12	<i>Effective Filing Management</i> Effective Filing Management	Assistant s/d Senior Assistant Assistant up to Senior Assistant	15 September – 15 Oktober 2021 15 September – 15 October 2021
13	<i>Social Media Communication</i> Social Media Communication	Assistant s/d VP Non GM Assistant up to VP Non GM	30 September – 22 Oktober 2021 30 September – 22 October 2021
14	<i>Time Management</i> Time Management	Assistant s/d VP Non GM Assistant up to VP Non GM	25 Oktober – 19 November 2021 25 October – 19 November 2021
15	<i>Regulatory Compliance</i> Regulatory Compliance	Assistant s/d VP Non GM Assistant up to VP Non GM	8 November – 3 Desember 2021 8 November – 3 December 2021
16	<i>Sustainable Finance Vol.1</i> Sustainable Finance Vol.1	Assistant s/d VP Non GM Assistant up to VP Non GM	22 November – 17 Desember 2021 22 November – 17 December 2021
17	<i>DRIMS Series : Threshold &amp; Pelimpahan Kewenangan</i> DRIMS Series : Threshold & Delegation of Authority	Assistant s/d GM Assistant up to GM	22 November – 17 Desember 2021 22 November – 17 December 2021
18	<i>Overview Business Process Division</i> Overview Business Process Division	Assistant s/d VP Non GM Assistant up to VP Non GM	22 November – 17 Desember 2021 22 November – 17 December 2021

## SATUAN KERJA INTERNAL AUDIT

### Internal Audit Unit

» **Webinar Unit Internal Audit**  
**Internal Audit Unit Webinar**

No	Webinar	Penyelenggara Organizer	Tanggal Pelaksanaan Date of Implementation
1	Sistem Manajemen Anti Penyuapan (SMAP) – ISO 37001:2016 Anti-Bribery Management System (SMAP) – ISO 37001:2016	Internal BNI Life (Narasumber : Robere Associates) Internal BNI Life (Source: Robere Associates)	29 Oktober 2021 29 October 2021
2	Tetap Waspada! Covid-19 Masih di Sekitar Kita Stay Alert! Covid-19 is still around us	Internal BNI Life (Narasumber: Internal BNI Life) Internal BNI Life (Source: Robere Associates)	9 November 2021 9 November 2021
3	<i>Digital Transformation Leadership</i> Digital Transformation Leadership	Internal BNI Life (Narasumber : Deputi SDM Aparatur Kementerian Pendayagunaan Aparatur Negara Reformasi & Birokrasi Internal BNI Life (Narasumber : Deputi SDM Aparatur Kementerian Pendayagunaan Aparatur Negara Reformasi & Birokrasi)	1 Desember 2021 1 December 2021

» **RENCANA KERJA DI TAHUN 2021**  
**WORK PLANS IN 2021**

No	Jenis Audit Type of Audit	Rencana Pelaksanaan Date of Implementation
1	<i>Audit Claim &amp; Provider</i> (Perjanjian Kerjasama dengan TPA Admedika) Audit Claim & Provider (Collaboration with TPA Admedika).	Februari – Maret 2021 February – March 2021
2	<i>Audit Recruitment &amp; Training BAS</i> Audit Recruitment & Training BAS	Februari – Maret 2021 February – March 2021
3	<i>Audit Persistensi (Agency, In-Branch, Telemarketing)</i> Audit Persistency (Agency, In-Branch, Telemarketing)	April – Juni 2021 April – June 2021
4	<i>Audit Claim Ratio</i> Audit Claim ratio	April – Juni 2021 April – June 2021
5	<i>Audit Klaim - Syariah</i> Audit Claim of Sharia	Juli – Agustus 2021 July – August 2021
6	<i>Audit Underwriting - Syariah</i> Audit Underwriting of Sharia	Juli – Agustus 2021 July – August 2021
7	<i>Audit Kepegawaian</i> Audit Human Capital	September – Oktober 2021 September – October 2021
8	<i>Audit Aktivitas Investasi</i> Audit Investment activities	September – Oktober 2021 September – October 2021
9	<i>Audit Cadangan Teknis</i> Audit Technical Reserve	November – Desember 2021 November - December 2021



## SATUAN KERJA INTERNAL AUDIT

### Internal Audit Unit

#### PELAKSANAAN TUGAS UNIT AUDIT INTERNAL TAHUN 2021

Pada periode tahun 2021, Internal Audit melaksanakan pemeriksaan sesuai dengan Rencana Audit Tahunan. Selain itu, Internal Audit juga melakukan audit khusus (*audit issue*) sesuai dengan permintaan Direksi.

Adapun audit internal yang telah dilaksanakan pada periode tahun 2021 yaitu sebagai berikut:

#### IMPLEMENTATION OF INTERNAL AUDIT UNIT DUTIES IN 2021

During the period of 2021, Internal Audit has conducted examinations according to Annual Audit Plans. Moreover, Internal Audit conducted a special audit (audit issue) as requested from the Board of Directors.

The realization of audit results carried out by the Internal Audit Unit in 2021 is as follows:

No	Level Peserta Level of Participant
1	<i>Audit Investment Activities</i> Audit Investment Activities
2	<i>Audit Recruitment &amp; Training BAS</i> Audit Recruitment & Training BAS
3	<i>Audit Claim Provider (Coordination with TPA)</i> Audit Claim Provider (Coordination with TPA)
4	<i>Audit Claim Ratio</i> Audit Claim Ratio
5	<i>Audit Claim Syariah</i> Audit Claim Sharia
6	<i>Audit Underwriting Syariah</i> Audit Underwriting Sharia
7	<i>Audit Optima Group Life (Case ABK)</i> Audit Optima Group Life (Case ABK)
8	<i>Audit Aktivitas Agency</i> Audit Aktivitas Agency
9	<i>Audit Non-Cash Reward Management Branch Scale 2016</i> Audit Non-Cash Reward Management Branch Scale 2016
10	<i>Audit Regulasi Penanganan Pandemi</i> Pandemic Handling Regulatory Audit
11	<i>Audit Penanganan Pandemi (Efektivitas WFH) pada Divisi Claim &amp; Provider</i> Pandemic Handling Audit (WFH Effectiveness) in the Claims & Provider Division
12	<i>Audit Penanganan Pandemi (Efektivitas WFH) pada Divisi Customer Service &amp; Complaint Handling</i> Pandemic Handling Audit (WFH Effectiveness) in the Customer Service & Complaint Handling
13	<i>Audit Optima Group Saving</i> Audit Optima Group Saving
14	<i>Audit Double Bayar Hy-End Pro</i> Audit Double Bayar Hy-End Pro
15	<i>Audit Piutang Reasuransi</i> Reinsurance Receivable Audit

## SATUAN KERJA INTERNAL AUDIT

Internal Audit Unit

### » PROFIL PEJABAT SATUAN KERJA AUDIT INTERNAL PROFILE OF INTERNAL AUDIT OFFICER



#### DJUNIELSYAH

Kepala Divisi Internal Audit  
General Manager of Internal Audit



#### Kewarganegaraan | Nationality

Indonesia  
Indonesian



#### Domisili | Domicile

Jakarta  
Jakarta



#### Usia | Age

51 tahun per 31 Desember 2021  
51 years old as of 31 December 2021



#### Periode Jabatan | Period of Office

2019 – Saat ini  
2019 – Present

#### Dasar Pengangkatan | Legal Basis of Appointment

Diangkat sebagai General Manajer Internal Audit berdasarkan ke surat keputusan Direksi No.035.SK.HCT.0219 tanggal 1 Februari 2019.  
Appointed as the General Manager of Internal Audit based on the Decree of Board of Directors No. 035.SK.HCT.0219 on 1 February 2019.

#### Riwayat Pendidikan | Educational Background

2003	Magister (S2) Ilmu Ekonomi, Institut Pertanian Bogor Master's Degree in Economics, IPB University
1994	Sarjana (S1) Ilmu Ekonomi, Universitas Andalas Bachelor's Degree in Economics, Andalas University, Padang

#### Pengalaman Kerja | Work Experience

Februari 2017 – Juli 2018	Pemimpin Kelompok Audit Wilayah Jakarta Kota Head of Jakarta Kota Audit team
February 2017 – July 2018	

#### Rangkap Jabatan | Concurrent Position

Tidak memiliki rangkap jabatan  
Has not any concurrent positions

#### Hubungan Afiliasi | Affiliation Relationship

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.  
Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.



# AUDITOR EKSTERNAL

## External Auditor

### KRITERIA PENUNJUKAN AUDITOR EKSTERNAL

BNI Life menggunakan jasa auditor eksternal yang melakukan fungsi pengawasan independen terhadap aspek keuangan Perseroan dengan melaksanakan aktivitas audit eksternal yang dilakukan oleh Kantor Akuntan Publik (KAP) guna memastikan integritas penyajian Laporan Keuangan. Penunjukan KAP dilakukan berdasarkan Keputusan RUPS pada tanggal 30 Juni 2021 yang memberikan kuasa dan wewenang kepada Dewan Komisaris Perusahaan untuk menetapkan KAP yang akan melakukan audit terhadap Laporan Keuangan Perseroan tahun buku 2021. Proses pengadaan jasa KAP tersebut dilakukan dengan mempertimbangkan rekomendasi Komite Audit.

Dalam menentukan Auditor Eksternal yang akan ditunjuk, kriteria yang ditetapkan dalam penetapan KAP adalah sebagai berikut:

1. Tidak memberikan jasa lain kepada Perseroan pada tahun tersebut sehingga terhindar dari kemungkinan benturan kepentingan;
2. Kantor Akuntan Publik hanya memberikan jasa audit paling lama untuk periode audit 5 (lima)tahun buku berturut-turut.

### TUGAS DAN TANGGUNG JAWAB AUDITOR EKSTERNAL

Ruang lingkup pekerjaan Auditor Eksternal adalah sebagai berikut:

1. Melaksanakan audit umum atas Laporan Keuangan Perseroan tahun buku 2021.
2. Melakukan evaluasi kinerja Perseroan tahun buku 2021.
3. Melakukan audit kepatuhan atas penyajian laporan keuangan yang sudah sesuai dengan Pernyataan Standar Akuntansi Keuangan (PSAK).

### APPOINTMENT CRITERIA OF EXTERNAL AUDITOR

BNI Life uses the services of an external auditor who performs an independent supervisory function on the financial aspects of the Company by carrying out external audit activities carried out by the Public Accounting Firm (KAP) to ensure the integrity of the presentation of the Financial Statements. The appointment of KAP is based on the GMS Resolution on 30 June 2021 which gives power and authority to the Company's Board of Commissioners to determine which KAP will audit the Company's Financial Statements for the 2021 financial year. The procurement process for KAP services is carried out taking into account the recommendations of the Audit Committee.

In appointing an External Auditor, the criteria to determine the Public Accounting Firms are as follows:

1. Do not provide other services to the Company for the year thus avoiding the possibility of conflict of interest;
2. Can only provide audit services for a period no longer than 5 (five) consecutive fiscal years.

### DUTIES AND RESPONSIBILITIES OF EXTERNAL AUDITOR

The scope of work of External Auditor is as follows:

1. To carry out a general audit of the Company's Financial Statements for the 2021 fiscal year.
2. To evaluate the Company's performance for the 2021 fiscal year.
3. To conduct compliance audit on the presentation of the financial statements in accordance with the Statements of Financial Accounting Standards (SFAS).

## AUDITOR EKSTERNAL

### External Auditor

#### NAMA AKUNTAN PUBLIK 5 TAHUN TERAKHIR

Dengan mempertimbangan rekomendasi Komite Audit dan kriteria auditor eksternal, Dewan Komisaris menetapkan KAP Tanudiredja, Wibisana, Rintis & Rekan untuk mengaudit Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada 31 Desember 2021. Berikut adalah tabel Kantor Akuntan Publik yang melakukan audit Laporan Keuangan Perseroan selama 5 tahun terakhir:

#### NAME OF PUBLIC ACCOUNTING FIRM FOR THE LAST 5 YEARS

After considering the Audit Committee's recommendations and external auditors' criteria, the Board of Commissioners appointed Public Accounting Firm Tanudiredja, Wibisana, Rintis & Partners to audit the Company's Financial Statements for the fiscal year ended on 31 December 2021. The following table details the public accounting firms which provided audit service for the Company's Financial Statements in the last 5 years:

Tahun Buku Fiscal Year	Kantor Akuntan Publik Public Accounting Firm	Nama Auditor Name of Auditor	Biaya Fee (Rp)
2021	Tanudiredja, Wibisana, Rintis & Rekan	Tanudiredja, Wibisana, Rintis & Rekan	919.300.645
2020	ERNST & YOUNG/Purwantono, Sungkoro & Surja Yasir, CPA	Muhammad Kurniawan, CPA	746.869.000
2019	ERNST & YOUNG/Purwantono, Sungkoro & Surja Yasir, CPA	Danil Setiadi Handaja, CPA	271.900.000
2018	ERNST & YOUNG/Purwantono, Sungkoro & Surja Yasir, CPA	Yasir, CPA	269.000.000
2017	ERNST & YOUNG/Purwantono, Sungkoro & Surja Yasir, CPA	Yasir, CPA	233.645.633



# SISTEM MANAJEMEN RISIKO

## Risk Management System

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.

### KERANGKA KERJA SISTEM MANAJEMEN RISIKO

Tujuan dari kerangka kerja manajemen risiko adalah:

1. Kerangka kerja memastikan bahwa informasi tentang risiko yang berasal dari proses manajemen risiko secara memadai dilaporkan dan digunakan sebagai dasar pengambilan keputusan; dan
2. Pemenuhan akuntabilitas di semua tingkat organisasi yang relevan.

Adapun kerangka Sistem Manajemen Risiko Perusahaan dapat dilihat sebagai berikut:

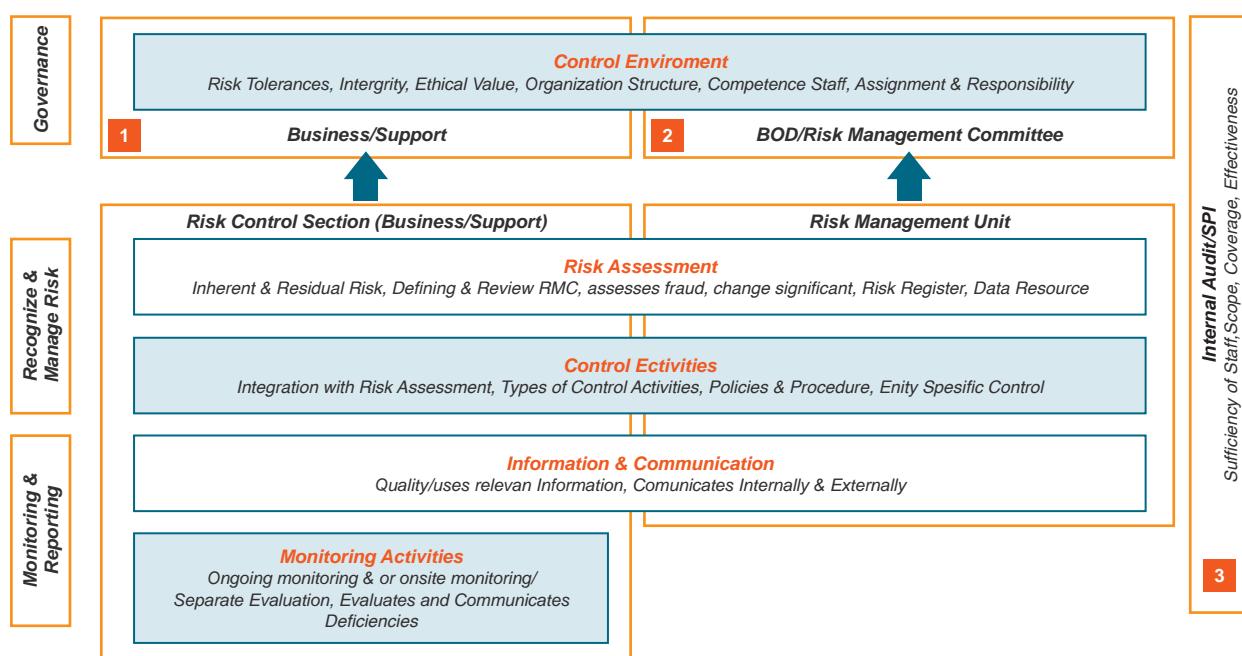
The effectiveness of management framework which provides a foundation to be incorporated within the organization will bring positive impact on the success rate of Company's risk management. The framework assists the Company in managing risks effectively and efficiently through the implementation of risk management processes at various levels and within specific contexts of the organization.

### RISK MANAGEMENT SYSTEM FRAMEWORK

The objectives of risk management framework are:

1. The framework ensures that information on risks arising from the risk management process is adequately reported and used as a basis for decision-making; and
2. Fulfillment of accountability at all relevant levels of the organization.

The Company's Risk Management System framework can be seen as follows:



## SISTEM MANAJEMEN RISIKO

### Risk Management System

#### MANAJEMEN RISIKO TERINTEGRASI

Perseroan dengan posisinya sebagai anggota konglomerasi keuangan entitas utama Bank BNI secara berkala dengan rentang waktu triwulanan mengirimkan Laporan Manajemen Risiko Terintegrasi kepada Bank BNI sesuai dengan jenis risiko yang telah ditetapkan.

Dalam menjalankan usahanya, PT BNI Life Insurance memiliki komitmen yang kuat untuk mematuhi undang-undang dan peraturan perundang-undangan yang berlaku sebagaimana diatur oleh Otoritas Jasa Keuangan (“OJK”) dan aturan perundang-undangan lainnya yang terkait dengan bisnis dan operasional Perseroan.

#### PROGRAM PENGEMBANGAN KOMPETENSI DIVISI RISK MANAGEMENT & COMPLIANCE

Dalam rangka meningkatkan pengetahuan dan pemahaman untuk membantu pelaksanaan tugasnya, pada tahun 2021 setiap staf di Divisi Risk Management & Compliance mengikuti pendidikan/pelatihan sebagai berikut:

Materi Pelatihan Training Material	Waktu Pelaksanaan Time	Keterangan Description
Motivational Training “Break The Limit”, Remaja Tampubolon Motivational Training “Break The Limit”, Remaja Tampubolon	7 Januari 2021 7 January 2021	Webinar Webinar
Gratifikasi 2021, Syarief Hidayat (Plt Direktur Gratifikasi dan Pelayanan Publik KPK) Gratifikasi 2021, Syarief Hidayat (Acting Gratification and Public Service of KPK)	26 Januari 2021 26 January 2021	Bulan Mutu Monthly Sharing Session
Special Program Webinar With Sumitomo Life Special Program Webinar With Sumitomo Life	3 – 4 Februari 2021 3 – 4 February 2021	Webinar Webinar
Menjadi Trend Setter Perubahan di Era Disrupsi, Prof. Dr. Arif Satria, SP, MSi. (Rektor IPB) Becoming a Trend Setter for Change in the Era of Disruption, Prof. Dr. Arif Satria, SP, MSi. (IPB Chancellor)	17 Februari 2021 17 February 2021	Bulan Mutu Monthly Sharing Session
Future Of Customer In Digital Transformation, Handojo Triyanto (IDC Financial Insight) Future Of Customer In Digital Transformation, Handojo Triyanto (IDC Financial Insight)	5 Februari 2021 5 February 2021	Bulan Mutu Monthly Sharing Session

#### INTEGRATED RISK MANAGEMENT

In line with its position as a member of the financial conglomerate of Bank BNI, the Company regularly submit a Report on Integrated Risk Management each month to Bank BNI in accordance with the type of risk that has been determined.

In conducting its business, PT BNI Life Insurance has a strong commitment to comply with the prevailing laws and regulations as stipulated by the Financial Services Authority (OJK) and other laws and regulations relating to the Company's business and operations.

#### COMPETENCY DEVELOPMENT PROGRAM FOR RISK MANAGEMENT & COMPLIANCE DIVISION

In order to enhance knowledge and understanding to support the implementation of their duties, every staff of Risk Management and Compliance Division participated in several training and education activities in 2021 as follows:



## SISTEM MANAJEMEN RISIKO

### Risk Management System

Materi Pelatihan Training Material	Waktu Pelaksanaan Time	Keterangan Description
Risiko Kejahatan Underwriting & Klaim : "Peningkatan kemampuan investigatif Tenaga Underwriting & Claim, memperoleh bisnis yang baik, guna mencegah dan menekan kejahatan asuransi", Itikad Academy Underwriting and Claims Crime Risk: "Improving the investigative ability of Underwriting & Claims Staff, obtaining good business, in order to prevent and suppress insurance crime", Itikad Academy	10 Maret 2021 10 March 2021	Webinar Webinar
<i>Sharing Session Risk Awareness &amp; Risk Matrix</i> , Krisna Wijaya <i>Sharing Session Risk Awareness &amp; Risk Matrix</i> , Krisna Wijaya	14 April 2021 14 April 2021	Webinar Webinar
<i>Business Process Improvement</i> , Proxis Business Process Improvement, Proxis	29 Juli – 31 Agustus 2021 29 July – 31 August 2021	Webinar Webinar
<i>Leadership in 4.0 Era</i> , PT Sarel Sentra Inspira Leadership in 4.0 Era, PT Sarel Sentra Inspira	14 – 15 Desember 2021 14 – 15 December 2021	Webinar Webinar
<i>Design Sprint</i> , PT Sarel Sentra Inspira Design Sprint, PT Sarel Sentra Inspira	16 – 17 Desember 2021 16 – 17 December 2021	Webinar Webinar
<i>Special Program Webinar Sumitomo Life Tahap II</i> , Sumitomo Life Special Sumitomo Life Webinar Program Phase II, Sumitomo Life	7 – 8 Desember 2021 7 – 8 December 2021	Webinar Webinar
Anti Pencucian Uang & Pencegahan Pendanaan Terorisme (APU & PPT), Mahaka Institute Anti-Money Laundering and the Counter-Terrorism Financing (AML & CFT), Mahaka Institute	4 – 5 Februari 2021 4 – 5 February 2021	Webinar Webinar
<i>Comprehensive Forensic Fraud Interview</i> , Mahaka Institute Comprehensive Forensic Fraud Interview, Mahaka Institute	29 April 2021 29 April 2021	Webinar Webinar
<i>Training ISO 37001 : Anti-Bribery Management System</i> , Mahaka Institute Training ISO 37001 : Anti-Bribery Management System, Mahaka Institute	19 – 20 April 2021 19 – 20 April 2021	Webinar Webinar
Peningkatan Kemampuan Investigatif Tenaga Klaim & <i>Underwriting</i> memperoleh Bisnis yang baik guna mencegah dan menekan kejahatan Asuransi, Itikad Academy Indonesia Improving the Investigative Capability of Claims and Underwriting Workers to get good business to prevent and suppress Insurance crime, Itikad Academy Indonesia	10 Maret & 16 Maret 2021 10 March & 16 March 2021	Webinar Webinar
<i>Webinar IRMAPA "Exploit The Opportunity &amp; Manage The Risk"</i> 31 Maret 2021 (Program Sertifikasi Berkelanjutan LSP - MKS), Itikad Academy Indonesia IRMAPA Webinar "Exploit The Opportunity & Manage The Risk" 31 March 2021 (Continuous Certification Program LSP - MKS)	31 Maret 2021 31 March 2021	Webinar Webinar
Sosialisasi Sistem Manajemen Anti Penyuapan (SMAP)-ISO 37001:2016 Anti-Bribery Socialization Management System (SMAP) – ISO 37001:2016	29 Oktober 2021 29 October 2021	Bulan Mutu Monthly Sharing Session
Risiko Megashift Dan Antisipasinya Megashift Risk And Its Anticipation	18 Maret 2020 18 March 2021	Bulan Mutu Monthly Sharing Session
Dampak UU Cipta Kerja Bidang Perpajakan terhadap Industri Asuransi Jiwa Impact of the Taxation Sector Job Creation Law on the Life Insurance Industry	7 April 2021 7 April 2021	Bulan Mutu Monthly Sharing Session
<i>Risk Awareness</i> Risk Awareness	12 April 2021 12 April 2021	Bulan Mutu Monthly Sharing Session
Tantangan Underwriting dalam Bisnis AJK Underwriting Challenges in the AJK Business	9 Juli 2021 9 July 2021	Bulan Mutu Monthly Sharing Session



# SISTEM MANAJEMEN RISIKO

## Risk Management System

### PENERAPAN KEPUTUHAN

Perseroan senantiasa mengembangkan budaya kepatuhan di semua lapisan dan tingkat organisasi serta di setiap aspek kegiatan bisnis dan operasional guna memastikan kepatuhan Perseroan terhadap ketentuan perundang-undangan senantiasa diwujudkan. Tindakan dalam rangka pengembangan budaya kepatuhan dilakukan melalui:

1. Meningkatkan kesadaran akan kepatuhan melalui:
  - a. Melakukan sosialisasi berkala tentang aspek kepatuhan pada kegiatan bisnis dan operasional asuransi.
  - b. Mensosialisasikan visi dan misi BNI Life. Hal ini untuk mengingatkan karyawan atas tujuan Perseroan dan mengharapkan karyawan akan lebih tertantang untuk memberikan yang terbaik.
  - c. Meningkatkan kesadaran karyawan tentang Peraturan Perseroan dengan mengirimkan e-mail secara berkala dan menjelaskan hal-hal yang dapat dilakukan dan tidak dapat dilakukan.
  - d. Memberikan penjelasan terhadap unit terkait perihal peraturan dan atau perubahan peraturan dan hal-hal lain yang berkaitan dengan kepatuhan.
  - e. Memberikan pelatihan untuk karyawan baru untuk membekali mereka dengan referensi kebijakan dan peraturan perundang-undangan yang berlaku sebagai tahap awal untuk meningkatkan kesadaran akan kepatuhan.
2. Diseminasi regulasi terbaru dan perubahan regulasi ke unit terkait dan melakukan pemantauan serta evaluasi untuk memastikan kesesuaian dan ketepatan dari kebijakan BNI Life serta prosedur terhadap peraturan OJK dan peraturan yang berlaku lainnya.
3. Menerapkan konsultasi internal terkait dengan kegiatan penjualan dan kegiatan operasional.
4. Melakukan analisis risiko dan tingkat risiko di setiap tingkat organisasi terkait dengan kepatuhan terhadap ketentuan internal dan eksternal.

### COMPLIANCE IMPLEMENTATION

The Company always develops compliance culture at all levels of organization and in each aspect of business and operational activities in order to ensure the realization of Company's compliance with the prevailing laws and regulations. Measures for the development of a culture of compliance are made through:

1. Increasing awareness of compliance by:
  - a. Conducting periodic socialization on compliance aspects of business activities and insurance operations;
  - b. Socializing the vision and mission of BNI Life. This is done to remind employees about the Company's goals and to encourage employees to be more challenged in giving their best efforts;
  - c. Increasing employee awareness of Company Regulations by sending e-mails periodically and explaining what can and cannot be done;
  - d. Providing explanations to relevant units regarding regulation and/or changes in regulations and other issues related to compliance;
  - e. Providing training for new employees to equip them with references to applicable policies and legislation as an early stage to raise awareness of compliance.
2. Disseminate the latest regulations and changes in regulations to relevant units as well as conduct monitoring and evaluation to ensure the suitability and promptness of BNI Life policies and procedures toward OJK regulations and other applicable regulations.
3. Implement internal consultations related to sales and operational activities.
4. Conduct analysis of risk and risk level at each level of the organization related to compliance with internal and external provisions.



## SISTEM MANAJEMEN RISIKO

### Risk Management System

5. Melakukan evaluasi dan pengembangan kepatuhan atas prosedur yang ada saat ini di Perseroan.

Aktivitas terkait Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT) sebagai perwujudan atas komitmen Perseroan dalam ikut serta memberantas pencucian uang dan pencegahan pendanaan terorisme:

1. Melaporkan secara berkala pelaksanaan APU dan PPT kepada Direksi dan Dewan Komisaris.
2. Mengimplementasikan sistem baru untuk memantau transaksi keuangan mencurigakan.
3. Mengkoordinasikan pelaksanaan pengkinian data nasabah melalui penyusunan target dan pemantauan realisasi terhadap target.
4. Melakukan *review* atas rencana produk dan aktivitas baru untuk memastikan telah memperhatikan peraturan APU dan PPT.
5. Memfilter nasabah dan transaksi terkait daftar terduga teroris dan organisasi teroris (DTTOT) dan daftar pendanaan proliferasi senjata pemusnah massal (DPPSPM).
6. Melaporkan transaksi keuangan mencurigakan, dan Laporan Pengguna Jasa Terpadu pada Sistem Informasi Pengguna Jasa Terpadu (SiPESAT) kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK).
7. Melakukan pelatihan dan sosialisasi APU dan PPT secara berkesinambungan melalui *virtual training*, *e-learning* maupun forum diskusi internal.
8. Melakukan pengembangan materi pelatihan Penerapan APU dan PPT.

5. Evaluate and develop compliance upon the existing procedures at BNI Life.

Activities related to Anti Money Laundering and Countering Financing of Terrorism Program (AML and CFT) as the embodiment of BNI Life's commitment to combating money laundering and counter terrorism financing are as follows:

1. Report periodically the implementation of APU and PPT to the Board of Directors and Board of Commissioners.
2. Implement a new system to monitor suspicious financial transactions.
3. Coordinate the implementation of customer data updating through targeting and monitoring the realization of target.
4. Review new product and activity plans to ensure that APU and PPT regulations have been taken into consideration.
5. Filtering customers and transactions related to the list of suspected terrorists and terrorist organizations (DTTOT) and the list of funding for the proliferation of weapons of mass destruction (DPPSPM).
6. Report suspicious financial transactions Integrated Service User Reports on the Integrated Service User Information System (SiPESAT) to the Financial Transaction Reports and Analysis Center (PPATK).
7. Conduct training and socialization of APU and PPT on a continuous basis through virtual training, e-learning and internal discussion forums.
8. Develop training materials on APU and PPT Implementation.

# MANAJEMEN RISIKO & KEPATUHAN

## Risk Management & Compliance

Divisi Kerja Manajemen Risiko & kepatuhan 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 & kepatuhan membangun proses yang komprehensif dalam mengidentifikasi, mengukur, memantau, dan mengendalikan risiko serta menyampaikan laporan atas tingkat risiko.

Selain itu, Divisi Manajemen Risiko & Kepatuhan juga berkomitmen untuk meminimalkan risiko kepatuhan dan membangun budaya kepatuhan.

### STRUKTUR ORGANISASI MANAJEMEN RISIKO & KEPATUHAN

Per 31 Desember 2021, komposisi jumlah pegawai pada Divisi Manajemen Risiko & Kepatuhan terdiri dari:

1. 1 orang pegawai sebagai Pemimpin Divisi
2. 2 orang pegawai sebagai Pemimpin Departemen
3. 6 orang pegawai sebagai *Risk Analyst*
4. 1 orang pegawai sebagai *Sales Compliance Analyst*
5. 1 orang pegawai sebagai *Regulatory Compliance Analyst*
6. 1 orang pegawai sebagai *Anti Money Laundering Analyst*
7. 1 orang pegawai sebagai *Anti-Fraud Analyst*

Adapun struktur organisasi Divisi Manajemen Risiko & kepatuhan dapat dilihat sebagai berikut.

The Risk Management Unit performs coordination and socialization functions throughout the Company's risk management process to minimize the potential and impact of various types of risks faced by the Company. The Risk Management Division establishes a comprehensive process of identifying, measuring, monitoring and controlling risks and reporting on risks rate.

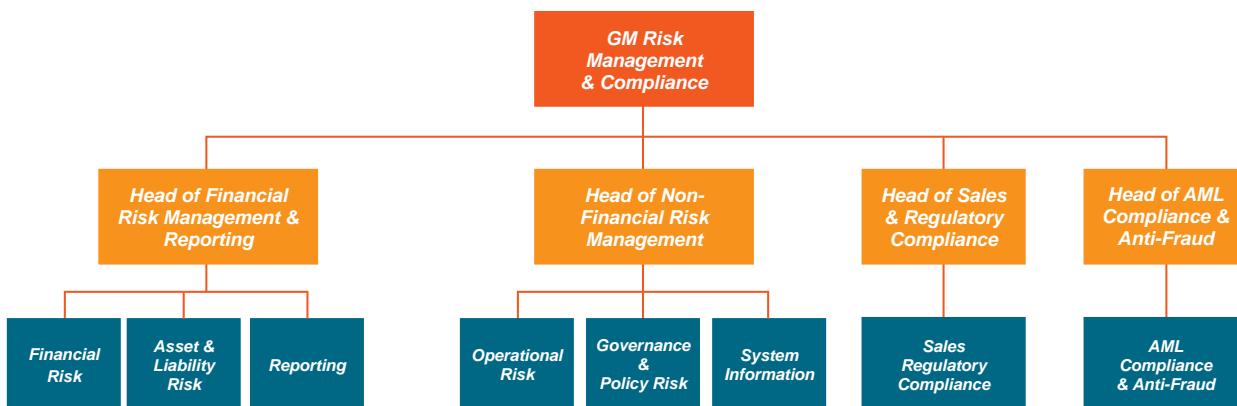
In addition, the Risk Management & Compliance Division are also committed to minimize compliance risk and build a compliance culture.

### ORGANIZATION STRUCTURE OF RISK MANAGEMENT & COMPLIANCE

As of 31 December 2021, total employees of the Risk Management & Compliance Division consists of:

1. 1 employee as a Division Leader
2. 2 employees as Department Heads
3. 6 employees as Risk Analysts
4. 1 employee as a Sales Compliance Analyst
5. 1 employee as the Regulatory Compliance Analyst
6. 1 employee as Anti Money Laundering Analyst
7. 1 employee as an Anti-Fraud Analyst

The organization structure of the Risk Management & Compliance Division can be seen as follows:





## MANAJEMEN RISIKO & KEPATUHAN

### Risk Management & Compliance

» **PROFIL KEPALA MANAJEMEN RISIKO & KEPATUHAN**  
**PROFILE HEAD OF RISK MANAGEMENT & COMPLIANCE**



#### ARI WIBOWO

Profil Kepala Manajemen Risiko & Kepatuhan  
Profile Head Of Risk Management & Compliance



#### Kewarganegaraan | Nationality

Indonesia  
Indonesian



#### Domisili | Domicile

Jakarta  
Jakarta



#### Usia | Age

41 tahun per 31 Desember 2021  
41 years old as of 31 December 2021



#### Periode Jabatan | Period of Office

2021 – Saat ini  
2021 – Present

#### Dasar Pengangkatan | Legal Basis of Appointment

Diangkat sebagai Kepala Manajemen Risiko & Kepatuhan berdasarkan SK Pengangkatan: 333B.SK-HCT.1021 tanggal 8 Oktober 2021.  
Appointed as Head of Risk Management & Compliance based on Appointment Decree: 333B.SK-HCT.1021 dated 8 October 2021.

#### Riwayat Pendidikan | Educational Background

2001 – 2003	Sarjana (S1) Administrasi Niaga, Universitas Indonesia Bachelor Degree in Business Administration, University of Indonesia
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#### Pengalaman Kerja | Work Experience

Februari 2013 – Oktober 2021	Head of Financial Risk Management & Reporting Department di PT BNI Life Insurance.
February 2013 – October 2021	Head of Financial Risk Management & Reporting Department at PT BNI Life Insurance.

#### Rangkap Jabatan | Concurrent Position

Tidak memiliki rangkap jabatan  
Has not any concurrent positions

#### Hubungan Afiliasi I | Affiliation Relationship

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.  
Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

## MANAJEMEN RISIKO & KEPATUHAN

### Risk Management & Compliance

#### TUGAS DAN TANGGUNG JAWAB SATUAN KERJA MANAJEMEN RISIKO & KEPATUHAN

Dalam rangka penerapan Manajemen Risiko dan kepatuhan yang efektif, Direksi Perseroan menetapkan tugas dan tanggung jawab dengan memperhatikan hal-hal berikut:

1. Memberikan masukan kepada Direksi antara lain dalam penyusunan kebijakan Manajemen Risiko.
2. Memantau pelaksanaan kebijakan Manajemen Risiko termasuk mengembangkan prosedur dan alat untuk identifikasi, pengukuran, pemantauan dan pengendalian risiko.
3. Melakukan pemantauan risiko berdasarkan hasil penilaian:
  - a. Profil risiko setiap Bagian Pengendalian Risiko (*Risk Control Section*)
  - b. Tingkat risiko untuk masing-masing risiko
  - c. Profil risiko Perseroan
4. Melaksanakan kaji ulang secara berkala untuk memastikan:
  - a. Keakuratan metodologi penilaian Risiko
  - b. Kecukupan implementasi Sistem Informasi Manajemen Risiko
  - c. Ketepatan kebijakan, prosedur dan penetapan limit risiko
5. Mengkaji usulan lini bisnis baru yang bersifat strategis dan berpengaruh signifikan terhadap eksposur risiko Perseroan.

#### DUTIES AND RESPONSIBILITIES OF RISK MANAGEMENT & COMPLIANCE UNIT

In order to implement effective Risk Management and compliance, the Company's Board of Directors assigns duties and responsibilities with due regard to the following:

1. Provide input to the Board of Directors, among others, in the preparation of Risk Management policy.
2. Monitor the implementation of Risk Management policies including developing procedures and tools for risk identification, measurement, monitoring, and control.
3. Conduct risk monitoring based on assessment results:
  - a. Risk profile of each risk control section
  - b. Level of risk for each risk
  - c. Company risk profile
4. Conduct periodic reviews to ensure:
  - a. Accuracy of Risk Management methodology
  - b. Adequacy of Risk Management Information System Implementation
  - c. Accuracy of policies, procedures, and determination of risk limits.
5. Review the proposed new strategic business line and have a significant impact on the Company's risk exposure.



## MANAJEMEN RISIKO & KEPATUHAN

### Risk Management & Compliance

6. Memberikan informasi kepada Komite Risiko terhadap hal-hal yang perlu ditindaklanjuti terkait hasil evaluasi terhadap penerapan Manajemen Risiko.
7. Memberikan masukan kepada Komite Risiko, dalam rangka penyusunan dan penyempurnaan kebijakan Manajemen Risiko.
8. Menyusun dan menyampaikan laporan profil risiko secara berkala kepada pihak internal dan eksternal.
9. Fungsi kepatuhan bertindak sebagai mitra bisnis dalam menjelaskan tanggung jawab peraturan bisnis serta membantu membingkai kebijakan kepatuhan terhadap peraturan dan bertindak sebagai panduan untuk mencegah pelanggaran peraturan terjadi di dalam bisnis.
10. Satuan Kerja Kepatuhan melakukan sosialisasi dan pelatihan, terlibat dalam persetujuan produk dan aktivitas baru, persetujuan penerbitan ketentuan internal, melakukan uji kepatuhan terhadap pengendalian internal terkait kepatuhan pada divisi, memantau kepatuhan Perseroan terhadap komitmen yang dibuat dengan regulator serta melakukan pemantauan atas setiap kewajiban pelaporan Perseroan ke regulator.
11. Selain bertanggung jawab terhadap pelaksanaan fungsi kepatuhan juga bertanggung jawab terhadap ketentuan Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT). Penerapan APU dan PPT merupakan standar internasional yang harus diterapkan dalam rangka mencegah PT BNI Life Insurance digunakan sebagai sarana atau sasaran tindak kejahatan.
6. Provide information to the Risk Committee on matters that need to be followed up regarding the evaluation results on the implementation of Risk Management.
7. Provide input to the Risk Committee, in the framework of preparing and improving Risk Management policy.
8. Prepare and submit periodic risk profile reports to internal and external parties.
9. Have the compliance function as a business partner conducting dissemination of business regulatory responsibilities, assisting in frame regulatory compliance policies and playing a role in terms of guidance to prevent regulatory violations in the business.
10. The Compliance Unit conducts socialization and training, making the approval of new products and activities, as well as issuing internal regulations, carrying out compliance tests for internal control related to compliance, monitoring the Company's compliance with commitments made with regulators as well as monitoring any reporting requirements to the regulator.
11. In addition to implementing the compliance function, other responsibilities include complying with the provisions on the Implementation of Anti-Money Laundering and the Counter-Terrorism Financing (APU and PPT). The application of APU and PPT is an internationally standard implementations to prevent PT BNI Life Insurance from being used as the target of crime

# MANAJEMEN RISIKO & KEPATUHAN

## Risk Management & Compliance

### PENETAPAN KEBIJAKAN DAN PROSEDUR MANAJEMEN RISIKO

Dalam menjalankan fungsi Manajemen Risiko, Perseroan membentuk tata kelola manajemen risiko yang sehat, Divisi Manajemen Risiko & Kepatuhan yang independen, serta mengembangkan kebijakan dan prosedur manajemen risiko yang sesuai untuk menjaga tingkat risiko pada batas-batas yang telah ditentukan.

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. Dalam penerapan kebijakan manajemen risiko, Perseroan memperhatikan antara lain:

1. Jenis usaha dan produk yang dijalankan sesuai dengan visi, misi dan strategi Perseroan
2. Garis tanggung jawab yang jelas dalam mengelola masing-masing risiko
3. Identifikasi dan mitigasi risiko dilakukan secara jelas dan terkontrol
4. Penetapan kewenangan dalam melakukan aktivitas bisnis
5. Pengelolaan rencana kelangsungan usaha
6. Pengukuran dan penetapan peringkat risiko Perseroan disajikan dalam bentuk profil risiko

BNI Life telah memiliki Kebijakan Pedoman Penerapan Manajemen Risiko yang telah diatur dalam instruksi Direksi No.DIR/IN/158.13.00 tanggal 16 Desember 2016.

### DETERMINATION OF RISK MANAGEMENT POLICIES AND PROCEDURES

In carrying out the Risk Management function, the Company establishes sound risk management governance, an independent risk management & compliance division, and develops appropriate risk management policies and procedures to maintain the level of risk at predetermined limits.

In order to effectively control risk, policies and procedures should be based on risk management strategies. Risk Management Policy is established to ensure that the Company in maintaining risk exposure is consistent with internal policies and procedures and regulations. In the implementation of risk management policy, the Company takes into account several matters, among others:

1. The type of business and product undertaken is in accordance with the Company's vision, mission and strategy
2. Clear line of responsibility in managing each risk
3. Risk identification and mitigation are done clearly and controlled
4. Determination of authority in conducting business activities
5. Management of business continuity plan
6. Measurement and rating of corporate risk are presented in the form of risk profile

BNI Life has had Risk Management Implementation Guidance Policy that has been regulated in the Board of Directors Decree Instruction No. DIR/IN/158.13.00 dated 16 December 2016.



## MANAJEMEN RISIKO & KEPATUHAN

### Risk Management & Compliance

Penetapan limit risiko dilakukan dengan memperhatikan tingkat risiko yang akan diambil, toleransi risiko dan strategi Perseroan secara keseluruhan. Besaran limit diusulkan oleh satuan kerja operasional terkait, yang selanjutnya direkomendasikan kepada Unit Manajemen Risiko untuk mendapat persetujuan Direksi atau Dewan Komisaris melalui Komite Pemantau Risiko atau Direksi sesuai dengan kewenangannya masing-masing yang diatur dalam kebijakan internal Perseroan.

#### BENTUK IDENTIFIKASI, PENGUKURAN, PENGENDALIAN DAN PEMANTAUAN RISIKO

##### 1. Identifikasi Risiko

Identifikasi risiko bertujuan untuk menginventarisasi risiko-risiko di seluruh risk control section di dalam Perseroan. Risiko dapat dipahami sebagai sesuatu yang dapat berdampak pada kemampuan Perseroan/divisi/unit kerja dalam mencapai tujuan. Unit *Risk Management* memberikan arahan dan menimbulkan kesadaran kepada seluruh *risk control section* untuk sadar akan risiko dan mengimplementasikan dalam pekerjaan sehari-hari. Selanjutnya:

- a. Setiap *risk control section* mengidentifikasi risiko secara self assessment menggunakan pendekatan analisis proses dengan fasilitator dari Unit Manajemen Risiko.
- b. Pendekatan analisis proses memetakan semua proses bisnis di dalam setiap *risk control section* menjadi komponen *input*, proses, dan *output* serta mengidentifikasi peristiwa risiko dan pengendalian pada masing-masing proses tersebut.
- c. Setiap *risk control section* menggunakan panduan klasifikasi risiko yang telah ditetapkan untuk menyusun dan melaporkan profil risiko *level* proses kepada unit manajemen risiko.

The setting of risk limits is conducted by taking into account the level of risk to be taken, risk tolerance and overall corporate strategy. The amount of the limit is proposed by the relevant operational units, which is further recommended to the Risk Management Unit for approval by the Board of Directors or Board of Commissioners through a Risk Oversight Committee or Board of Directors in accordance with their respective powers stipulated in the Company's internal policies.

#### RISK IDENTIFICATION, MEASUREMENT, CONTROL, AND MONITORING

##### 1. Risk Identification

Risk identification aims to inventory the risks throughout the risk control section within the Company. Risk can be understood as something that can affect the ability of the Company/division/work unit in achieving the goal. Risk Management Unit provides direction and raises awareness to all risk control sections to be aware of risk and implement it in daily work activities. Afterwards:

- a. Each risk control section identifies the risk by self assessment using a process analysis approach with a facilitator from the Risk Management Unit.
- b. The process analysis approach maps all business processes within each risk control section into input, process and output components and identifies risk and control events in each process.
- c. Each risk control section uses the established risk classification guidelines for preparing and reporting process-level risk profiles to the risk management unit.



# MANAJEMEN RISIKO & KEPATUHAN

## Risk Management & Compliance

- d. Unit manajemen risiko menyusun profil risiko Perseroan dan peta risiko dari profil risiko level Perseroan dan level proses dengan mengaitkan kepada tujuan dan sasaran Perseroan.

### 2. Pengukuran Risiko

Pengukuran risiko dilakukan oleh setiap *risk control section* dan unit manajemen risiko berfungsi sebagai fasilitator dan pengembang model pengukuran risiko. Pengukuran risiko mengacu pada dua faktor, yaitu:

- a. Pengukuran Kualitatif Pengukuran kualitatif menyangkut kemungkinan suatu risiko muncul, semakin tinggi kemungkinan risiko terjadi, maka semakin tinggi pula risikonya. Penilaian tingkat risiko menghasilkan tingkat probabilitas nilai risiko dan tingkat risiko
- b. Pengukuran Kuantitatif Pengukuran kuantitatif menyangkut berapa banyak nilai atau eksposur yang rentan terhadap risiko. Pada pengukuran kuantitatif, risiko-risiko akan diukur secara spesifik. Analisis ini menggunakan nilai numerik dari pengukuran yang mendalam bukan data deskriptif skala yang digunakan seperti dalam pengukuran kualitatif. Kualitas analisis kuantitatif sangat tergantung pada ketepatan dan kelengkapan nilai numerik dan validitas model yang digunakan.

### 3. Monitoring Risiko

Setiap *risk control section* memonitor risiko yang ada pada *risk control section*-nya dengan menganalisis perubahan yang terjadi pada setiap risiko. Unit Manajemen Risiko melakukan *review* dan pengawasan terhadap efektivitas, efisiensi dan kepatuhan terhadap kebijakan manajemen risiko secara periodik dan melaporkannya kepada Direksi. Hasil *review* manajemen digunakan untuk merencanakan penyempurnaan kebijakan dalam penerapan manajemen risiko. *Monitoring* dapat dilakukan secara terus menerus (*ongoing*) maupun terpisah (*separate evaluation*). Aktivitas *monitoring ongoing* tercermin pada aktivitas pengawasan, rekonsiliasi, dan aktivitas rutin lainnya.

- d. The risk management unit establishes the Company's risk profile and risk map of the risk profile in the level of corporate and process by linking to the Company's goals and objectives.

### 2. Risk Measurement

Risk measurement is performed by each risk control section and risk management unit serves as facilitator and developer of the risk measurement model. Risk measurement refers to two factors, namely:

- a. Qualitative Measurement Qualitative measurement concerns the possibility of the occurrence of risks, in which the higher the likelihood of risk occurring then the higher the risk. Risk level judgment results in a probability risk value and risk level.
- b. Quantitative Measurement Quantitative measurement involves how much value or exposure is vulnerable to risks. In quantitative measurement, the risks will be measured specifically. This analysis uses the numerical value of the in depth measurement instead of the descriptive data of the scale used as in qualitative measurement. The quality of quantitative analysis is highly dependent on the accuracy and completeness of the numerical value and validity of the model used.

### 3. Risk Monitoring

Each risk control section monitors the risks that exist in its risk control section by analyzing the changes that occur at each risk. Risk Management Unit reviews and monitors the effectiveness, efficiency, and compliance of risk management policies periodically and reports them to the Board of Directors. Management review results are used to plan policy improvements in risk management implementation. Monitoring can be done continuously (*ongoing*) and separate (*separate evaluation*). Ongoing monitoring activities are reflected in supervisory, reconciliation and other routine activities.



## MANAJEMEN RISIKO & KEPATUHAN

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#### 4. Pengendalian Risiko

Aktivitas pengendalian risiko dilakukan untuk meyakinkan bahwa respon risiko yang ditetapkan dilaksanakan sebagaimana mestinya. Aktivitas pengendalian risiko yang ditetapkan harus konsisten dengan respon risiko yang dipilih. Setiap *risk control section* melakukan aktivitas pengendalian risiko untuk menjaga agar tingkat risiko berada dalam batas toleransi. Unit manajemen risiko melaporkan pelaksanaan aktivitas pengendalian risiko yang telah ditetapkan kepada manajemen secara periodik. Salah satu pengendalian risiko yang dilakukan adalah:

- a. Menetapkan *risk issue*, parameter dalam pengisian *self-assessment*
- b. Mengumpulkan laporan *self-assessment* secara berkala dari *Risk Control Section*
- c. Melakukan analisa terhadap laporan *self-assessment Risk Control Section*
- d. Menyajikan laporan *self-assessment* ke direktur *risk management* dan *Risk Control Section*.
- e. Melakukan *monitoring* atas *action plan* yang dilakukan oleh *Risk Control Section*.

#### PENERAPAN MANAJEMEN RISIKO

PT BNI Life Insurance telah mengkategorikan 9 (sembilan) risiko berlandaskan pada Peraturan Otoritas Jasa Keuangan No. 44/POJK.05/2020 tentang Penerapan Manajemen Risiko Bagi Lembaga Jasa Keuangan Non-bank dan Surat Edaran Otoritas Jasa Keuangan Republik Indonesia No. 8/SEOJK.05/2021 Tentang Penerapan Manajemen Risiko Bagi Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah yang terdiri dari:

1. Risiko Strategi
2. Risiko Operasional
3. Risiko Asuransi
4. Risiko Kredit

#### 4. Risk Control

Risk control activities are undertaken to ensure that the specified risk response is executed appropriately. The specified risk control activities must be consistent with the selected risk response. Each risk control section performs risk control activities to keep risk levels within tolerable limits. The risk management unit reports the implementation of risk control activities that have been assigned to management periodically. One of the risk controls that is carried out is:

- a. Determining risk issues and parameters in filling out the self-assessment
- b. Collecting periodic self-assessment reports from the Risk Control Section
- c. Analyzing the Risk Control Section self-assessment report
- d. Presenting self-assessment reports to the director of the risk management and Risk Control Section.
- e. Monitoring the action plans carried out by the Risk Control Section

#### RISK MANAGEMENT IMPLEMENTATION

PT BNI Life Insurance has categorized 9 (nine) risks based on the Financial Services Authority Regulation No. 44/ POJK.05/2020 on Application of Risk Management for Nonbank Financial Services Institutions and Circular of the Financial Services Authority of the Republic of Indonesia No. 8/SEOJK.05/2021 concerning the Implementation of Risk Management for Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Companies, which consists of:

1. Strategic Risk
2. Operational Risk
3. Insurance Risk
4. Credit Risk



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5. Risiko Pasar
6. Risiko Likuiditas
7. Risiko Hukum
8. Risiko Kepatuhan
9. Risiko Reputasi

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 dan Direksi
  - a. Pengawasan Aktif Dewan Komisaris
    - i. Memberi persetujuan atas kebijakan manajemen risiko, termasuk strategi dan kerangka Manajemen Risiko yang diusulkan oleh Direksi.
    - ii. Mengevaluasi tanggung jawab Direksi atas pelaksanaan kebijakan manajemen risiko melalui pembahasan pelaksanaan manajemen risiko dan rencana kerja tahunan Divisi Manajemen Risiko.
    - iii. 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.
    - iv. Membahas progress penerapan manajemen risiko Perseroan.
    - v. Memberikan rekomendasi atas hal-hal yang berkaitan dengan perbaikan kinerja penerapan kebijakan manajemen risiko.
  - b. Pengawasan Aktif Direksi
    - i. Menetapkan kebijakan Manajemen Risiko secara tertulis dan komprehensif.
    - ii. Memastikan seluruh risiko yang material dan menimbulkan dampak yang buruk telah ditindaklanjuti.

5. Market Risk
6. Liquidity Risk
7. Legal Risk
8. Compliance Risk
9. Reputation Risk

In order to effectively implement risk management, policies and procedures should be based on risk management strategies, which at least include:

1. Active supervision of the Board of Commissioners and Board of Directors
  - a. Active supervision of the Board of Commissioners
    - i. Approve the risk management policy, including the Risk Management strategy and framework proposed by the Board of Directors.
    - ii. 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.
    - iii. Enable Risk Oversight 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.
    - iv. Discusses the progress of corporate risk management implementation.
    - v. Provide recommendations on matters relating to improvements in the performance of risk management policies.
  - b. Active supervision of the Board of Directors
    - i. Establish written and comprehensive Risk Management policy.
    - ii. Ensure that all material and adverse risks have been acted upon.



## MANAJEMEN RISIKO & KEPATUHAN

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- iii. Memastikan pelaksanaan langkah-langkah perbaikan atas permasalahan atau penyimpangan yang ditemukan oleh Divisi.
  - iv. Mengembangkan budaya peduli risiko pada seluruh jenjang organisasi.
  - v. 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.
  - vi. Menyediakan sumber daya yang berkualitas melalui penyelenggaraan pelatihan manajemen risiko melalui Sertifikasi Manajemen Risiko kepada seluruh *Head of Divisi*.
  - vii. Memberikan pelatihan melalui pelaksanaan training manajemen risiko kepada karyawan yang berada di Divisi Manajemen Risiko.
  - viii. Melakukan tindak lanjut atas rekomendasi Dewan Komisaris melalui Komite Pemantau Risiko.
  - ix. Memberikan dukungan kepada Divisi Manajemen Risiko dalam hal penerapan *self-assessment*.
2. Kecukupan kebijakan, prosedur, dan penetapan limit risiko
- a. Menyusun kebijakan, strategi, dan kerangka manajemen risiko secara tertulis dan komprehensif.
  - b. Menyusun, menetapkan, dan memperbarui prosedur sebagai alat untuk mengidentifikasi, mengukur, memonitor, dan mengendalikan risiko.
  - c. Menyusun dan menetapkan mekanisme persetujuan transaksi, termasuk yang melampaui limit dan kewenangan untuk setiap jenjang jabatan.
- iii. Ensure the implementation of corrective measures on problems or irregularities discovered by the Division.
  - iv. Develop a risk-caring culture at all levels of the organization.
  - v. 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.
  - vi. Provide quality resources through the implementation of risk management training through Risk Management Certification to all Heads of Divisions.
  - vii. Provide training through the implementation of risk management training to employees residing in the Risk Management Division.
  - viii. Follow up recommendations of the Board of Commissioners through the Risk Oversight Committee.
  - ix. Provide support to the Risk Management Division in the implementation of self-assessment.
2. Adequacy of policies, procedures, and determination of risk limits.
- a. Develop written and comprehensive policies, strategies and risk management framework.
  - b. Develop, establish, and update procedures as a means to identify, measure, monitor, and control risks.
  - c. Establish and stipulate transaction approval mechanisms, including those that exceed the limits and authority for each level of position.



## MANAJEMEN RISIKO & KEPATUHAN

### Risk Management & Compliance

- d. Bertanggungjawab atas pelaksanaan kebijakan, strategi, dan kerangka manajemen risiko serta mengevaluasi dan memberikan arahan berdasarkan laporan-laporan yang disampaikan oleh Divisi *Risk Management* termasuk laporan mengenai profil Risiko.
  - e. Melakukan review atas Kebijakan/Buku Pedoman Perseroan agar dapat sejalan dengan pertumbuhan volume bisnis.
  - f. Menetapkan limit risiko yang terkait dengan *RBC (Risk Based Capital)*.
3. Kecukupan proses identifikasi, pengukuran, pengendalian, dan pemantauan Risiko, serta sistem informasi Manajemen Risiko
- a. Perseroan telah memiliki prosedur kegiatan operasional setiap divisi yang diatur secara jelas dalam Buku Pedoman Perseroan, Panduan Kerja dan Surat Keputusan.
  - b. Pemantauan eksposur risiko dilakukan secara berkala dan berkesinambungan.
  - c. Mengevaluasi dan mengkinikan kebijakan, strategi, dan prosedur dalam hal terdapat perubahan faktor-faktor yang mempengaruhi kegiatan usaha perseroan, eksposur risiko, dan/atau profil Risiko secara signifikan.
  - d. Laporan mengenai perkembangan risiko yang meliputi antara lain Laporan Profil Risiko disusun oleh Divisi Manajemen Risiko dan disampaikan baik kepada pihak internal maupun pihak eksternal secara rutin dan tepat waktu.
  - e. Perseroan mulai mengembangkan sistem informasi manajemen risiko dalam bentuk Dashboard yang dapat memperlihatkan perkembangan eksposur risiko secara berkala.
4. Sistem pengendalian *intern* yang menyeluruh
- a. Sistem Pengendalian internal dibangun melekat pada masing-masing divisi yang merupakan *first line of defense*.
- d. Responsible for the implementation of risk management policies, strategies and framework as well as evaluate and provide guidance based on reports submitted by Risk Management Division including report on Risk profile.
  - e. Review the Company's Policy/Manual to be consistent with business volume growth.
  - f. Set the risk limit associated with *RBC (Risk Based Capital)*.
3. Adequacy of risk identification, measurement, monitoring and control process.
- a. The Company already has operational procedures for each work division that is clearly regulated in the Company Manual, Working Guidelines and Decree.
  - b. Risk exposure monitoring is conducted periodically and continuously.
  - c. Evaluate and update policies, strategies and procedures in the event of any change in factors affecting the Company's business activities, risk exposure, and/or Risk profile significantly.
  - d. Reports on risk developments which include, among others, Risk Profile Reports prepared by the Risk Management Division and submitted to both internal and external parties on a regular and timely basis.
  - e. The Company has begun to develop a risk management information system in the form of a Dashboard that can show the development of risk exposures on a regular basis.
4. Comprehensive internal control system
- a. The internal control system is built in each work division as the first line of defense.



## MANAJEMEN RISIKO & KEPATUHAN

### Risk Management & Compliance

- b. Untuk mendukung penerapan manajemen risiko, Perseroan telah memiliki kebijakan manajemen risiko secara tertulis. Pengendalian internal dilakukan oleh divisi Manajemen Risiko dan divisi Kepatuhan yang merupakan *second line of defense*. Kecukupan dan efektivitas sistem pengendalian internal dikaji ulang oleh divisi Internal Audit yang merupakan *third line of defense*, untuk memastikan pengendalian internal dijalankan secara memadai.
- b. To support the implementation of risk management, the Company already has a written risk management policy. Internal control is performed by the Risk Management division and the Compliance division as the second line of defense. The adequacy and effectiveness of the internal control system is reviewed by the Internal Audit division as the third line of defense, to ensure adequate internal control is carried out.

#### PROFIL RISIKO

PT BNI Life Insurance telah melakukan penilaian tingkat risiko berdasarkan kriteria yang ditetapkan dalam Peraturan Otoritas Jasa Keuangan No.28/POJK.05/2020 tentang Penilaian Tingkat Kesehatan Lembaga Jasa Keuangan Non Bank.

##### 1. Risiko Strategi

- a. Penetapan sasaran strategis telah memperhitungkan kesesuaian visi dan misi dengan faktor internal dan eksternal Perseroan, termasuk di dalamnya kesiapan perusahaan dalam mengembangkan bisnis.
- b. Perseroan melakukan identifikasi dan pengukuran terhadap parameter yang mempengaruhi eksposur risiko strategi dengan mempertimbangkan faktor-faktor seperti :
  - i. Kecukupan analisis Kompetitor
  - ii. Perseroan harus mengetahui dan meyakini keunggulan kompetitif yang mereka miliki. Apabila Perseroan tidak memiliki keunggulan kompetitif dimaksud maka Perseroan juga harus memahami kelemahannya di pasar atau sektor yang mereka pilih sehingga dapat melakukan penyesuaian strategi untuk mencapai tujuan sesuai visi dan misi Perseroan.

#### RISK PROFILE

PT BNI Life Insurance has conducted risk level assessment based on the criteria set forth in the Financial Services Authority Regulation No.28/POJK.05/2020 regarding the Risk Level Assessment of Non-Bank Financial Services Institutions.

##### 1. Strategy Risk

- a. Strategic targeting has taken into account the suitability of vision and mission with internal and external factors.
- b. The Company undertakes identification and measurement of parameters that affect the exposure of strategy risk by considering factors such as:
  - i. Adequacy of Competitor analysis.
  - ii. The Company must know and believe in their competitive advantages. If the Company does not have competitive advantages, then the Company must also understand its weakness in the market or sector that they choose so that adjustment can be made in the strategy to achieve goals according to the Company's vision and mission.



# MANAJEMEN RISIKO & KEPATUHAN

## Risk Management & Compliance

- iii. Kesiapan Perseroan dalam menghadapi perubahan ekonomi secara makro serta dampaknya terhadap kondisi Perseroan, antara lain dampak dari perubahan tingkat suku bunga, inflasi dan nilai tukar. Pada saat ini pemantauan dan pengendalian risiko dilakukan dengan laporan pencapaian kinerja yang dilakukan secara berkala oleh Divisi *Corporate Planning* dan dilaporkan ke Direksi dan Dewan Komisaris.
- iii. The Company's readiness to deal with macroeconomic changes as well as its impact on the Company's condition, including the impact of changes in interest rates, inflation and exchange rates. Currently, risk monitoring and control are performed with periodic performance reports by the Corporate Planning Unit and reported to the Board of Directors and Board of Commissioners.

### 2. Risiko Operasional

- a. Perseroan memiliki struktur organisasi yang dilengkapi dengan jumlah sumber daya manusia yang memadai dengan memiliki kompetensi sesuai bidangnya.
- b. Penempatan SDM pada setiap fungsi kerja telah mempertimbangkan kompleksitas kerja dan beban/ volume kerja Setiap divisi telah memiliki kebijakan dan prosedur sebagai pedoman dalam menjalankan operasional Perseroan.
- c. Perseroan memiliki sistem pendukung untuk menjalankan proses/aktivitas bisnis dan operasional walaupun masih harus dikembangkan dan disempurnakan.
- d. Untuk mendukung keberlangsungan usaha, Perseroan telah memiliki Kebijakan mengenai *Business Continuity Management (BCM)*. Proses pengendalian akan terus dilakukan perbaikan sesuai dengan perkembangan bisnis.
- e. Perseroan melakukan *update/review* secara berkala terhadap Kebijakan Perusahaan, Prosedur/SOP jika ada perubahan pada Ketentuan Regulator, Bisnis Proses, rekomendasi Audit, atau strategi Perseroan.

### 3. Risiko Asuransi

- a. Perseroan memiliki prosedur dalam melakukan proses seleksi risiko, penetapan premi, penggunaan reasuransi dan/atau penanganan klaim serta telah menetapkan kebijakan dan prosedur dalam pengembangan produk yang disesuaikan dengan ketentuan yang berlaku.

### 2. Operational Risk

- a. The Company has an organizational structure that is equipped with adequate human resources having competencies in their respective field.
- b. Placement of human resources in each work function has considered the complexity of work and workload/ volume Each division has policies and procedures as guidelines for running the Company's operations.
- c. The Company has a support system to run the business and operational process/activities although it still has to be developed and enhanced.
- d. To support business continuity, the Company already has a Policy on Business Continuity Management (BCM). The control process will continue to be improved in accordance with business development.
- e. The Company periodically updates/reviews Company Policies, Procedures/SOPs if there are changes to Regulator Provisions, Business Processes, Audit recommendations, or Company strategy.

### 3. Insurance Risk

- a. The Company has procedures in conducting the risk selection process, the determination of premiums, the use of reinsurance and/or the handling of claims and has established policies and procedures in the development of products in accordance with applicable provisions.



## MANAJEMEN RISIKO & KEPATUHAN

### Risk Management & Compliance

- b. Perseroan telah menetapkan indikator pengukuran risiko asuransi, antara lain :
  - i. Rasio cadangan teknis terhadap premi neto.
  - ii. Rasio Klaim terhadap premi seperti rasio klaim bruto terhadap premi bruto, rasio klaim neto terhadap premi neto, rasio pembatalan polis.
  - iii. Dominasi risiko asuransi terhadap keseluruhan lini usaha.
  - iv. Bauran risiko produk dan jenis manfaat.
- c. Perseroan telah memiliki porsi reasuransi yang cukup baik dengan mengikuti spesifikasi produk yang BNI Life miliki, dimana Perseroan reasuransi tersebut telah memiliki perjanjian reasuransi *treaty*.
- d. Salah satu bentuk pengendalian risiko adalah dibentuknya komite-komite yang dinilai cukup efektif dalam membantu melakukan pengendalian atas risiko-risiko yang mungkin terjadi.

#### 4. Risiko Kredit

- a. Perseroan melakukan evaluasi atas kinerja pihak lawan (*counterparty*) seperti penerbit instrumen investasi (*issuer*), pemegang polis/ tertanggung/peserta dalam hal pembayaran premi/kontribusi, maupun reasuradur.
- b. Perseroan dalam melakukan evaluasi mempunyai parameter atau indikator yang digunakan paling sedikit adalah :
  - i. Pengelolaan piutang;
  - ii. Pengelolaan konsentrasi penempatan investasi dan rating;
  - iii. *Counterparty* dimana investasi ditempatkan; dan
  - iv. Pengelolaan kegagalan reasuradur.

#### 5. Risiko Pasar

- a. Perseroan melakukan pengelolaan dan pemantauan yang meliputi risiko suku bunga, risiko nilai tukar, dan risiko harga pasar atas aset Perusahaan, termasuk aset yang diperdagangkan, aset yang dimiliki hingga jatuh tempo, serta aset yang tersedia untuk dijual.

- b. The Company has established insurance risk measurement indicators, including:
  - i. The technical reserves to net premiums ratio.
  - ii. The claims to premiums ratio, such as gross claims to gross premiums ratio, net claims to net premiums ratio, net premium to own capital ratio and policy cancellation ratio.
  - iii. The domination of insurance risk on the entire business line.
  - iv. Mix of product risks and types of benefits.
- c. The Company has a fairly good reinsurance portion by following the specification of BNI Life product, where the reinsurance company has a treaty reinsurance agreement.
- d. One form of risk control is the establishment of committees that are considered effective enough in helping to control the risks that may occur.

#### 4. Credit Risk

- a. The Company evaluates the performance of counterparties such as investment instrument issuers, policyholders/insured/participants in terms of premium/contribution payments, and reinsurers.
- b. The company in conducting the evaluation has parameters or indicators that are used at least:
  - i. Accounts receivable management;
  - ii. Management of investment placement concentration and rating;
  - iii. The counterparty where the investment is placed; and
  - iv. Reinsurer failure management.

#### 5. Market Risk

- a. The Company carries out management and monitoring which includes interest rate risk, exchange rate risk, and market price risk on the Company's assets, including traded assets, assets held to maturity, as well as assets available for sale.



# MANAJEMEN RISIKO & KEPATUHAN

## Risk Management & Compliance

- b. Dalam melakukan evaluasi, Perseroan menggunakan parameter/indikator yaitu :
- Alokasi dan/atau struktur investasi;
  - Tujuan dan strategi investasi; dan
  - Valuasi aset investasi.

### 6. Risiko Likuiditas

- Perseroan memiliki prosedur/SOP untuk memenuhi liabilitas yang jatuh tempo melalui sumber pendanaan arus kas dan/atau dari aset likuid yang mudah dikonversi menjadi kas, tanpa mengganggu aktivitas dan kondisi keuangan Perusahaan.
- Penetapan parameter untuk pengukuran risiko Likuiditas antara lain :
  - Jumlah, kualitas, diversifikasi dan penjualan aset dan liabilitas;
  - Risiko ketidaksesuaian antara besar dan saat jatuh tempo aset dengan besar dan saat jatuh tempo liabilitas;
  - Risiko terhadap *lock-up period* merupakan risiko terhadap investasi yang tidak dapat dicairkan dalam jangka waktu tertentu;
  - Arus kas;
  - Profil aset jangka pendek; dan
  - Profil liabilitas jangka pendek.

### 7. Risiko Hukum

- Perseroan menggunakan parameter/indikator dalam melakukan penilaian risiko hukum dengan melihat :
  - Ketiadaan atau perubahan peraturan perundang-undangan;
  - Kegagalan perjanjian/kelemahan perikatan; dan
  - Litigasi atau penyelesaian sengketa.

- b. In conducting evaluations, the Company uses parameters/indicators, namely:
- Investment allocation and/or structure;
  - Investment objectives and strategies; and
  - Valuation of investment assets.

### 6. Liquidity Risk

- The Company has procedures/SOPs to meet maturing liabilities through funding sources of cash flow and/ or from liquid assets that are easily converted into cash, without disturbing the Company's activities and financial condition.
- Establishment of parameters for liquidity risk measurement, among others:
  - Amount, quality, diversification and sale of assets and liabilities;
  - Risk of mismatch between the size and maturity date of the asset and the maturity date of the liability;
  - The risk of lock-up period is the risk of investment that cannot be withdrawn within a certain period of time;
  - Cash flow;
  - Short-term asset profile; and
  - Short-term returns of liabilities profile.

### 7. Legal Risk

- The Company uses parameters/indicators in carrying out legal risk assessments by looking at:
  - Absence or change of laws and regulations;
  - Agreement failure/engagement weakness; and
  - Litigation or dispute resolution.



## MANAJEMEN RISIKO & KEPATUHAN

### Risk Management & Compliance

#### 8. Risiko Kepatuhan

- a. Perseroan memiliki kebijakan dan prosedur/SOP dalam menjalankan bisnis perusahaan dengan mematuhi dan melaksanakan ketentuan peraturan perundang-undangan dan ketentuan yang berlaku.
- b. Penetapan parameter/indikator dalam melakukan penilaian risiko kepatuhan yang digunakan paling sedikit adalah :
  - i. Jenis dan signifikansi pelanggaran yang dilakukan;
  - ii. Frekuensi pelanggaran termasuk sanksi yang dilakukan atau track record ketidakpatuhan Perusahaan;
  - iii. Pelanggaran atas ketentuan peraturan perundang-undangan, ketentuan yang berlaku bagi Perusahaan, atau standar bisnis yang berlaku umum; dan
  - iv. Tindak lanjut atas pelanggaran, termasuk pemenuhan atas rencana tindak (*action plan*) yang disampaikan kepada regulator.

#### 9. Risiko Reputasi

- a. Perseroan melakukan pemantauan atas tingkat kepercayaan pemangku kepentingan (*stakeholder*) secara berkala sesuai dengan kebijakan dan prosedur/SOP yang berlaku.
- b. Perseroan dalam melakukan evaluasi menggunakan parameter atau indikator yaitu :
  - i. Pengaruh reputasi dari pemilik Perusahaan dan grup Perusahaan;
  - ii. Pelanggaran etika bisnis;
  - iii. Kompleksitas produk dan kerja sama bisnis;
  - iv. Penerapan strategi branding;
  - v. Materialitas pengaduan pemegang polis, tertanggung dan/atau peserta; dan
  - vi. Eksposur pemberitaan negatif Perseroan.

#### 8. Compliance Risk

- a. The Company has policies and procedures/ SOPs in running the company's business by complying with and implementing the provisions of the prevailing laws and regulations.
- b. The determination of parameters/indicators in carrying out the compliance risk assessment that is used at least are:
  - i. The type and significance of the violations committed;
  - ii. Frequency of violations including sanctions committed or the Company's track record of non-compliance;
  - iii. Violation of statutory provisions, regulations applicable to the Company, or generally accepted business standards; and
- iv. Follow-up actions for violations, including fulfillment of action plans submitted to regulators.

#### 9. Reputation Risk

- a. The Company monitors the level of stakeholder trust on a regular basis in accordance with the prevailing policies and procedures/SOPs.
- b. In evaluating the Company using parameters or indicators, namely:
  - i. The reputational influence of the owners of the Company and the Group of Companies;
  - ii. Violation of business ethics;
  - iii. The complexity of the product and business cooperation;
  - iv. Implementation of a branding strategy;
  - v. Materiality of complaints from policyholders, insured and/or participants; and
  - vi. The Company's exposure to negative news.

# KODE ETIK

## Code of Conduct

Guna mengoptimalkan penerapan tata kelola perusahaan yang baik, Perseroan berpedoman dan menerapkan kode etik dalam seluruh operasional perusahaan. Kode etik berisi pernyataan tertulis mengenai nilai-nilai etika di lingkungan perusahaan dan menjadi pedoman dalam perilaku yang berlaku bagi seluruh insan Perseroan.

BNI Life telah menyelesaikan proses pembuatan Kode Etik BNI Life di tahun 2019 dan telah diresmikan serta disosialisasikan di awal tahun 2020. Pokok-pokok, tujuan, serta pelaporan mengenai pelanggaran terhadap Kode Etik Perseroan baru dapat dijabarkan sebagai berikut.

Setiap Insan BNI Life wajib memahami, mentaati dan menerapkan Pedoman Perilaku (*Code of Conduct*) dalam kegiatan Perusahaan.

Dalam rangka memastikan hal tersebut, setiap Insan BNI Life diwajibkan menandatangi pernyataan kepatuhan (pakta Integritas) yang merupakan komitmen Insan BNI Life untuk melaksanakan Pedoman Perilaku (*Code of Conduct*).

Dugaan pelanggaran atas yang dilaporkan akan ditangani untuk ditindaklanjuti/dievaluasi dan/atau diperiksa oleh Divisi yang berwenang dan/atau Komite yang dibentuk oleh Perusahaan sebagai bahan pertimbangan dalam pemberian sanksi sesuai Pedoman, Kebijakan atau Peraturan Perusahaan yang berlaku dari waktu ke waktu.

### Prinsip Dasar Laporan Harta Kekayaan Penyelenggara Negara

Dalam menjalankan usahanya, Perusahaan berkomitmen untuk tetap mentaati peraturan perundang-undangan yang mengikat. Salah satu bentuk peraturan perundang-undangan yang dilandasi oleh semangat pemberantasan korupsi dan tindakan penyimpangan internal adalah kewajiban Laporan Harta Kekayaan Penyelenggara Negara (LHKPN).

In order to optimize the implementation of good corporate governance, the Company is guided by and applies a code of ethics in all operations. The code of ethics contains a written statement regarding ethical values within the corporate environment and serves as a behavioral guideline that applies to all personnel of the Company.

The Company had completed the process of creating BNI Life's Code of Conduct in 2019 and will be formalized and socialized in early 2020. The main points, objectives, and reporting on violations of the Company's Code of Conduct are elaborated as follows.

Every BNI Life employee must understand, obey and apply the Code of Conduct in the Company's activities.

In order to ensure the implementation, every BNI Life employee is required to sign a compliance statement (Integrity pact) which is the commitment of BNI Life employees to implement the Code of Conduct.

Alleged violations of those reported will be handled for follow-up/evaluation and/or examination by the authorized Division and/or Committee established by the Company as a material for consideration in imposing sanctions in accordance with the Guidelines, Policies or Company Regulations that apply from time to time.

### Basic Principles of State Official's Assets Report

In running its business, the Company is committed to comply with the prevailing laws and regulations. One form of laws and regulations that is based on the spirit of eradicating corruption and internal acts of irregularities is the obligation of the State Officials's Assets Report (LHKPN).



## KODE ETIK

### Code of Conduct

LHKPN merupakan daftar seluruh Harta Kekayaan Penyelenggara Negara yang dituangkan dalam formulir LHKPN yang ditetapkan oleh Komisi Pemberantasan Korupsi (KPK) sebagaimana yang diatur dalam Keputusan KPK No. KEP 07/KPK/02/2005 tentang Tata Cara Pendaftaran, Pemeriksaan dan Pengumuman Laporan Harta Kekayaan Penyelenggara Negara.

#### Dasar Hukum dan Peraturan dalam Menerapkan LHKPN di Perusahaan

Dalam menerapkan LHKPN, Perusahaan menimbang beberapa dasar hukum dan peraturan sebagai landasan cara pandang penerapan LHKPN di lingkungan Perusahaan. Dasar hukum tersebut yaitu:

1. Undang-Undang No. 28 Tahun 1999 tentang Penyelenggara Negara yang Bersih dan Bebas dari Korupsi, Kolusi, dan Nepotisme.
2. Undang-Undang No. 30 Tahun 2002 tentang Komisi Pemberantasan Tindak Pidana Korupsi.
3. Peraturan Menteri BUMN No. PER-09/MBU/2012 tentang Perubahan atas Peraturan Menteri Negara No. PER-01/MBU/2011 tentang Penerapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*) pada Badan Usaha Milik Negara.
4. Keputusan Sekretaris Menteri BUMN No. SK-16/S.MBU/2012 tanggal 6 Juni 2012 tentang Indikator/Parameter Penilaian dan Evaluasi atas Penerapan Tata Kelola Perusahaan yang baik.

#### Transparansi LHKPN Pejabat Perusahaan Tahun 2021

Seluruh Direksi telah melaporkan harta kekayaan melalui lembaga berwenang.

LHKPN is a list of all the State Official's Assets that are outlined in the LHKPN form stipulated by the Corruption Eradication Committee (KPK) as regulated in the KPK Decree No. KEP 07/KPK/02/2005 concerning Registration Procedures, Examination and Announcement of the State Official's Assets Report.

#### Legal and Regulatory Basis in Implementing LHKPN in the Company

In implementing LHKPN, the Company considers several legal and regulatory basis in implementing LHKPN within the Company. The legal basis are:

1. Act No. 28 of 1999 concerning State Officials that are Clean and Free from Corruption, Collusion, and Nepotism.
2. Act No. 30 of 2002 concerning the Corruption Eradication Committee.
3. Regulation of the Minister of SOEs No. PER-09/ MBU/2012 concerning Amendments to the Regulation of the Minister of State No. PER-01/ MBU/2011 on Good Corporate Governance Implementation to State-Owned Enterprises.
4. Decree of the Secretary of the Minister of SOEs No. SK-16/S.MBU/2012 dated 6 June 2012 concerning Indicators/Parameters for Assessment and Evaluation of the Implementation of Good Corporate Governance.

#### Transparency of LHKPN by Company Officials in 2021

All of Board of Directors members have reported assets through authorized institutions.

## KODE ETIK

### Code of Conduct

#### **Kebijakan Anti Korupsi dan Sosialisasinya**

Dalam rangka mendukung komitmen BNI Life dalam pengelolaan tata kelola Perusahaan yang baik, BNI Life mengambil langkah proaktif untuk memastikan dan menjaga Organisasi yang bersih dan berintegritas serta bebas dari kegiatan penyuapan. Salah satu langkah yang diambil adalah melalui implementasi Sistem Manajemen Anti Penyuapan (SMAP) yang telah tersertifikasi ISO 37001:2016, yang bertujuan untuk memberikan panduan dalam tata kelola Perusahaan sehingga dapat memastikan risiko-risiko terkait penyuapan telah diidentifikasi dan Organisasi telah memiliki perangkat yang dibutuhkan untuk mengendalikan serta menangani tindakan penyuapan.

#### **Pengendalian Gratifikasi**

Kebijakan pengendalian gratifikasi di perusahaan diatur dalam Kode Etik Perusahaan. Setiap Insan BNI Life wajib memahami isi Kode Etik Perusahaan yang di sosialisasikan setiap tahun.

#### **Anti-Corruption Policy and Socialization**

In order to support BNI Life's commitment in managing good corporate governance, BNI Life takes proactive steps to ensure and maintain a clean and integrity-free organization that is free from bribery activities. One of the steps is the implementation of an Anti-Bribery Management System (SMAP) which has been certified to ISO 37001:2016, which aims to provide guidance in corporate governance to be able to ensure the risks related to bribery have been identified and the Organization has the tools needed to address bribery, controlling and handling bribery.

#### **Gratification Control**

The company's gratuity control policy is regulated in the Company's Code of Ethics. Every BNI Life employee must understand the contents of the Company's Code of Ethics which is socialized every year.



# PERKARA PENTING YANG DIHADAPI PERUSAHAAN

## Legal Issues Faced by the Company

Sepanjang 2021, Perseroan menghadapi beberapa perkara penting, antara lain adalah:

During 2021, the Company had faced some important cases, as follows:

Perkara Hukum Legal Issues	2021	
	Perdata Civil	Pidana Criminal
Perkara selesai (telah mempunyai kekuatan hukum tetap) Case Closed	3	1
Perkara dalam proses penyelesaian Case in Settlement Process	3	1
<b>Jumlah</b> Total	6	2

### » Perkara Perdata Civil Case

No	Perkara Case	Pokok Perkara Subject Matter	Status Perkara Case Status	Risiko Terhadap Perusahaan Risks to the Company	Sanksi yang Dikenakan oleh Otoritas Sanctions imposed by the authorities	Nilai Perkara Value of Case
1	Nomor Perkara: Case Number No.71/Pdt.G/2018/ PN.MJK Jo.102/ PDT/2019/PT.SBY  Antara Between  Pengugat: Plaintiff Tanti Widyana (ahli waris M Thoib)  Melawan Oppose  Tergugat: Defendant: PT BNI Life Insurance	Penggugat adalah ahli waris M.Thoib yang merupakan nasabah Asuransi BNI Life dengan nomor polis BLPM 9172009817. Gugatan diajukan karena penolakan klaim meninggal dunia. The plaintiff is the heir of M.Thoib who is a customer of BNI Life Insurance with BLPM policy number 9172009817. This plea is litigated due to refusal to death claim.	Selesai Closed	Risiko pembayaran ganti rugi sebesar nilai gugatan Risk of payment of damages was to the value of the lawsuit	Tidak ada None	Materiil: Material Rp 275.000.000,-  Imateriil: Immaterial Rp 500.000.000,-

## PERKARA PENTING YANG DIHADAPI PERUSAHAAN

Legal Issues Faced by the Company

No	Perkara Case	Pokok Perkara Subject Matter	Status Perkara Case Status	Risiko Terhadap Perusahaan Risks to the Company	Sanksi yang Dikenakan oleh Otoritas Sanctions imposed by the authorities	Nilai Perkara Value of Case
2	<p>Nomor Perkara: Case Number No. 664/PDT.G/2019/ PN.MDN</p> <p>Antara Between</p> <p>Penggugat: Plaintiff Tjoe Kim An (ahli waris Agus Lesmana)</p> <p>Melawan Oppose</p> <p>Tergugat: Defendant: PT BNI Life Insurance Bank Negara Indonesia Medan</p>	<p>Penggugat adalah istri dan ahli waris Agus Lesmana yang merupakan debitur BNI Cabang Kuala Tanjung untuk program kredit Griya Multiguna dengan total pinjaman sebesar Rp 1.000.000.000,- (Satu Miliar Rupiah) sebagaimana perjanjian kredit Nomor : 2016.066 tanggal 18 Februari 2016 yang dijaminkan asuransi pinjamannya di BNI Life sejak tanggal 18 Februari 2016.</p> <p>Agus Lesmana who is the debtor of BNI Kuala Tanjung Branch for Griya Multiguna credit program with a total loan of Rp 1,000,000,000,- (One Billion Rupiah) as credit agreement Number: 2016,066 dated 18 February 2016 which was guaranteed his loan insurance in BNI Life Insurance since 18 February 2016.</p> <p>Pada tanggal 14 Maret 2017 debitur meninggal dunia dan mengajukan klaim ke pihak BNI Life melalui BNI KC Kuala Tanjung, namun klaim tersebut ditolak dikarenakan ketidaksesuaian data kesehatan dan ketidakjujuran dalam pengisian SPAJ.</p> <p>On 14 March 2017 the debtor died and filed a claim with BNI Life Insurance through BNI KC Kuala Tanjung, but the claim was rejected due to discrepancies in health data and dishonesty in charging SPAJ.</p>	<p>BANDING PENGADILAN TINGGI MEDAN APPEAL MEDAN HIGH COURT</p>	<p>Risiko Pembayaran ganti rugi sebesar nilai gugatan atau sisa <i>outstanding</i> hutang debitur</p> <p>Risk of payment of compensation amounting to the value of the lawsuit or the remaining outstanding debt of the debtor</p>	<p>Tidak ada None</p>	<p>Materil: Material Rp 1.000.000.000,-</p> <p>Imateril: Immaterial Rp 500.000.000,-</p>



## PERKARA PENTING YANG DIHADAPI PERUSAHAAN

Legal Issues Faced by the Company

No	Perkara Case	Pokok Perkara Subject Matter	Status Perkara Case Status	Risiko Terhadap Perusahaan Risks to the Company	Sanksi yang Dikenakan oleh Otoritas Sanctions imposed by the authorities	Nilai Perkara Value of Case
3	<p>Nomor Perkara: Case Number No.29/PDT.G/2020/ PN.PLW</p> <p>Antara Between</p> <p>Penggugat: Plaintiff Nila Tinyadewi Anom, SH (Ahli Waris Masrizal Nalla)</p> <p>Melawan Oppose</p> <p>Tergugat: Defendant: PT BNI Life Insurance</p>	<p>Penggugat adalah ahli waris dari Alm. Masrizal Nalla selaku pemegang polis BNI Life Insurance dengan nomor polis: BLPM9192162340. Atas tolakan tersebut ahli waris mengajukan gugatan di Pengadilan Negeri Pelalawan dengan dasar gugatan wanprestasi karena tidak dibayarkannya klaim asuransi a.n Alm. Masrizal Nalla.</p> <p>The plaintiff is the heir of Alm. Masrizal Nalla as bni life insurance policyholder with policy number: BLPM9192162340. Due to this refusal, the heirs filed a lawsuit at the Pelalawan District Court for a breach of contract due to the non-payment of insurance claims Alm. Masrizal Nala's account.</p>	Selesai Closed	<ul style="list-style-type: none"> <li>Pembayaran uang pertanggungan Payment of sum insured</li> <li>Terdapat risiko bisnis dan pemberitaan media mengenai kasus ini karena sifatnya terbuka untuk umum There are business risks and media coverage about this case because it is open to the public.</li> </ul>	<p>Tidak ada None</p>	<p>Materiel: Material Rp 250.000.000,- (Uang Pertanggungan) (sum insured)</p> <p>Imateriil: Immaterial Rp 100.000.000,-</p> <p>Dwangsom : Dwangsom Rp 500.000,-/Hari</p>

## PERKARA PENTING YANG DIHADAPI PERUSAHAAN

Legal Issues Faced by the Company

No	Perkara Case	Pokok Perkara Subject Matter	Status Perkara Case Status	Risiko Terhadap Perusahaan Risks to the Company	Sanksi yang Dikenakan oleh Otoritas Sanctions imposed by the authorities	Nilai Perkara Value of Case
4	<p>Nomor Perkara: Case Number No.6/Pdt.G/2021/ PN.PMK</p> <p>Antara Between</p> <p>Penggugat: Plaintiff Akhmad Hidayah (ahl waris M. Abd Hadi)</p> <p>Melawan Oppose</p> <p>Tergugat: Defendant: PT BNI Life Insurance</p>	<p>Penggugat adalah ahli waris dari nasabah M. Abd Hadi (alm) selaku pemegang polis BLPM2013015742.</p> <p>Sebelumnya nasabah adalah debitur Bank BNI 46 cabang Pamekasan, Jawa Timur dengan program pinjaman KMK (Kredit Modal Kerja).</p> <p>The plaintiff is the heir of customer M. Abd Hadi (alm) as the policyholder BLPM2013015742.</p> <p>Previously the customer was a debtor of Bank BNI 46 pamekasan branch, East Java with a KMK (Working Capital Loan) loan program.</p> <p>Asuransi yang diikuti oleh nasabah bukan merupakan jenis asuransi jiwa yang bertujuan untuk melindungi dan melunasi seluruh piutang Alm M. Abd Hadi apabila yang bersangkutan meninggal dunia dan/ atau terjadi risiko.</p> <p>Melainkan bertujuan untuk melindungi jiwa (individual) ditambah dengan manfaat investasi.</p> <p>Insurance followed by customers is not a type of life insurance that aims to protect and pay off all receivables of Alm M. Abd Hadi if the person concerned dies and/or risks occur. Instead, it aims to protect the soul (individually) coupled with the benefits of investment.</p>	Selesai Closed	<ul style="list-style-type: none"> <li>• Pembayaran uang pertanggungan Sum insured payment</li> </ul>	Tidak ada None	Materiil: Material Rp 1.000.000.000,-



## PERKARA PENTING YANG DIHADAPI PERUSAHAAN

Legal Issues Faced by the Company

No	Perkara Case	Pokok Perkara Subject Matter	Status Perkara Case Status	Risiko Terhadap Perusahaan Risks to the Company	Sanksi yang Dikenakan oleh Otoritas Sanctions imposed by the authorities	Nilai Perkara Value of Case
5	<p>Nomor Perkara: Case Number No. 660/Pdt.G/2021/ PA.Ska</p> <p>Antara Between</p> <p>Penggugat: Plaintiff Nur Farida (ahl waris Hery Gunawan)</p> <p>Melawan Oppose</p> <p>Tergugat: Defendant: PT BNI Life Insurance Bank Syariah Indonesia (BSI) Cabang Surakarta</p>	<p>Bahwa sebelumnya ahli waris pernah mengajukan gugatan yang sama di pengadilan negeri pamekasan dengan Nomor Perkara : 20/ PDT.G/2019/PN PMK tertanggal 30 desember 2019. Namun gugatan gugur dikarenakan Penggugat tidak dapat melunasi biaya administrasi gugatan.</p> <p>That previously the heirs had filed the same lawsuit in the district court with Case Number: 20 / PDT. G/2019/ PN PMK dated December 30, 2019. But the lawsuit was dropped because the plaintiff was unable to pay off the administrative costs of the lawsuit.</p>	<p>Penolakan klaim meninggal dunia AJP Syariah dikarenakan penyebab meninggal dunia dikarenakan wabah COVID-19 yang termasuk dalam kategori pengecualian.</p> <p>Rejection of AJP Sharia death claim due to cause of death due to COVID-19 outbreak which falls into the category of exceptions.</p>	<p>Risiko Pembayaran ganti rugi sebesar nilai gugatan atau sisa outstanding hutang debitur</p> <p>Risk of payment of compensation amounting to the value of the lawsuit or the remaining outstanding debt of the debtor</p>	<p>On going On going</p>	<p>Tidak ada None</p> <p>Materil: Material Rp 3.300.000.000,-</p>

## PERKARA PENTING YANG DIHADAPI PERUSAHAAN

Legal Issues Faced by the Company

No	Perkara Case	Pokok Perkara Subject Matter	Status Perkara Case Status	Risiko Terhadap Perusahaan Risks to the Company	Sanksi yang Dikenakan oleh Otoritas Sanctions imposed by the authorities	Nilai Perkara Value of Case
6	<p>Nomor Perkara: Case Number No.010/G/BPSK. Kabsi/X/2021</p> <p>Antara Between</p> <p>Penggugat: Plaintiff PT BNI Life Insurance</p> <p>Melawan Oppose</p> <p>Tergugat: Defendant: Rikfal Maulana (ahli waris Nook Julaeha Ganda)</p>	<p>Permohonan pembatalan putusan BPSK Kabupaten Sukabumi Application for cancellation of BPSK decision of Sukabumi Regency</p> <p>Nomor : 010/G/BPSK. Kabsi/X/2021 Pokok Perkara dikarenakan penolakan klaim meninggal dunia nasabah Asuransi Jiwa Blife Plan Multi Protection (BLPM) No. Polis BLPM9172089237 atas nama Nook Julaeha Ganda dikarenakan <i>pre existing condition</i>. Number: 010/G/BPSK. Kabsi/X/2021 The subject matter is due to the rejection of the death claim of Blife Plan Multi Protection Life Insurance (BLPM) customer No. Polis BLPM9172089237 on behalf of Nook Julaeha Ganda due to pre existing condition.</p> <p>Putusan BPSK No. 010/G/BPSK. Kabsi/X/2021, mengabulkan permohonan pemohon dan mewajibkan BNI Life membayarkan UP sebesar Rp 200.000.000,- berdasarkan putusan tersebut, BNI Life mengajukan permohonan pembatalan putusan ke Pengadilan Negeri Cibadak BPSK Decision No. 010/G/ BPSK. Kabsi/X/2021, granted the applicant's application and required BNI Life to pay UP of Rp 200,000,000,-. Based on the ruling, BNI Life submitted an application for the annulment of the verdict to the Cibadak District Court.</p>	<p>On going On going</p>	<ul style="list-style-type: none"> <li>• Pembayaran uang pertanggungan Payment of sum insured</li> </ul>	<p>Tidak ada None</p>	<p>Materiil: Material Rp 200.000.000,-</p>



## PERKARA PENTING YANG DIHADAPI PERUSAHAAN

Legal Issues Faced by the Company

» **Perkara Pidana**  
**Criminal Case**

No	Perkara Case	Pokok Perkara Subject Matter	Status Perkara Case Status	Risiko Terhadap Perusahaan Risks to the Company	Sanksi yang Dikenakan oleh Otoritas Sanctions imposed by the authorities	Nilai Perkara Value of Case
1	<b>Pelapor:</b> Plaintiff BNI Life Insurance <b>Terlapor:</b> Defendant Harry Mulyadi (nasabah) <b>Yuridiksi:</b> Jurisdiction Polres Binjai <b>No. Laporan Kepolisian:</b> Police Report Number: LP/884/XXI/2020/ SPKT-B/Res Binjai 16 desember 2020 <b>No. Putusan PN Binjai:</b> Decision Number of Binjai District Court : 49/Pid.B/2021/PN Bnj	Polis DigiMicro Protection an. Rizky Yusfantrisia nomor polis BMDP8020080019, adalah produk digital yang mana pemasarannya melalui website BNI Life Insurance. Diduga bahwa claim tersebut terindikasi Fraud/Klaim Fiktif dari tanggal Pembelian ke pengajuan Claim hanya berselang 1 bulan. DigiMicro Protection Police an. Rizky Yusfantrisia policy number BMDP8020080019, is a digital product whose marketing is through bni life insurance website. It is alleged that the claim is indicated Fraud/Fictitious Claim from the date of Purchase to claim submission only 1 month.	Selesai Closed	Tidak ada None	Tidak ada None	Klaim Fiktif yang telah dibayarkan oleh BNI Life Insurance sebesar Rp 180.000.000,- Fictitious Claims that have been paid by BNI Life Insurance was Rp 180,000,000,-
2	<b>Pelapor:</b> Plaintiff BNI Life Insurance <b>Terlapor:</b> Defendant Deshinta Natalia Tapo (ex BAS) <b>Yuridiksi:</b> Jurisdiction Polres Kupang Kota <b>No. Laporan Kepolisian:</b> Police Report Number: LP/B/338/V/2021/SPK Resor Kupang Kota, tertanggal 22 mei 2021	Desinta Natalia Tapo adalah tenaga pemasar (bas) dengan penempatan di Bank BNI KC Kuanino Kupang NTT. Desinta Natalia Tapo is a marketer (bus) with a placement at Bank BNI KC Kuanino Kupang NTT. BAS melakukan tindakan penyalahgunaan dana premi asuransi kepada 2 orang calon nasabah atas nama Maria Marsela Langkamang sebesar Rp 25.000.000,- dan Martina Soi sebesar Rp 316.975.000,- BAS committed an act of misuse of insurance premium funds to 2 prospective customers on behalf of Maria Marsela Langkamang was Rp 25,000,000, - and Martina Soi was Rp 316,975,000,-	On going On going	Tidak ada None	Tidak ada None	BNI Life melakukan penggantian dana kepada nasabah sebesar Rp12.500.000,- BNI Life reimburses customers Rp12,500,000,-

## PERKARA PENTING YANG DIHADAPI PERUSAHAAN

### Legal Issues Faced by the Company

#### Dampak Permasalahan Hukum Terhadap Perusahaan

Dampak yang akan ditimbulkan akibat adanya upaya hukum baik dari internal maupun eksternal adalah menyangkut hal finansial dan adanya risiko bisnis dan reputasi terkait pemberitaan di media cetak dan elektronik terikat permasalahan hukum tersebut.

#### Pengungkapan Permasalahan Hukum yang Sedang dihadapi Dewan Komisaris dan Direksi yang Sedang Menjabat

Selama tahun 2021, tidak ada permasalahan hukum yang dihadapi oleh Dewan Komisaris dan Direksi yang sedang menjabat.

#### Pengungkapan Sanksi Administrasi oleh Otoritas Terkait

Hingga akhir tahun buku 2021, Perusahaan tidak mendapatkan sanksi administratif dari Otoritas Terkait.

#### Perkara Penting di Luar Aspek Hukum

Hingga akhir tahun buku 2021, tidak terdapat perkara penting di luar aspek hukum yang berpengaruh secara material baik dari segi keuangan maupun operasional Perusahaan.

#### Impact of Legal Issues on Company

The impact that will result from the legal action both internally and externally is related to financial matters. In addition, there are business and reputation risks related to news coverage in print and electronic media that is bound to these legal issues.

#### Disclosure of Legal Issues Currently Faced by the Board of Commissioners and Directors

During 2021, no legal issue was faced by the current Board of Commissioners and Directors.

#### Disclosure of Administrative Sanctions by Related Authorities

Until the end of the 2021 fiscal year, the Company did not receive administrative sanctions from the Related Authorities.

#### Legal Issues Outside of Legal Aspects

Until the end of the 2021 fiscal year, there was no important case outside the legal aspect that had a material effect on both the financial and operational aspects of the Company.



## KEBIJAKAN MANAJEMEN KONFLIK

### Conflict Management Policy

Kebijakan Benturan Kepentingan (*Conflict of Interest*) di Perusahaan telah disahkan pada tanggal 14 Januari 2020.

The Conflict of Interest Policy in the Company was ratified on 14 January 2020.

## ANTI PENCUCIAN UANG DAN PENCEGAHAN PENDANAAN TERORISME (APU-PPT)

### Anti-Money Laundering and Counter-Terrorism Financing Program (AML-CFT)

Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (“APU-PPT”) telah diatur dalam Kebijakan APU-PPT yang telah disahkan pada tanggal 5 Agustus 2020. Pada Kebijakan tersebut telah mengimplementasikan ketentuan peraturan perundang-undangan terkait Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme, antara lain :

1. Kebijakan Identifikasi dan Verifikasi Calon Nasabah, Nasabah dan Pemilik Manfaat (*Beneficial Owner*).
2. Kebijakan penerapan *Customer Due Diligence (CDD)* terhadap penerima manfaat (*Beneficiary*).
3. Kebijakan penerapan Profiling Nasabah dengan pendekatan berbasis risiko (*Risk Based Approach*).
4. Kebijakan pengkinian dan pemantauan.
5. Kebijakan penolakan transaksi dan penutupan hubungan usaha.
6. Kebijakan penatausahaan dokumen.
7. Kebijakan Pelaporan kepada PPATK terkait Laporan Transaksi Keuangan Mencurigakan serta kepada Otoritas Jasa Keuangan sesuai dengan peraturan perundang-undangan.
8. Kebijakan Anti *Tipping Off*.

The implementation of the Anti Money Laundering and Prevention of Terrorism Funding Program (“AML-CFT”) has been regulated in the AML-CFT Policy which was passed on 5 August 2020. This Policy has implemented the provisions of laws and regulations related to Anti-Money Laundering and Prevention of the Financing of Terrorism, among others:

1. Policy of Identification and Verification of Potential Customers, Customers and Beneficial Owners.
2. Policy of implementing Customer Due Diligence (CDD) for Beneficiaries.
3. Policy of implementing Customer Profiling with a risk based approach (Risk Based Approach).
4. Policy of updating and monitoring.
5. Policy of transaction rejection and business relationship closure.
6. Policy of document administration.
7. Policy of reporting to PPATK related to Suspicious Financial Transaction Reports and to the Financial Services Authority in accordance with laws and regulations.
8. Policy of Anti Tipping Off.



# AKSES INFORMASI DAN DATA PERUSAHAAN

## Access to Company Information and Data

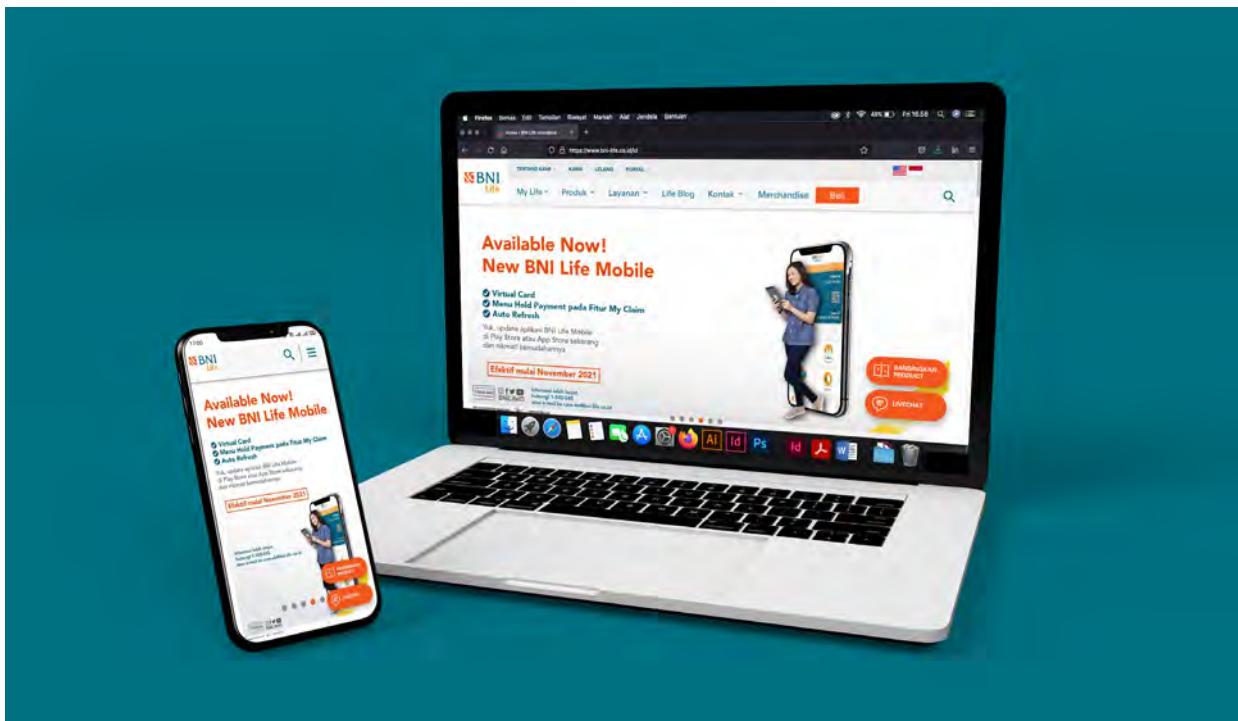
BNI Life secara berkala memperbarui informasi dan memberikan kemudahan akses informasi mengenai aktivitas dan kinerja Perseroan kepada para stakeholders agar mengetahui kondisi Perseroan secara jelas dan terbuka. BNI Life memiliki berbagai sarana yang berfungsi sebagai saluran pengungkapan informasi, di antaranya sebagai berikut:

Media Media	Keterangan Description
<b>Email</b> <a href="mailto:care@bni-life.co.id">care@bni-life.co.id</a> <a href="mailto:corporate.secretary@bni-life.co.id">corporate.secretary@bni-life.co.id</a>	<b>care@bni-life.co.id</b> Dimanfaatkan untuk melayani kebutuhan pelanggan. Used to serve customer needs.
<b>Website</b> <a href="http://www.bni-life.co.id">www.bni-life.co.id</a>	<b>corporate.secretary@bni-life.co.id</b> Dimanfaatkan untuk menyebarkan informasi seputar kebijakan kepada seluruh pegawai. Used to socialize information about policies to all employees.
<b>Telepon</b> 021-29539999	Website BNI Life menyediakan berbagai informasi produk, jasa, dan informasi terkini mengenai kondisi Perseroan. Website tersebut juga telah didukung oleh fitur <i>Live Chat</i> untuk memudahkan stakeholder mendapatkan informasi dan melayani pelanggan secara <i>Real Time</i> . BNI Life's website provides various information on products, services, and the latest information regarding the condition of the Company. The website has also been supported by the Live Chat feature to make it easier for stakeholders to get information and serve customers in real time.
<b>Alamat   Address</b> PT BNI Life Insurance Centennial Tower, Lantai 9 Jl. Gatot Subroto Kav 24-25 Jakarta Timur 12930 DKI Jakarta, Indonesia	Kontak telepon dipergunakan untuk memudahkan <i>stakeholder</i> untuk mendapatkan informasi secara langsung ke administrasi di <i>Head office</i> . Telephone contacts used to make it easier for stakeholders to get information directly to the administration at the Head office.  <i>Stakeholder</i> BNI Life juga dapat mengunjungi langsung ke <i>Head office</i> . BNI Life stakeholders can also visit the Head office directly.



## AKSES INFORMASI DAN DATA PERUSAHAAN

Access to Company Information and Data



### Media Sosial

BNI Life juga menyediakan akses informasi lain bagi pemegang saham dan pemangku kepentingan untuk mendapatkan informasi yang relevan mengenai berita dan kinerja Perseroan, melalui media, sebagai berikut:

Call Center	: 1-500-045
Facebook	: bnilifeid
Instagram	: bnilifeid
LinkedIn	: BNI Life
Twitter	: @BNILifeID
Youtube	: BNILifeID

### Publikasi Dan Pemberitaan Perusahaan

Di sepanjang tahun 2021, Perusahaan telah mengeluarkan media release pada media massa terkait informasi mengenai kinerja dan aksi korporasi Perusahaan, sebanyak 55 release yang terdiri dari 17 press release dan 38 pertanyaan media. Informasi tersebut juga bisa di akses pada halaman ruang media di official web BNI Life.

### Social Media

BNI Life also provides access to other information for shareholders and stakeholders to obtain relevant information regarding the news and performance of the Company, through the media, as follows:

Call Center	: 1-500-045
Facebook	: bnilifeid
Instagram	: bnilifeid
LinkedIn	: BNI Life
Twitter	: @BNILifeID
Youtube	: BNILifeID

### Company Publication and News

Publication and Company News Throughout 2021, the Company has issued media releases to the mass media regarding information on the Company's performance and corporate actions, as many as 55 releases consisting of 17 press releases and 38 media inquiries. This information can also be accessed on the media room page on the official BNI Life web.



# SISTEM PELAPORAN PELANGGARAN

## Whistleblowing System

### Prinsip Dasar Penerapan Sistem Pelaporan Pelanggaran

Sistem Pelaporan pelanggaran di BNI Life telah diimplementasi dalam *Whistleblowing System (WBS)* yang merupakan sarana untuk melaporkan setiap pelanggaran yang terjadi di lingkungan Perusahaan. Pelaksanaan WBS bertujuan untuk menegakkan prinsip Integritas, memperkuat lingkungan pengawasan dan pelaksanaan tata kelola Perusahaan yang baik.

### Media Pelaporan Whistleblowing System

Pegawai atau pelapor sebagai *whistleblower* dapat melaporkan kejadian-kejadian yang berpotensi mengandung unsur pelanggaran melalui media pelaporan *offline* dan *online*. Pelaporan *online* melalui saluran website, pesan singkat (SMS), pesan WhatsApp dan e-mail, dan telepon. Untuk pelaporan *offline* dapat melalui surat, Po Box dan Fax. Adapun kebijakan khusus WBS meliputi tentang: Asas Whistleblowing System, Jenis Tindak Pelanggaran, Tata Cara Penyampaian Laporan WBS, Tindak Lanjut Laporan, Tata Kelola Laporan WBS, Pemantauan dan Pelaporan, Perlindungan Terhadap Pelapor dan Saksi, dan Kaji Ulang.

### Mekanisme Whistleblowing System

Kebijakan khusus WBS meliputi tentang: mekanisme, tata cara sosialisasi, perlindungan saksi dan pelaporan sudah diatur disana termasuk investigasi dan pemantauan implementasi WBS.

### Basic Principles of Whistleblowing System Implementation

The violation reporting system at BNI Life has been implemented in the form of Whistleblowing System (WBS) which serves as a means to report any violations occurring within the Company. The implementation of WBS aims to uphold the principle of integrity, strengthen the supervision environment, and implement good corporate governance.

### Reporting Media of Whistleblowing System

Employees or whistleblowers can report incidents that have the potential to contain elements of violation through offline and online reporting media. Online reporting through website channels, short messages (SMS), WhatsApp messages and emails, and telephone. For offline reporting, it can be by mail, Po Box and Fax. The WBS specific policies include: Whistleblowing System Principles, Types of Violations, Procedures for Submitting WBS Reports, Follow Up Reports, WBS Report Governance, Monitoring and Reporting, Protection of Whistleblowers and Witnesses, and Review.

### Mechanism of Whistleblowing System

The specific WBS policies cover the following: mechanism, socialization procedures, witness protection and reporting, including investigation and monitoring of WBS implementation.



## SISTEM PELAPORAN PELANGGARAN

Whistleblowing System

### Jumlah Pengaduan yang Masuk dan Diproses

Pada akhir 2021, BNI Life telah bekerja sama dengan Deloitte untuk mengelola Sistem Pelaporan Pelanggaran. Proses ini mengatur fungsi pelaporan pelanggaran, di mana pegawai dapat melaporkan kejadian-kejadian yang berpotensi mengandung unsur fraud kepada atasannya atau melalui *Whistleblowing System (WBS)*.

Selama tahun 2021, tidak ada laporan yang disampaikan melalui *Whistleblowing System*.

### Number of Complaints Received and Processed

In 2021, BNI Life has collaborated with Deloitte to manage the Violation Reporting System. This process regulates the violation reporting function, where employees can report incidents that have the potential to contain elements of fraud to their superiors or to the Head of the Internal Audit Unit.

During 2021, no reports have been submitted through the Whistleblowing System.

	2021	2020
Jumlah pengaduan yang masuk Number of complaints received	Nihil Nil	2
Jumlah pengaduan yang diproses Number of complaints processed	Nihil Nil	2
Komposisi pengaduan yang masuk dan yang diproses Total of complaints received and processed	Nihil Nil	100%

### Sanksi/tindak lanjut atas pengaduan yang telah selesai diproses pada tahun buku

Pihak terkait telah dikenakan sanksi dan telah dilakukan perbaikan proses bisnis.

### Sanctions/Follow-up on complaints that have been processed in the fiscal year

The suspect has given sanction and business process has been revised.

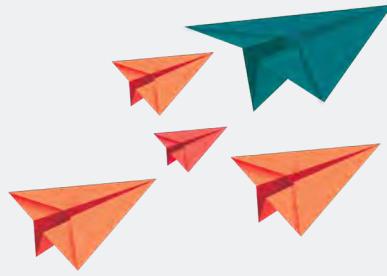




# 06

## TANGGUNG JAWAB SOSIAL PERUSAHAAN

Corporate Social Responsibility



“

BNI Life senantiasa selalu mempertimbangkan dampak dari setiap keputusan dan kegiatan usahanya terhadap masyarakat dan lingkungan alam melalui perilaku yang transparan dan beretika.

BNI Life always examines the impact of its decisions and business activities on society and the natural environment through transparent and ethical behavior.



# TATA KELOLA TANGGUNG JAWAB SOSIAL PERUSAHAAN

## Corporate Social Responsibility Governance

### KOMITMEN DAN KEBIJAKAN TANGGUNG JAWAB SOSIAL PERUSAHAAN

Sebagai wujud penerapan prinsip tata kelola perusahaan yang baik, maka nilai-nilai dari prinsip *Good Corporate Governance* (GCG) haruslah juga diterapkan dalam pelaksanaan kegiatan-kegiatan tanggung jawab sosial Perusahaan/*Corporate Social Responsibility* (CSR). Hal tersebut menandakan bahwa Perusahaan tidak hanya fokus dalam mencari profit belaka, namun juga memiliki komitmen untuk memberikan kontribusi terhadap pembangunan sosial ekonomi masyarakat dan pelestarian lingkungan hidup. Dalam setiap kebijakan mengenai CSR yang dilakukan, BNI Life juga mengikuti apa yang telah diterapkan oleh Perusahaan Induknya, yakni PT Bank Negara Indonesia (Persero) Tbk.

BNI Life dalam menerapkan kegiatan tanggung jawab sosialnya mengacu pada prinsip keberlanjutan (*sustainability*) sebagai bentuk komitmen Perusahaan untuk mendukung kampanye SGDs yang dicanangkan oleh PBB. Selain itu, BNI Life senantiasa mempertimbangkan dampak dari setiap keputusan dan kegiatan usahanya terhadap masyarakat dan lingkungan alam melalui perilaku yang transparan dan beretika.

Komitmen Perusahaan dalam menjalankan program CSR dan Aksi Keuangan Berkelanjutan berlandaskan pada Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten, dan Perseroan Publik.

Sebagai respon konkret, Perusahaan menerbitkan peraturan yang tertuang pada Memo No.280.CPS.1117 tentang Pedoman CSR dan Keuangan Berkelanjutan. Memo tersebut berisi tentang pernyataan Perusahaan yang berkeyakinan bahwa perekonomian nasional yang diselenggarakan berdasarkan atas demokrasi ekonomi dengan prinsip kebersamaan, efisiensi berkeadilan,

### CORPORATE SOCIAL RESPONSIBILITY POLICY AND COMMITMENT

As a manifestation of the application of the principles of good corporate governance, the values of the principles of Good Corporate Governance (GCG) must also be applied in the implementation of Corporate Social Responsibility (CSR) activities. This indicates that the Company is not only focused on seeking mere profit, but also has a commitment to contribute to the community's socioeconomic development and environmental preservation. In every policy regarding CSR that is carried out, BNI Life also follows what has been implemented by its parent company, namely PT Bank Negara Indonesia (Persero) Tbk.

In implementing its social responsibility activities, BNI Life refers to the principle of sustainability as a form of the Company's commitment to support the SDGs campaign launched by the United Nations. In addition, BNI Life always considers the impact of its decisions and business activities on society and the natural environment through transparent and ethical behavior.

The Company's commitment to carrying out CSR programs and Sustainable Financial Action is based on the Financial Services Authority Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Service Institutions, Issuers and Public Companies.

As a concrete response, the Company issued regulations contained in Memo No.280.CPS.1117 regarding CSR and Sustainable Finance Guidelines. The memo contains the statement of the Company which believes that the national economy which is organized based on the principles of economic democracy with the principles of togetherness, equitable efficiency, sustainability, environmental



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## Corporate Social Responsibility Governance

berkelanjutan, berwawasan lingkungan, kemandirian, serta dengan menjaga keseimbangan kemajuan dan kesatuan ekonomi nasional, perlu didukung oleh kelembagaan perekonomian yang kokoh dalam rangka mewujudkan kesejahteraan masyarakat.

### DASAR-DASAR PERATURAN DAN KETENTUAN

Dalam menjalankan kegiatan usahanya, BNI Life memiliki komitmen untuk tumbuh bersama masyarakat dan lingkungan. Komitmen ini diwujudkan, antara lain, melalui pelaksanaan program dan kegiatan CSR. Program dan kegiatan CSR BNI Life bertujuan untuk memberikan manfaat luas terhadap masyarakat, menjaga kelestarian lingkungan dan meminimalisasi dampak negatif terhadap seluruh pemangku kepentingannya.

Pelaksanaan program dan kegiatan CSR BNI Life merujuk pada landasan peraturan perundang-undangan, antara lain sebagai berikut:

1. Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas.
  2. Undang-undang No. 40 Tahun 2014 tentang Perasuransi.
  3. Undang-undang No. 32 Tahun 2009 tentang Perlindungan dan Pengelolaan Lingkungan Hidup.
  4. Undang-Undang No. 1 tahun 1970 tentang Keselamatan Kerja.
  5. Undang-Undang No. 8 tahun 1999 tentang Perlindungan Pelanggan.
  6. Undang undang No. 13 tahun 2003 tentang Ketenagakerjaan.
  7. Peraturan Otoritas Jasa Keuangan No.73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransi.
  8. Peraturan Otoritas Jasa Keuangan No.51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten, dan Perseroan Publik.
- Implementation of BNI Life's CSR programs and activities refers to the basis of statutory regulations, including the following:
1. Law No. 40 of 2007 concerning Limited Liability Companies.
  2. Law No. 40 of 2014 concerning Insurance.
  3. Law No. 32 of 2009 concerning Protection and Management of the Environment.
  4. Law No. 1 of 1970 concerning Work Safety.
  5. Law No. 8 of 1999 concerning Customer Protection.
  6. Law No. 13 of 2003 concerning Manpower.
  7. Financial Services Authority Regulation No.73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies.
  8. Financial Services Authority Regulation No.51/POJK.03/2017 concerning Implementation of Sustainable Finance for Financial Service Institutions, Issuers, and Public Companies.

awareness, independence, and by maintaining the balance of progress and national economic unity, needs to be supported by strong economic institutions in the framework of realizing people's welfare.

### BASICS OF RULES AND REGULATIONS

In carrying out its business activities, BNI Life is committed to growing with the community and the environment. This commitment is manifested, among others, through the implementation of CSR programs and activities. BNI Life's CSR programs and activities aim to provide broad benefits to the community, preserve the environment and minimize negative impacts on all stakeholders.

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Selain peraturan dan kebijakan di atas, Perusahaan dalam menjalankan kegiatan CSR melakukan pendekatan pada ISO 26000: *Guidance on Standard Social Responsibility*. ISO 26000: *Guidance on Standard Social Responsibility* merupakan suatu standar yang memuat panduan perilaku bertanggung jawab sosial bagi sebuah organisasi guna berkontribusi terhadap pembangunan berkelanjutan. Pedoman yang dikeluarkan oleh *International Organization for Standardization* (ISO) pada 1 November 2010 ini terdapat tujuh area tanggung jawab sosial, sebagaimana terlampir di bawah ini.

1. Tata Kelola Organisasi
2. Hak Asasi Manusia
3. Praktik Ketenagakerjaan
4. Lingkungan
5. Praktik Operasi yang Adil
6. Isu Konsumen
7. Pelibatan dan Pengembangan Masyarakat.

### TUJUAN PELAKSANAAN TANGGUNG JAWAB SOSIAL PERUSAHAAN

Perusahaan menyadari bahwa kegiatan tanggung jawab sosial merupakan hal yang harus dipenuhi dengan tujuan sebagai berikut:

1. Mendukung secara maksimal upaya meningkatkan reputasi Perseroan di mata Pemangku Kepentingan.
2. Mendukung pengenalan produk Asuransi Perseroan di tengah-tengah masyarakat.
3. Memberikan dampak sosial yang positif (bermanfaat dan tepat) untuk pemangku kepentingan.
4. Melakukan sinergi kemanusiaan dan pembangunan berkelanjutan antara Pemerintah, Perseroan dan Pemangku Kepentingan.
5. Meningkatkan pemahaman sosial terhadap Perseroan melalui informasi yang disalurkan dalam kegiatan sosial kemasyarakatan yang dilaksanakan oleh Perseroan.

In addition to the above regulations and policies, the Company in carrying out CSR activities approaches ISO 26000: Guidance on Standard Social Responsibility. ISO 26000: Guidance on Standard Social Responsibility is a standard that contains guidelines for socially responsible behavior for an organization to contribute to sustainable development. The guidelines issued by the International Organization for Standardization (ISO) on November 1, 2010 consist of seven areas of social responsibility, as attached below.

1. Organizational Governance
2. Human Rights
3. Employment Practices
4. Environment
5. Fair Operating Practices
6. Consumer Issues
7. Community Engagement and Development.

### PURPOSE OF IMPLEMENTATION OF CORPORATE SOCIAL RESPONSIBILITY

The Company realizes that social responsibility activities are things that must be fulfilled with the following objectives:

1. Maximum support in efforts to improve the Company's reputation in the eyes of Stakeholders.
2. Support the introduction of the Company's insurance products in the midst of society.
3. Providing positive social impacts (useful and appropriate) for stakeholders.
4. Conducting humanitarian synergy and sustainable development between the Government, the Company and Stakeholders.
5. Increase social understanding of the Company through information distributed in social activities carried out by the Company.



## TATA KELOLA TANGGUNG JAWAB SOSIAL PERUSAHAAN

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#### DUE DILIGENCE DAMPAK SOSIAL, EKONOMI, DAN LINGKUNGAN DARI AKTIVITAS PERUSAHAAN

Uji tuntas kegiatan operasional Perseroan dan dampaknya terhadap ekonomi, lingkungan maupun sosial dipetakan berdasarkan tingkatan materialitas suatu subjek serta matriks risiko negatif yang mungkin muncul. Berdasarkan matriks ini, Perseroan memetakan subjek maupun isu penting yang mempengaruhi Perseroan dan pembangunan berkelanjutan. Subjek maupun isu prioritas dirumuskan untuk kemudian dirancang sebagai program yang dapat memastikan keberlanjutan bagi para pemangku kepentingan.

Dalam aspek ekonomi, sebagai entitas usaha Perseroan memiliki tanggung jawab untuk memastikan kinerja ekonomi yang berkelanjutan, bersih dari praktik korupsi serta memiliki manfaat bagi pemangku kepentingan yang lain. Pada aspek lingkungan, Perseroan melaksanakan kajian risiko lingkungan hidup untuk menentukan risiko lingkungan dari kegiatan operasional dan langkah pengendaliannya. Sementara pada aspek sosial, perhatian Perseroan tidak hanya pada pemangku kepentingan internal, melainkan juga eksternal.

Detail informasi aspek, topik maupun isu yang mempengaruhi Perseroan serta pembangunan berkelanjutan tersaji pada sub bab isu-isu penting ekonomi, lingkungan dan sosial terkait dampak kegiatan Perusahaan.

#### STAKEHOLDER PENTING YANG TERDAMPAK/ BERDAMPAK

Dalam hal ini yang dimaksud dengan pemangku kepentingan adalah individu atau kelompok yang dapat mempengaruhi atau terpengaruh oleh aktivitas dan layanan jasa kinerja Perusahaan yang mana sesuai dengan sifat pengaruh dan dominasi pengaruh tersebut serta dampaknya terhadap aktivitas dan kinerja Perusahaan.

#### DUE DILIGENCE ON SOCIAL, ECONOMIC AND ENVIRONMENTAL IMPACTS OF COMPANY ACTIVITIES

Due diligence on the Company's operational activities and its impact on the economy, environment and social aspects are mapped based on the level of materiality of a subject as well as a negative risk matrix that may arise. Based on this matrix, the Company maps important subjects and issues that affect the Company and sustainable development. Subjects and priority issues are formulated and then designed as programs that can ensure sustainability for stakeholders.

In the economic aspect, as a business entity the Company has the responsibility to ensure sustainable economic performance, free from corrupt practices and has benefits for other stakeholders. In the environmental aspect, the Company carries out an environmental risk assessment to determine the environmental risks of its operational activities and control measures. Meanwhile, on the social aspect, the Company's attention is not only to internal stakeholders, but also external.

Detailed information on aspects, topics and issues that affect the Company as well as sustainable development are presented in the sub-chapter of important economic, environmental and social issues related to the impact of the Company's activities.

#### IMPORTANT STAKEHOLDERS AFFECTED

In this case, stakeholders are individuals or groups that can influence or be affected by the Company's activities and performance services which are in accordance with the nature of the influence and domination of that influence and its impact on the Company's activities and performance.

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Adapun pemangku kepentingan yang signifikan terkait dengan kegiatan, strategi dan program kerja BNI Life yang telah dilaksanakan dalam meningkatkan pelibatan *stakeholder* adalah sebagai berikut:

The significant stakeholders related to BNI Life activities, strategies and work programs that have been implemented in increasing stakeholder engagement are as follows:

Pemangku Kepentingan Stakeholders	Bentuk Pelibatan Form of Engagement	Pengaruh/Dampak dari Kegiatan Perusahaan Influence/Impact of Company Activities
Pemegang Saham Shareholders	RUPS, Laporan Kinerja GMS, Performance Report	Peningkatan kinerja dan peningkatan nilai Perseroan serta dukungan pada kepentingan Pemegang Saham Performance improvement and increase in the value of the Company as well as support for the interests of Shareholders
Karyawan Employees	Serikat Karyawan, Perjanjian Kerja Bersama, Pendidikan dan Pelatihan Employees Union, Collective Labor Agreement, Education and Training	Terjaminnya kesejahteraan karyawan beserta keluarganya; Suasana kerja yang kondusif, sehat, dan aman; jenjang karir dan penilaian kinerja yang adil dan transparan; pemenuhan hak-hak karyawan; meningkatkan efektivitas hubungan manajemen dan karyawan Guaranteed welfare of employees and their families; A working atmosphere that is conducive, healthy and safe; career paths and fair and transparent performance appraisals; fulfillment of employee rights; improve the effectiveness of management and employee relationships
Pemerintah Government	Kepatuhan terhadap Peraturan; Kesehatan Perusahaan; Compliance with Regulations; Company Health;	Kontribusi ekonomi pada Pemerintah (pajak dan kegiatan peningkatan ekonomi masyarakat melalui kegiatan CSR) Economic contribution to the Government (taxes and activities to improve the community's economy through CSR activities)
Masyarakat Community	Kegiatan <i>Corporate Social Responsibility</i> , meliputi program pendidikan, pelatihan dan pengembangan, serta program sosial ekonomi lainnya Corporate Social Responsibility activities, including education, training and development programs, as well as other socio-economic programs	Dapat meningkatkan perekonomian masyarakat seiring dengan pemberdayaan masyarakat secara berkelanjutan melalui pembangunan kesejahteraan masyarakat, baik fisik maupun non-fisik. Can improve the community's economy along with community empowerment in a sustainable manner through development of community welfare, both physical and non-physical
Konsumen/Pelanggan Consumer/Customer	Survei Kepuasan Pelanggan, dan program <i>engagement</i> lainnya Customer Satisfaction Survey, and other engagement programs	Peningkatan fasilitas atas produk-produk Perseroan yang dapat memberikan kenyamanan dan kualitas hidup lebih baik Improved facilities for the Company's products that can provide comfort and a better quality of life
Rekanan Partners	Kontrak dan Perjanjian Kerja Sama, Proses Operasional Contracts and Cooperation Agreements, Operational Process	Kontrak dan Perjanjian Kerja Sama, Proses Operasional Contracts and Cooperation Agreements, Operational Process
Media Massa Mass Media	Siaran Pers/Keterbukaan Informasi Press Release/Information Disclosure	Memperoleh akses informasi yang akurat dan terkini Obtain access to accurate and current information



## TATA KELOLA TANGGUNG JAWAB SOSIAL PERUSAHAAN

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#### » STRATEGI DAN PROGRAM KERJA DALAM ISU-ISU SOSIAL, EKONOMI & LINGKUNGAN STRATEGIES AND WORK PROGRAMS ON SOCIAL, ECONOMIC & ENVIRONMENTAL ISSUES

Aspek Aspect	Fokus Area Focus Area	Strategi Strategy	Program Kerja Work Program
Ekonomi Economy	Pengelolaan praktik bisnis berbasis tata kelola yang baik meliputi anti korupsi, persaingan sehat, penghormatan hak dan kekayaan intelektual serta bebas politik Management of business practices based on good governance includes anti-corruption, fair competition, respect for intellectual property and rights and freedom from politics	Peningkatan pengelolaan <i>good corporate governance</i> berbasis regulasi dan standar internasional Improving the management of good corporate governance based on international regulations and standards	<ul style="list-style-type: none"> <li>Sosialisasi <i>code of conduct</i> dan pakta integritas Dissemination of code of conduct and integrity pact</li> <li>Pengelolaan <i>whistleblowing systems</i> Management of whistleblowing systems</li> </ul>
	Pengelolaan kepuasan pelanggan Customer satisfaction management	Pengelolaan program inovasi dalam hal produk dan layanan untuk memberikan kepuasan lebih pelanggan Management of innovation programs in terms of products and services to provide more customer satisfaction	<ul style="list-style-type: none"> <li><i>Improvement</i> program secara berkelanjutan Continuous improvement program</li> <li>Penanganan keluhan pelanggan Handling customer complaints</li> <li><i>Customer satisfaction survey</i> Customer satisfaction survey</li> </ul>
Sosial Social	Memberikan jaminan HAM karyawan Providing guarantees for employee human rights	Penerapan praktik HAM di lingkungan kerja sesuai regulasi yang berlaku The application of human rights practices in the work environment in accordance with applicable regulations	<ul style="list-style-type: none"> <li>Sosialisasi peraturan perusahaan serta <i>code of conduct</i> Dissemination of company regulations and code of conduct</li> <li>Kebebasan mendirikan serikat pekerja Freedom to form trade unions</li> </ul>
	Pengelolaan ketenagakerjaan bebas diskriminasi serta membudayakan kesehatan dan keselamatan kerja Employment management free of discrimination and dissemination of occupational health and safety culture	Pengelolaan ketenagakerjaan, kesehatan dan keselamatan kerja sesuai regulasi, persyaratan pelanggan dan standar industri yang berlaku Manpower management, occupational health and safety according to regulations, customer requirements and applicable industry standards	<ul style="list-style-type: none"> <li>Alokasi kesempatan dan fasilitas pekerja difabel Allocation of opportunities and facilities for disabled workers</li> <li>Pengelolaan sistem kesehatan dan keselamatan kerja berbasis regulasi dan standar yang berlaku Management of occupational health and safety systems based on applicable regulations and standards</li> <li>Pengelolaan sarana maupun prasarana yang mendukung kesehatan dan keselamatan kerja Management of facilities and infrastructure that support occupational health and safety</li> </ul>
Lingkungan Environment	Minimalisasi risiko dan dampak negatif terhadap lingkungan akibat aktivitas operasional Minimizing risks and negative impacts on the environment due to operational activities	Pengelolaan lingkungan sesuai regulasi, pemenuhan persyaratan aktivitas sesuai standar industri yang berlaku Environmental management according to regulations, fulfillment of activity requirements in accordance with applicable industry standards	<ul style="list-style-type: none"> <li>Penggunaan material maupun sumber daya secara efisien Efficient use of materials and resources</li> <li>Inovasi berwawasan lingkungan Environmental innovation</li> </ul>

# TATA KELOLA TANGGUNG JAWAB SOSIAL PERUSAHAAN

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### LINGKUP TANGGUNG JAWAB SOSIAL PERUSAHAAN

Untuk memastikan setiap program kegiatan tanggung jawab sosial Perusahaan dalam berjalan dengan baik, BNI Life memberikan batasan dari tiap-tiap program yang dapat dirinci sebagai berikut:

1. Lingkungan Hidup
2. Pendidikan dan Literasi
3. Kesehatan
4. Pengembangan Sarana dan/atau prasarana Umum
5. Sarana Ibadah
6. Perlindungan Jiwa
7. Pendidikan, pelatihan, pemagangan, pemasaran, promosi, dan bentuk bantuan lain yang terkait dengan upaya peningkatan kapasitas Mitra binaan Perseroan.

### SCOPE OF CORPORATE SOCIAL RESPONSIBILITY

To ensure that every corporate social responsibility activity program runs well, BNI Life provides boundaries for each program which can be detailed as follows:

1. Environment
2. Education and Literacy
3. Health
4. Development of public facilities and/or infrastructure
5. Worship Facilities
6. Life Protection
7. Education, training, apprenticeship, marketing, promotion, and other forms of assistance related to efforts to increase the capacity of the Company's fostered partners.

### » TARGET DAN RENCANA PROGRAM TANGGUNG JAWAB SOSIAL PERUSAHAAN 2021 CORPORATE SOCIAL RESPONSIBILITY TARGET AND PLAN IN 2021

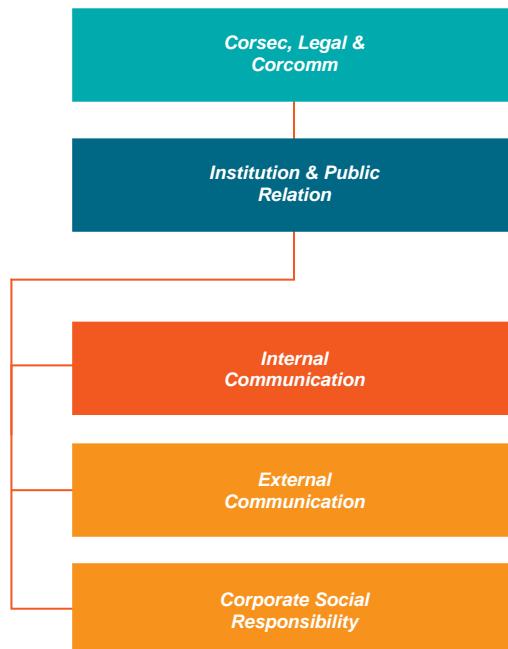
No	Uraian Kegiatan Description of activities	Periode Awal Early Period	Periode Akhir End Period	Sumber Daya Yang Dibutuhkan Resources Required	Penanggung Jawab Kegiatan Person in Charge of Activities
1	Bantuan Bencana Alam Disaster Relief	Januari January	Desember December	Manusia, Uang, Fisik dan Metode Man, Money, Material and Method	Romi Asparino Algie A. G. Putra
2	Pembangunan atau Perbaikan Tempat Ibadah Building or Repairing Places of Worship	Januari January	Desember December	Manusia, Uang, Fisik dan Metode Man, Money, Material and Method	Romi Asparino Algie A. G. Putra
3	Bantuan Dana Sosial Social Fund Assistance	Januari January	Desember December	Manusia, Uang, Fisik dan Metode Man, Money, Material and Method	Romi Asparino Algie A. G. Putra
4	Bantuan Kesehatan Health Assistance	Januari January	Desember December	Manusia, Uang, Fisik dan Metode Man, Money, Material and Method	Romi Asparino Algie A. G. Putra
5	Bantuan Dana Pendidikan Education Fund Assistance	Januari January	Desember December	Manusia, Uang, Fisik dan Metode Man, Money, Material and Method	Romi Asparino Algie A. G. Putra



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#### » TARGET DAN RENCANA PROGRAM TANGGUNG JAWAB SOSIAL PERUSAHAAN 2021 CORPORATE SOCIAL RESPONSIBILITY TARGET AND PLAN IN 2021



#### ANGGARAN TANGGUNG JAWAB SOSIAL PERUSAHAAN 2021

Untuk mendukung realisasi program CSR Perusahaan, di sepanjang 2021 Perseroan telah mengelurkan biaya sebesar Rp 509 juta yang diuraikan sebagai berikut:

#### CORPORATE SOCIAL RESPONSIBILITY BUDGET IN 2021

To support the realization of the Company's CSR program, throughout 2021 the Company has spent a total of Rp 509 million, which is described as follows:

No	Perihal Events	2021 (Rp-juta) (Rp-million)
1	Bantuan Dana Pendidikan untuk Santri Yatim dan Dhuafa Yayasan Baitul Quran Al Izzah Education Fund Assistance for Orphans Foundation Baitul Quran Al Izzah	Rp 21 juta Rp 21 million
2	Jumat Berbagi Friday Sharing	Rp 46 juta Rp 46 million
3	Bantuan Dana dan Kebutuhan Isolasi Mandiri Untuk Yayasan Tri Asih Fund Assistance and Self Isolation Needs for Tri Asih Foundation	Rp 20 juta Rp 20 million
4	Bantuan Dana Renovasi Untuk Balai Adat Griya Agung Manuaba Renovation Fund Assistance for Griya Agung Manuaba Traditional Hall	Rp 20 juta Rp 20 million
5	Gerakan Bersama AAJI (Asosiasi Asuransi Jiwa Indonesia) Tanggap Bencana Joint Movement with AAJI (Indonesian Life Insurance Association) Disaster Response	Rp 15 juta Rp 15 million
6	Bantuan Dana Perbaikan Fasilitas dan Pembaharuan Perlengkapan Untuk Masjid Al Faqih Bandung Fund Assistance for Facilities Repair and Equipment Renewal for Al Faqih Mosque Bandung	Rp 35 juta Rp 35 million

## TATA KELOLA TANGGUNG JAWAB SOSIAL PERUSAHAAN

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No	Perihal Events	2021 (Rp-juta) (Rp-million)
7	Bantuan Dana Bencana Badai Tropis Untuk Kupang Tropical Storm Disaster Fund Assistance for Kupang	Rp 15 juta Rp 15 million
8	Bantuan Dana Bencana Gempa Bumi Untuk Malang Earthquake Disaster Fund Assistance for Malang	Rp 10 juta Rp 10 million
9	Dukungan Program Vaksinasi Covid-19 dengan PDGI (Persatuan Dokter Gigi Indonesia) Jakarta Timur Support for the Covid-19 Vaccination Program with PDGI (Indonesian Dentist Association) East Jakarta	Rp 11 juta Rp 11 million
10	Dukungan Program Vaksinasi Covid-19 dengan Puskesmas Kecamatan Senen Support for the Covid-19 Vaccination Program with the Senen District Health Center	Rp 2 juta Rp 2 million
11	Bantuan Dana Sponsor Sentra Vaksinasi Covid-19 Covid-19 Vaccination Center Sponsorship Fund Assistance	Rp 20 juta Rp 20 million
12	Bantuan Alat Kesehatan Untuk Tenaga Medis di 25 Rumah Sakit Pemerintah dan Swasta Medical Equipment Assistance for Medical Workers in 25 Government and Private Hospitals	Rp 64 juta Rp 64 million
13	Bantuan Dana Pembangunan Pondok Pesantren Al Haniifiyyah II Cikarang Fund Assistance for the Establishment of the Al Haniifiyyah II Islamic Boarding School Cikarang	Rp 41 juta Rp 41 million
14	Bantuan Alat Kesehatan Untuk Puskesmas Kelurahan Kenari Medical Equipment Assistance for Kenari Village Health Center	Rp 5 juta Rp 5 million
15	Donasi Paket Kesehatan Untuk Ibu-ibu Tulang Punggung Keluarga – Komunitas Sepeda Perempuan Pepespeda Donation of Health Packages for Mothers who are the Backbone of the Family – Pepespeda Women's Bicycle Community	Rp 2 juta Rp 2 million
16	Bantuan Dana Pembangunan Mushola At Thohiriyah Wonokerto Fund Assistance for the Establishment of the At Thohiriyah Mosque Wonokerto	Rp 5 juta Rp 5 million
17	Bantuan Dana Program Layanan Sanitasi dan Masjid Darurat Untuk Korban Bencana Erupsi Gunung Semeru Sanitation Service and Emergency Mosque Fund Assistance Program for Victims of the Mount Semeru Eruption Disaster	Rp 25 juta Rp 25 million
18	Bantuan Kegiatan Keagamaan Lainnya Other Religious Activities Assistance	Rp 152 juta Rp 152 million
<b>Jumlah</b> Total		Rp 509 juta Rp 509 million



# TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT HAK ASASI MANUSIA

Corporate Social Responsibility Related to Human Rights

## KOMITMEN DAN KEBIJAKAN

Sebagai Perusahaan yang bergerak di bidang asuransi, Sumber Daya Manusia (SDM) merupakan aset utama yang dimiliki Perusahaan. Oleh karenanya, Perusahaan berupaya penuh dalam pengelolaan SDM. Pengelolaan ini termasuk jaminan Hak Asasi Manusia (HAM) yang merupakan hak dasar yang dimiliki setiap manusia sejak lahir. Komitmen Perusahaan adalah berupaya memastikan terciptanya kesetaraan hak serta kesempatan untuk berpartisipasi dan memberikan kontribusi dalam praktik bisnis yang dijalankan Perusahaan.

Landasan dasar kebijakan pengelolaan HAM dapat mengacu pada ISO 26000 Tanggung Jawab Sosial. Hal ini meliputi praktik non-diskriminasi dan perhatian pada kelompok rentan; termasuk di dalamnya masyarakat lokal, perempuan, orang dengan disabilitas dan lain-lain.

Cakupan definitif ini telah dilaksanakan oleh Perusahaan, baik dalam kegiatan operasional yang melibatkan pegawai, maupun kegiatan pengelolaan kegiatan usaha yang melibatkan masyarakat di sekitar lokasi usaha. Perusahaan mendefinisikan HAM sebagai hak mendasar bagi setiap individu yang terlibat maupun yang terkena dampak dari kegiatan operasional dan usaha yang dilakukan Perusahaan.

## COMMITMENT AND POLICY

As a company engaged in the insurance sector, human resources (HR) is the main assets owned by the Company. Therefore, the Company makes full efforts in managing human resources. This management includes guarantees of human rights which are basic rights. The Company's commitment is to strive to ensure equal rights and opportunities to participate and contribute in the business practices carried out by the Company.

The basic foundation of human rights management policies can be referred to ISO 26000 Social Responsibility. This includes non-discriminatory practices and concerns for vulnerable groups; including local communities, women, people with disabilities and others.

This definitive scope has been carried out by the Company, both in operational activities involving employees, as well as in business activity management activities that involve the community around the business location. The Company defines human rights as a fundamental right for every individual involved or affected by the operations and business activities carried out by the Company.

# TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT HAK ASASI MANUSIA

Corporate Social Responsibility Related to Human Rights

## LINGKUP PERUMUSAN TANGGUNG JAWAB SOSIAL TERKAIT HAM

Komitmen Perusahaan dalam penegakan HAM adalah dengan memperlakukan semua pegawai, calon pegawai, mitra kerja dan masyarakat lokal secara setara dengan berlandaskan pada asas keragaman tanpa membedakan gender, suku, agama, ras, dan antargolongan (SARA), serta pandangan politik. Perusahaan memberikan pula kesempatan dan kesetaraan hak kepada penyandang disabilitas untuk turut serta berkontribusi dalam kegiatan operasional yang dijalankan Perusahaan. Perhatian ini tidak hanya melingkupi pelaksanaan di area Kantor Pusat, mencakup pula di area operasional dengan tetap memperhatikan berbagai risiko yang mungkin muncul.

Perusahaan juga menjamin hak masyarakat lokal untuk turut berkontribusi dan menjalani kehidupan dengan tenang tanpa terganggu atau terkena dampak negatif akibat kegiatan operasional Perusahaan. Dengan upaya penghormatan HAM yang sudah ditegakkan, maka apabila terjadi masalah yang berkaitan dengan HAM, Perusahaan akan berusaha untuk menyelesaikan masalah tersebut dengan baik, melalui musyawarah untuk mencapai mufakat. Memperhatikan berbagai pertimbangan ini, maka Perusahaan berupaya semaksimal mungkin agar penegakkan HAM dapat terwujud dengan baik.

## RENCANA KEGIATAN

Perusahaan menargetkan untuk senantiasa menjalankan prinsip-prinsip HAM yang ditujukan untuk membina hubungan industrial secara proporsional serta menciptakan hubungan yang sinergis antara Perusahaan dan pegawai. Program tanggung jawab sosial terkait HAM yang direncanakan oleh Perusahaan diantaranya adalah kesetaraan dalam kesempatan kerja, pengembangan kompetensi dan karir, keadilan dalam pengupahan,

## SCOPE OF THE FORMULATION OF SOCIAL RESPONSIBILITY RELATED TO HUMAN RIGHTS

The Company's commitment to upholding human rights is to treat all employees, prospective employees, work partners and local communities equally regardless of gender, ethnicity, religion, race and political views. The Company also provides opportunities and equal rights for persons with disabilities to participate in contributing to operational activities. This attention does not only cover operations in the head office area, but also in the operational area while still paying attention to various risks that may arise.

The Company also ensures the right of local communities to contribute and live a peaceful life without being disturbed or negatively affected by the Company's operational activities. As an effort to always uphold human rights, if there are problems related to human rights, the Company will resolve the problem properly, through deliberation to reach consensus. By these various considerations, the Company strives as much as possible so that the enforcement of human rights can be realized properly.

## ACTIVITY PLAN

The company has target to always implement human rights principles aimed at fostering proportional industrial relations and creating a synergistic relationship between the company and employees. Human rights-related social responsibility programs planned by the Company include equality in employment opportunities, competency and career development, fairness in wages to ensure that there is no discrimination. Thus, the Company ensures



## TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT HAK ASASI MANUSIA

Corporate Social Responsibility Related to Human Rights

sehingga dipastikan tidak adanya diskriminasi. Dengan demikian, Perusahaan memastikan adanya penyaluran aspirasi dan pengaduan pegawai. Program kegiatan tanggung jawab sosial terkait dengan HAM ini, diharapkan membawa dampak positif bagi peningkatan produktivitas dan kinerja Perusahaan, sehingga pada akhirnya dapat membawa pengaruh kepada peningkatan kesejahteraan pegawai sesuai dengan harapan *stakeholder*.

### PROSEDUR DAN MEKANISME PENANGANAN KONFLIK TERKAIT HAK ASASI MANUSIA

Perusahaan menjamin terlaksananya kebijakan dengan baik dan meminimalisasi konflik yang terjadi terkait dengan HAM. Oleh karenanya, Perusahaan menerima secara terbuka setiap masukan, aduan, laporan, keluhan, maupun permasalahan disampaikan oleh setiap pegawai melalui kanal yang disediakan. Setiap keluhan maupun pengaduan yang sampai akan ditindaklanjuti secara independen dengan tetap menjaga kerahasiaan dari pelapor. Pegawai dapat melakukan advokasi maupun meminta ruang penyelesaian atas suatu permasalahan.

### DAMPAK TERKAIT PRAKTIK HAK ASASI MANUSIA

Atas pengelolaan ini, hubungan antara Perusahaan dan pegawai berlangsung dengan baik. Sepanjang 2021, tidak ada permasalahan antara Perusahaan dengan pegawai terkait pelanggaran HAM.

the distribution of employee aspirations and complaints. This social responsibility activity program related to human rights is expected to have a positive impact on increasing the productivity and performance of the Company, so that it can have an impact on increasing employee welfare in accordance with stakeholder expectations.

### PROCEDURES AND MECHANISMS FOR HANDLING CONFLICT RELATED TO HUMAN RIGHTS

The Company guarantees the implementation of policies properly and minimizes conflicts related to human rights. Therefore, the Company welcomes each complaint to be submitted through a separate channel. Every complaint or complaint that arrives will be followed up independently. Employees can do advocacy or ask for space to resolve a problem.

### IMPACTS RELATED TO HUMAN RIGHTS PRACTICES

Due to this management, the relationship between the Company and employees is going well. Throughout 2021, there were no problems between the Company and employees regarding human rights violations.

# TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT OPERASI YANG ADIL

Corporate Social Responsibility Related to Fair Operations

## KOMITMEN DAN KEBIJAKAN

Perseroan memiliki komitmen untuk senantiasa menjalankan praktik-praktik operasi yang adil, melalui berbagai kebijakan yang dimiliki Perusahaan yang mengatur dilaksanakannya operasi yang adil, diantaranya kebijakan pengendalian internal, *Whistleblowing System (WBS)*, *Code of Conduct*, dan kebijakan gratifikasi. Kebijakan tersebut khususnya ditujukan untuk pencegahan benturan kepentingan dan pelaksanaan kegiatan usaha yang sehat.

Perseroan menjamin bahwa setiap pihak yang berkepentingan mendapatkan perlakuan yang adil sesuai dengan kode etik Perseroan dan ketentuan peraturan perundang-undangan yang berlaku. Perseroan menerapkan kegiatan operasional dengan memperhatikan hak para pemangku kepentingan sehingga menciptakan hubungan yang harmonis dan mewujudkan keseimbangan atas kepentingan seluruh *stakeholder*. Wujud kegiatan operasional yang adil yaitu praktik bebas dari korupsi dan suap, netralitas dalam isu-isu politik, menghormati kekayaan intelektual, berkompetisi dengan adil serta patuh pada hukum dan regulasi yang berlaku.

## LINGKUP PERUMUSAN TANGGUNG JAWAB SOSIAL TERKAIT OPERASI YANG ADIL

ISO 26000 tentang Panduan Tanggung Jawab Sosial memberikan definisi operasi yang adil sebagai praktik yang mencakup: anti korupsi; keterlibatan yang bertanggung jawab dalam politik; kompetisi yang adil; promosi tanggung jawab sosial dalam rantai pasok (*supply chain*); serta penghargaan atas *property rights*. Pengelolaan operasi organisasi Perseroan telah memperhatikan seluruh aspek tersebut, termasuk dalamnya komitmen terhadap anti korupsi dalam penyelenggaraan bisnis Perseroan, serta larangan keterlibatan politik bagi segenap insan Perseroan yang mengatasnamakan BNI Life. Selain itu, Perseroan menjunjung tinggi kompetisi yang adil, yang terlihat dari kepatuhan terhadap transaksi Pihak-pihak Berelasi sesuai keterbukaan informasi dalam Laporan Keuangan Perseroan.

## COMMITMENT AND POLICY

The Company is committed to always carrying out fair operating practices, through various policies owned by the Company that govern the implementation of fair operations, including internal control policies, Whistleblowing System (WBS), Code of Conduct, and gratification policies. This policy is specifically aimed at preventing conflicts of interest and implementing healthy business activities

The Company guarantees that all interested parties receive fair treatment in accordance with the Company's code of ethics and the provisions of the applicable laws and regulations. The Company implements operational activities with due regard to the rights of stakeholders so as to create a harmonious relationship and create a balance for the interests of all stakeholders. The form of fair operational activities, namely practices free from corruption and bribery, neutrality in political issues, respecting intellectual property, competing fairly and complying with applicable laws and regulations.

## SCOPE OF FORMULATION OF SOCIAL RESPONSIBILITY RELATED TO FAIR OPERATIONS

ISO 26000 on Social Responsibility Guidelines provides a definition of fair operation as a practice that includes: anti-corruption; responsible involvement in politics; fair competition; promotion of social responsibility in the supply chain; as well as awards for property rights. The management of the Company's organizational operations has taken into account all these aspects, including the commitment to anti-corruption in the conduct of the Company's business, as well as the prohibition of political involvement for all Company personnel on behalf of BNI Life. In addition, the Company upholds fair competition, which can be seen from the compliance with related party transactions in accordance with the disclosure of information in the Company's financial statements.



## TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT OPERASI YANG ADIL

Corporate Social Responsibility Related to Fair Operations

### PEMANGKU KEPENTINGAN DAN LINGKUP DAMPAK TANGGUNG JAWAB ATAS OPERASI YANG ADIL

Operasi yang adil terutama menekankan pada pentingnya pengelolaan Perseroan yang transparan, wajar, dan setara. Pemenuhan aspek operasi yang adil melibatkan kepentingan berbagai pemangku kepentingan, meliputi:

1. Pemegang saham dan kepentingannya terhadap pengelolaan Perseroan yang transparan dan akuntabel.
2. Karyawan yang berkepentingan terhadap Prosedur Tetap yang wajar, adil, dan dengan mekanisme kerja yang dapat dipertanggungjawabkan.
3. Mitra kerja dan pemasok yang memiliki kepentingan terhadap proses kemitraan yang bersandar pada transparansi dan keadilan.
4. Konsumen dengan kepentingan atas pengelolaan jasa layanan yang bertanggung jawab.
5. Regulator yang memiliki kepentingan atas industri yang stabil.

### PERENCANAAN TANGGUNG JAWAB SOSIAL TERKAIT OPERASI YANG ADIL

Sasaran dan target serta rencana penerapan tanggung jawab atas operasi yang adil ditekankan pada penerapan Tata Kelola Perusahaan yang bersandar pada 2 (dua) tujuan utama, yaitu pemenuhan kepatuhan terhadap peraturan dan perundang-undangan yang berlaku, serta pelibatan pemangku kepentingan untuk dapat tumbuh bersama. Perusahaan berupaya untuk terus meningkatkan penerapan GCG pada kedua aspek tersebut, dengan harapan mampu menciptakan operasi yang adil dan dapat dipertanggungjawabkan.

### STAKEHOLDERS AND SCOPE OF IMPACT OF RESPONSIBILITY FOR FAIR OPERATIONS

Fair operation especially emphasizes the importance of transparent, fair and equal management of the Company. The fulfillment of the fair operating aspects involves the interests of various stakeholders, including:

1. Shareholders and their interests in transparent and accountable management of the Company.
2. Employees with an interest in Standard Procedures that are fair, fair, and with a work mechanism that can be accounted for.
3. Partners and suppliers who have an interest in a partnership process that rests on transparency and fairness.
4. Consumers with an interest in managing responsible services.
5. Regulators who have an interest in a stable industry.

### SOCIAL RESPONSIBILITY PLANNING RELATED TO FAIR OPERATIONS

The targets and targets as well as the implementation plan of responsibility for fair operations are emphasized on the implementation of Corporate Governance which rests on 2 (two) main objectives, namely the fulfillment of compliance with applicable laws and regulations, and the involvement of stakeholders to grow together. The Company strives to continuously improve the implementation of GCG in these two aspects, with the hope of being able to create fair and accountable operations.



## TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT OPERASI YANG ADIL

Corporate Social Responsibility Related to Fair Operations

### PELAKSANAAN KEGIATAN

Penerapan praktik operasi yang adil pada kegiatan usaha Perseroan diwujudkan dalam inisiatif kebijakan strategis sebagai berikut:

1. Kebijakan Terkait Anti Korupsi Meliputi regulasi anti korupsi, kebijakan pemberian dan penerimaan hadiah, jamuan, hiburan, *sponsorship*, donasi dan lainnya. Setiap pemberian maupun penerimaan harus terlebih dahulu dilaporkan. Setiap pelaporan mendapatkan disposisi untuk ditindaklanjuti selanjutnya.
2. Kebijakan Terkait Praktik Persaingan Usaha yang Adil Meliputi regulasi pengadaan barang dan jasa yang berlaku baik secara industri maupun secara peraturan perundang-undangan yang berlaku. Dalam melakukan pengadaan, Perseroan memastikan layanan jasa terbaik dengan menerapkan praktik kesehatan dan keselamatan kerja terhadap mitra. Hal tersebut diwujudkan dengan Kebijakan Pengadaan Barang dan Jasa yang telah disahkan pada tanggal 11 November 2019.
3. Komitmen Perseroan untuk Menghormati Hak Atas Kekayaan Intelektual Meliputi berbagai regulasi hak atas kekayaan intelektual yang berlaku, serta kebijakan internal dalam melakukan improvisasi maupun inovasi. Hasil improvisasi maupun inovasi, didaftarkan kepada kementerian terkait untuk diverifikasi keabsahannya.

### IMPLEMENTATION OF ACTIVITIES

The implementation of fair operating practices in the Company's business activities is manifested in strategic policy initiatives as follows:

1. Anti-Corruption Policy Covers anti-corruption regulations, policies for giving and receiving gifts, meals, entertainment, sponsorship, donations and more. Every gift or receipt must first be reported. Each report gets a disposition for further action.
2. Policies Related to Fair Business Competition Practices Includes regulations on the provision of goods and services that are applicable both industrially and in applicable laws and regulations. In conducting procurement, the Company ensures the best services by implementing occupational health and safety practices for partners. This is manifested in the Goods and Services Procurement Policy which was ratified on 11 November 2019.
3. The Company's commitment to respecting intellectual property rights Includes various current regulations on intellectual property rights, as well as internal policies for improvisation and innovation. The results of both improvisations and innovations are registered with the relevant ministry to verify their legality.



## TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT OPERASI YANG ADIL

Corporate Social Responsibility Related to Fair Operations

4. Kebijakan Perseroan Terhadap Lobi, Kontribusi Politik dan Keterlibatan Politik Meliputi kebijakan benturan kepentingan praktik proses bisnis dengan kegiatan terkait politik, termasuk di dalamnya larangan sponsor, donasi dan sebagainya. Sementara itu, hak-hak pekerja sebagai individu untuk ikut serta dalam kegiatan politik dipersilahkan selama tidak ada benturan kepentingan.
4. Company Policy Against Lobbying, Political Contribution and Political Involvement Covers policies on conflicts of interest, business process practices with political-related activities, including prohibitions on sponsorship, donations and so on. Meanwhile, workers' rights as individuals to participate in political activities are welcome as long as there is no conflict of interest.
5. Komitmen Perseroan dalam Rangka Patuh Hukum dan Regulasi Meliputi berbagai regulasi yang berlaku terhadap praktik bisnis Perseroan. Selain itu, Perseroan juga mengadopsi berbagai standar internasional maupun industri untuk memberikan layanan terbaik.
5. The Company's Commitment to Comply with Laws and Regulations Covers various regulations that apply to the Company's business practices. In addition, the Company also adopts various international and industry standards to provide the best service.

### DAMPAK DAN PENCAPAIAN

Atas pelaksanaan bisnis Perseroan yang terarah dan bertujuan luhur untuk meningkatkan kesejahteraan masyarakat, Perseroan juga memberikan dampak positif atas operasi yang telah dilakukan dalam bentuk nilai ekonomi yang dihasilkan dan didistribusikan. Bentuk penghargaan yang diberikan Perseroan terhadap para pemangku kepentingan, dibuktikan dengan ketiautan Perseroan dalam memenuhi kewajiban terhadap negara berupa pajak dari nilai ekonomi yang dihasilkan Perseroan.

### IMPACT AND ACHIEVEMENTS

For the implementation of the Company's business which is directed and has noble aims to improve the welfare of the community, the Company also has a positive impact on the operations that was in the form of economic value generated and distributed. As an appreciation given from the Company to stakeholders is proven by the Company's obedience in fulfilling obligations to the state in the form of taxes from the economic value generated by the Company.



# TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT LINGKUNGAN HIDUP

## Company Social Responsibility Related to the Environment

### KOMITMEN DAN KEBIJAKAN

BNI Life menyadari bahwa lingkungan hidup memiliki peranan yang penting dalam menjaga keseimbangan rantai hidup manusia. Sehingga upaya dalam menjaga kelestarian lingkungan hidup merupakan kewajiban bagi seluruh lapisan masyarakat.

Untuk turut menjaga kelestarian lingkungan hidup Perusahaan melakukan beberapa kebijakan yang ramah lingkungan. Kegiatan tanggung jawab sosial di bidang lingkungan hidup yang dilakukan oleh BNI Life tidak hanya secara seremonial, tetapi juga mengimplementasikannya ke dalam kehidupan sehari-hari seluruh Insan Perusahaan.

Dalam pengelolaan kegiatan bisnis Perusahaan, BNI Life merupakan perusahaan yang tidak langsung bersentuhan dengan lingkungan hidup karena Perseroan merupakan perusahaan yang bergerak di bidang asuransi. Namun, Perusahaan tetap mengedepankan komitmen ramah lingkungan dalam proses pengelolaan bisnis dan terus konsisten dalam menerapkan sustainable development. Hal ini dilakukan untuk menjaga lingkungan hidup di sekitar Perusahaan dan di lingkungan masyarakat secara umum. Tanggung jawab ini diimplementasikan melalui kegiatan CSR dan melalui kehidupan sehari-hari Insan Perusahaan di kantor yakni beberapa di antaranya adalah dengan:

1. Meminimalisir 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.

### COMMITMENT AND POLICY

BNI Life realizes that the environment has an important role in maintaining the balance of the human life chain. So that efforts to preserve the environment is an obligation for all levels of society.

To help preserve the environment, the Company has implemented several environmentally friendly policies. Social responsibility activities in the environmental sector carried out by BNI Life are not only ceremonial, but also implement them into the daily lives of all Company personnel.

In managing the Company's business activities, BNI Life is a company that does not directly interact with the environment because the Company is a company engaged in the insurance sector. However, the Company continues to prioritize an environmentally friendly commitment in the business management process and continues to be consistent in implementing sustainable development. This is done to protect the environment around the Company and in the community in general. This responsibility is implemented through CSR activities and through the daily life of the Company's personnel at the office, some of which are:

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



## TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT LINGKUNGAN HIDUP

Company Social Responsibility Related to the Environment

### RENCANA KEGIATAN

Di tahun 2021, BNI Life telah menetapkan rencana tanggung jawab sosial di bidang lingkungan hidup yang diharapkan dapat membantu memperbesar kontribusi Perusahaan dalam menjaga kelestarian dan keseimbangan Lingkungan Hidup. Adapun rencana dan target Perseroan di bidang lingkungan hidup di antaranya adalah sebagai berikut:

1. Internalisasi Aksi Keuangan Berkelanjutan;
2. Meningkatkan edukasi/literasi Aksi Keuangan Berkelanjutan;
3. Penurunan sampah plastik

### ACTIVITY PLAN

In 2021, BNI Life has established a social responsibility plan in the environmental sector which is expected to help increase the Company's contribution in maintaining environmental sustainability and balance. The Company's plans and targets in the environmental sector include the following:

1. Internalization of Sustainable Financial Action;
2. Improve education/literacy of Sustainable Financial Action;
3. Reduction of plastic waste

### KEGIATAN DAN DAMPAKNYA

Dalam setiap aktivitas bisnisnya, BNI Life selalu berupaya memperhatikan aspek lingkungan hidup melalui berbagai kegiatan sebagai berikut:

1. Pelestarian Lingkungan Hayati Untuk menjaga ekosistem alam, mendukung ketersediaannya sarana kebersihan, dan penyediaan peralatan angkut sampah yang dilaksanakan di setiap area operasional Perusahaan.
2. Penggunaan Material dan Energi dalam Operasional
  - a. Kertas  
Penghematan penggunaan kertas terus diupayakan oleh Perseroan, yaitu melalui dukungan Teknologi Informasi sehingga transaksi yang berbasis kertas diganti dengan tanpa kertas (paperless). Untuk volume penggunaan material kertas dalam kegiatan operasional Perseroan di wilayah kerja pada tahun 2021 dan perbandingannya dengan tahun 2020, adalah sebagai berikut:

### ACTIVITY AND IMPACT

In every business activity, BNI Life always strives to pay attention to environmental aspects through various activities as follows:

1. Conservation of the Living Environment To protect the natural ecosystem, support the availability of sanitary facilities, and provide garbage transportation equipment which is carried out in every operational area of the Company.
2. Use of Materials and Energy in Operations
  - a. Paper  
The Company continues to strive to save paper use, namely through the support of Information Technology so that paper-based transactions are replaced with paperless (paperless). For the volume of paper material use in the Company's operational activities in the work area in 2021 and the comparison with 2020, are as follows:

## TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT LINGKUNGAN HIDUP

Company Social Responsibility Related to the Environment

Periode Period	Penggunaan Kertas Paper Usage	Penggunaan Kertas Paper Usage
	2021 (Rim) 2021 (Ream)	2020 (Rim) 2020 (Ream)
Januari January	446	719
Februari February	423	689
Maret March	526	541
April April	464	311
Mei May	344	356
Juni June	360	425
Juli July	315	543
Agustus August	363	434
September September	380	538
Oktober Oktober	394	399
November November	431	536
Desember December	951	573
<b>Jumlah Total</b>	<b>5.360</b>	<b>6.064</b>

### KONSUMSI ENERGI

Penggunaan energi di Perusahaan, yang diungkapkan pada Laporan ini, setidaknya berasal dari dua sumber, yaitu listrik dan BBM. Perseroan menggunakan pendekatan perhitungan jumlah konsumsi energi listrik dengan cara mengkonversi total biaya penggunaan listrik dari PLN menjadi rata-rata jumlah kilowatt jam penggunaan. Hal yang sama juga dilakukan untuk perhitungan bahan bakar jenis gasoline yang dipergunakan untuk sumber energi operasional transportasi internal Perseroan.

### ENERGY CONSUMPTION

Energy use in the Company, which is disclosed in this Report, comes from at least two sources, namely electricity and fuel. The Company uses an approach to calculating the amount of electricity consumption by converting the total cost of electricity usage from PLN to the average number of kilo watt hours of use. The same is also done for the calculation of the type of gasoline used for the Company's internal transportation operational energy sources.



## TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT LINGKUNGAN HIDUP

Company Social Responsibility Related to the Environment

Rincian penggunaan energi Perseroan dalam kurun waktu 3 tahun terakhir ditunjukkan oleh tabel berikut:

The details of the Company's energy use in the last 3 years are shown in the following table:

Tahun Year	Jumlah Konsumsi Total Consumption
2021	1.876.449 kWh
2020	1.742.342 kWh
2019	1.872.254 kWh

### AIR

Keberadaan air bersih yang terus menyusut tiap tahunnya ini membuat Insan BNI Life ekstra waspada akan stok atau persediaannya. Untuk menjaga stok atau persediaan air bersih dalam kegiatan operasional kantor sehari-hari, Perseroan melakukan sosialisasi penghematan terhadap penggunaan sumber daya air di lingkungan kantor, serta melakukan pengecekan secara rutin instalasi air sehingga dengan cepat diketahui dan dilakukan perbaikan apabila ada kebocoran.

### PERTIMBANGAN ASPEK LINGKUNGAN TERKAIT KERJASAMA DENGAN MITRA KERJA PEMASOK/VENDOR/SUPPLIER

Dalam kegiatan usaha yang dilakukan, Perseroan kerap melakukan proses kerja sama dengan beberapa mitra kerja seperti Pemasok, Vendor ataupun *Supplier*, yang pada setiap prosesnya, Perseroan selalu mempertimbangkan kualitas material yang akan dipakai oleh mitra kerja. Perseroan pun senantiasa menganalisa setiap material yang akan digunakan oleh mitra kerja.

### WATER

The existence of clean water that continues to shrink every year makes BNI Life Personnel extra alert to the stock or supply. To maintain a stock or supply of clean water in daily office operations, the Company socializes savings on the use of water resources in the office environment, and conducts regular checks on water installations so that they are quickly identified and repaired if there is a leak.

### CONSIDERATION OF ENVIRONMENTAL ASPECTS RELATED TO COOPERATION WITH PARTNERS/VENDORS/SUPPLIERS

In conducting business activities, the Company often carries out the process of collaborating with several working partners such as suppliers, vendors or suppliers, which in each process, the Company always considers the quality of the materials its partners will use. The Company also analyzes every material that will be used by its partners.

# TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT KETENAGAKERJAAN, KESEHATAN DAN KESELAMATAN KERJA

Corporate Social Responsibility Related to Labor, Health and Occupational Safety

## KOMITMEN DAN KEBIJAKAN

Perusahaan memahami bahwa Sumber Daya Manusia merupakan salah satu aset utama dari keberlangsungan bisnis usaha. Untuk itu, Perusahaan terus berupaya agar setiap Insan BNI Life mendapatkan kesehatan dan keselamatan kerja yang baik. Dalam bidang ketenagakerjaan, Perusahaan merujuk Undang-undang No. 13 tahun 2003 untuk menyusun hak-hak normatif pegawai yang harus dipenuhi Perusahaan.

Dalam penerapan K3 di Perseroan, BNI Life memiliki kebijakan yang mengatur masalah K3 dan melindungi hak karyawan di bidang K3. Kebijakan-kebijakan ini adalah sebagai berikut:

1. Petunjuk Teknis Pengelolaan Kesiapsiagaan dan Tanggap Darurat Bencana;
2. Pengelolaan Keberlangsungan Usaha.

## LINGKUP PERUMUSAN TANGGUNG JAWAB SOSIAL TERKAIT KETENAGAKERJAAN, KESEHATAN DAN KESELAMATAN KERJA

Seperti yang telah dijelaskan diatas, pemangku kepentingan yang memiliki dampak atas tanggung jawab pada aspek K3 adalah karyawan Perseroan. Lingkup dampak meliputi kesejahteraan, pemenuhan hak-hak, pemantauan K3 dalam pelaksanaan proyek, serta pengelolaan kompetensi pribadi.

Sistem rekrutmen dan promosi di lingkup Perseroan memberikan kesempatan yang sama kepada semua Warga Negara Republik Indonesia untuk dapat diterima menjadi karyawan Perseroan. Demikian juga halnya dalam pengembangan karir, sistem pengembangan Sumber Daya Manusia (SDM) yang berlaku di internal Perseroan memberikan kesempatan yang sama kepada setiap karyawan untuk dipromosikan ke jabatan yang lebih tinggi.

## COMMITMENT AND POLICY

The Company understands that Human Resources are one of the main assets of the continuity of the business. For this reason, the Company continues to strive to ensure that every BNI Life employee receives good health and safety. In the field of manpower, the Company refers to Law No. 13 of 2003 to formulate the normative rights of employees that must be fulfilled by the Company.

In implementing K3 in the Company, BNI Life has policies that regulate OHS issues and protect employees' rights in the OHS sector. These policies are as follows:

1. Technical Guidelines for Disaster Emergency Preparedness and Response Management;
2. Business Continuity Management.

## SCOPE OF THE FORMULATION OF SOCIAL RESPONSIBILITY RELATED TO LABOR, HEALTH AND SAFETY

As explained above, stakeholders who have an impact on the responsibility for the HSE aspect are the Company's employees. The scope of impact includes welfare, fulfillment of rights, monitoring of HSE in project implementation, and management of personal competences.

The recruitment and promotion system within the scope of the Company provides equal opportunities for all citizens of the Republic of Indonesia to be accepted as employees of the Company. Likewise in career development, the Human Resources (HR) development system that applies within the Company provides equal opportunities for every employee to be promoted to a higher position.



# TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT KETENAGAKERJAAN, KESEHATAN DAN KESELAMATAN KERJA

## Corporate Social Responsibility Related to Labor, Health and Occupational Safety

### RENCANA KEGIATAN

Perseroan telah menyusun rencana program tanggung jawab sosial Perusahaan terkait ketenagakerjaan, kesehatan dan keselamatan kerja setiap tahunnya. Di tahun 2021, Perseroan telah menerapkan rencana atau program terkait ketenagakerjaan, keselamatan dan kesehatan kerja, melalui berbagai kebijakan yang diantaranya adalah:

1. Kepesertaan BPJS Ketenagakerjaan
2. Kepesertaan BPJS Kesehatan bagi Pegawai dan keluarga
3. Kepesertaan Asuransi Kesehatan bagi Pegawai dan keluarga
4. *Medical Check Up* bagi Pegawai
5. *Healthy Life @BNI Life Program*, yang meliputi:
  - Pemberian Vaksin Influenza
  - *Rapid Test Massal*
  - *Health Talk*
  - Penyediaan multivitamin dan hand sanitizer
  - Pembersihan area kerja secara rutin menggunakan cairan desinfektan
  - Mengoptimalkan meeting secara *virtual* (daring)
  - Penerapan Kebijakan *Work From Home (WFH)*
6. *Monitoring* kesehatan pegawai

### PELAKSANAAN KEGIATAN DAN DAMPAKNYA

Sepanjang tahun 2021, Perusahaan telah melaksanakan berbagai kegiatan di bidang K3 yang dirasa dapat membantu karyawan dalam memahami hak dan kewajibannya. Sosialisasi yang dilakukan untuk bidang K3 diharapkan karyawan dapat mengetahui langkah-langkah yang perlu dilakukan saat terjadinya situasi darurat serta mengetahui perlindungan apa saja yang dimiliki oleh karyawan. Berikut adalah kegiatan K3 yang dilaksanakan oleh Perusahaan sepanjang tahun 2021:

### ACTIVITY PLAN

The Company has compiled a corporate social responsibility program plan related to employment, health and safety every year. In 2021, the Company has implemented a plan or program related to employment, occupational safety and health, through various policies which include:

1. BPJS Employment membership
2. BPJS Health membership for employees and their families
3. Health insurance membership for employees and their families
4. Medical Check Up for Employees
5. Healthy Life @BNI Life Program, which includes:
  - Administration of Influenza Vaccine
  - Mass Rapid Test
  - Health Talk
  - Provision of multivitamins and hand sanitizers
  - Cleaning the work area regularly using disinfectant liquid
  - Optimizing virtual meetings (online)
  - Implementation of Work From Home (WFH) Policy
6. Monitoring employee health

### IMPLEMENTATION OF ACTIVITIES AND ITS IMPACT

Throughout 2021, the Company carried out various activities in the OHS sector which were deemed able to assist employees in understanding their rights and obligations. The socialization for HSE is expected to allow employees to know the steps that need to be taken during an emergency situation and to know what protections the employees have. The following are HSE activities carried out by the Company throughout 2021:

# TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT KETENAGAKERJAAN, KESEHATAN DAN KESELAMATAN KERJA

## Corporate Social Responsibility Related to Labor, Health and Occupational Safety

### Kesetaraan Gender dan Kesempatan Kerja

Kualitas Sumber Daya Manusia yang baik diyakini sebagai salah satu faktor penunjang Perusahaan agar dapat mencapai performa maksimal. Perusahaan terus berupaya untuk merekrut talenta terbaik dan memberikan kesempatan yang sama kepada seluruh masyarakat Indonesia untuk menjadi Insan BNI Life tanpa membedakan golongan, ras, agama, dan gender.

### Remunerasi

Sebagai salah satu hak pegawai yang harus dipenuhi, Perusahaan mengatur kebijakan remunerasi sesuai dengan peraturan perundang-undangan yang berlaku. Sistem remunerasi yang dikembangkan Perusahaan adalah sistem remunerasi berbasis kinerja (*performance-based*). Sistem ini mengatur jumlah remunerasi yang diberikan kepada pegawai berdasarkan jabatan atau peran dalam organisasi, atau biasa disebut sebagai input organisasi. Selain berdasarkan jabatan dan peran, penentuan nominal remunerasi juga ditetapkan berdasarkan kinerja atau manfaat ekonomis yang dihasilkan untuk organisasi atau biasa disebut dengan *output* organisasi.

Untuk menghargai loyalitas pegawai yang telah mengerahkan seluruh waktu dan pikiran untuk mencapai tujuan Perusahaan, BNI Life menetapkan kenaikan. Berkaitan dengan remunerasi, BNI Life senantiasa berupaya menjaga gap rasio gaji seluruh pegawai agar tidak terdapat perbedaan yang terlalu tinggi. Rasio gaji tertinggi dan terendah BNI Life selama tahun 2021 dapat dilihat pada tabel berikut:

Uraian Description	Rasio Ratio
Gaji Pegawai Tertinggi dan Terendah Highest and Lowest Employee Salaries	1 : 18
Gaji Direksi Tertinggi dan Terendah Highest and Lowest Directors' Salaries	0,85 : 1
Gaji Komisaris Tertinggi dan Terendah Highest and Lowest Commissioner Salaries	0,90 : 1
Gaji Direksi Tertinggi dan Pegawai Tertinggi Highest Board of Directors and Highest Employee Salaries	1 : 2

### Gender Equality and Job Opportunities

The good quality of Human Resources is believed to be one of the supporting factors for the Company to achieve maximum performance. The Company continues to strive to recruit the best talents and provide equal opportunities to all Indonesians to become BNI Life Individuals regardless of class, race, religion and gender.

### Remuneration

As one of the employee rights that must be fulfilled, the Company regulates the remuneration policy in accordance with the applicable laws and regulations. The remuneration system developed by the Company is a performance-based remuneration system. This system regulates the amount of remuneration for the employees based on their position or role in the organization, or commonly referred to as organizational input. Beside their position and role, the determination of the nominal remuneration is also determined based on the performance or economic benefits generated for the organization or commonly referred to as organizational output.

To appreciate the loyal employees who have put all their time and thought for achieving the Company's goals, BNI Life set an increase. In terms of remuneration, BNI Life always strives to maintain the gap in the salary ratio of all employees so that there is no high difference. BNI Life's highest and lowest salary ratio during 2021 can be seen in the following table:



## TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT KETENAGAKERJAAN, KESEHATAN DAN KESELAMATAN KERJA

Corporate Social Responsibility Related to Labor, Health and Occupational Safety

### Kesejahteraan Karyawan

Untuk mengapresiasi kontribusi yang telah diberikan Insan BNI Life, selain memberikan remunerasi, Perusahaan juga menjamin kesejahteraan karyawan dengan memberikan berbagai benefit tambahan sesuai dengan tingkatan yang dimiliki. Berikut merupakan rincian *benefit* di luar remunerasi yang diberikan BNI Life:

### Employee Welfare

To appreciate the contributions made by BNI Life Personnel, apart from providing remuneration, the Company also guarantees employee welfare by providing various additional benefits according to their level. The following is a breakdown of benefits outside the remuneration provided by BNI Life:

<b>Cash Benefit</b> Cash Benefit		<b>Cash Benefit</b> Cash Benefit
Gaji Pokok Basic Salary	Tunjangan Makan Meal Allowance	BPJS Kesehatan
Tunjangan Hari Raya (THR) Festive Allowance	Tunjangan Transportasi Transportation Allowance	BPJS Ketenagakerjaan
<b>Tantiem Bonus Tahunan</b> Annual Bonus Tantiem	<b>Lembur</b> Over Time	<b>BPJS Pensiun</b>
Bonus Performance	Makan & Transport Lembur Overtime Meal & Transportation	Asuransi Kesehatan Health Insurance
Insentif Incentive	Tunjangan Komunikasi Communication Allowance	Asuransi Jiwa Life Insurance
Tunjangan Jabatan Job Allowance	Transportasi Malam Night Transport Allowance	Tunjangan Pajak Tax Allowance
Tunjangan Posisi Position Allowance	Ongkos Persiapan Cuti Tahunan (OPCT) Annual Leave Cost Preparation	DPLK
Insentif Keterampilan Skill Incentive	Ongkos Persiapan Cuti Besar (OPCB) Mass Leave Cost Preparation	Bahtera Abadi
Tunjangan Kinerja Performance Allowance	Kompensasi Compensation	Asuransi Purna Jabatan Post Employment Insurance
Tunjangan Kemahalan Expensiveness Allowance	Kompensasi Lain Other Compensation	Car Ownership Program (COP)
Masa Kerja Long Term Service Appreciation	Pesangon Severance Pay	
	Uang Pisah Separation Pay	

### Pemberdayaan Tenaga Kerja Lokal dan Masyarakat Sekitar

Untuk menjalankan perusahaan dengan optimal, dibutuhkan jumlah tenaga kerja yang sesuai dengan beban kerja. Dalam hal ini, Perseroan tidak memiliki kebijakan dalam menyerap tenaga kerja lokal yang berasal dari masyarakat sekitar wilayah Perseroan dan kantor cabang karena perekutan karyawan diserahkan kepada Pihak Ketiga.

### Empowerment of Local Workers and Local Communities

To run the company optimally, it takes a number of workers in accordance with the workload. In this case, the Company does not have a policy of absorbing local workers who come from communities around the Company's area and branch offices because the recruitment of employees is handed over to third parties.

## TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT KETENAGAKERJAAN, KESEHATAN DAN KESELAMATAN KERJA

### Corporate Social Responsibility Related to Labor, Health and Occupational Safety

#### Mekanisme Pengaduan Masalah Ketenagakerjaan

Dalam pelaksanaan usahanya, dapat terjadi masalah ketenagakerjaan sewaktu-waktu. Untuk mengantisipasi adanya masalah ini, Perseroan telah membentuk mekanisme pengaduan masalah ketenagakerjaan yang memungkinkan karyawan untuk mengadukan masalah ketenagakerjaannya ke Divisi *Human Capital* yang secara langsung menaungi masalah ketenagakerjaan seluruh Insan BNI Life.

#### Manpower Issues Complaints Mechanism

In carrying out its business, labor problems can occur at any time. To anticipate this problem, the Company has established a complaint mechanism for labor issues that allows employees to report their labor problems to the Human Capital Division, which directly covers labor issues for all BNI Life Personnel.





# TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT KETENAGAKERJAAN, KESEHATAN DAN KESELAMATAN KERJA

## Corporate Social Responsibility Related to Labor, Health and Occupational Safety

### Hubungan Industrial

Perusahaan menyadari bahwa lingkungan kerja yang kondusif dapat menunjang kinerja Insan BNI Life semakin optimal. Untuk menjaga harmonisasi tersebut, Perusahaan terus berupaya untuk menciptakan hubungan industrial yang selaras antara pegawai dan Perusahaan yang dicantumkan dalam Buku Peraturan Perusahaan. BNI Life tidak membatasi kebebasan karyawan untuk membentuk serikat pekerja di lingkungan Perusahaan. Untuk saat ini, BNI Life belum memiliki serikat pekerja. Namun, untuk mekanisme penyelesaian perselisihan hubungan industrial atau mediasi antara pihak Perusahaan dan pegawai, maka BNI Life telah membentuk LKS Bipartit.

Perselisihan Hubungan Industrial Kebijakan yang mengatur hubungan industrial dibuat untuk menciptakan hubungan yang harmonis dengan saling menghormati hak dan kewajiban masing-masing pihak. Perusahaan juga telah mengatur tata cara penyelesaian jika terjadi perselisihan hubungan industrial dalam lingkungan Perusahaan yang tertuang dalam Buku Peraturan Perseroan pada Bab XI tentang Penyelesaian Perselisihan Perburuhan Pasal 52 Umum. Isi pasal tersebut adalah sebagai berikut:

1. Setiap Pegawai berhak atas perlakuan yang layak sesuai dengan peraturan serta ketentuan-ketentuan yang ada dan berlaku di Perusahaan;
2. Setiap Pegawai berhak atas perlindungan hukum terhadap ketidakadilan atau tindakan sewenang-wenang dari atasannya, Pegawai lainnya atau Direksi;
3. Perlindungan ini didasarkan pada hukum yang berlaku.

Serta Pasal 53 tentang Penyelesaian Perselisihan Perburuhan, yang berbunyi: "Setiap perselisihan perburuhan yang timbul pada Perseroan akan diselesaikan berdasarkan peraturan perundangan yang berlaku."

### Industrial relations

The Company realizes that a conducive work environment can support the optimal performance of BNI Life Personnel. To maintain this harmonization, the Company continues to strive to create harmonious industrial relations between employees and the Company which are stated in the Company Regulations Book. BNI Life does not limit employees' freedom to form labor unions within the Company. For now, BNI Life does not have a labor union. However, for the mechanism for settling industrial relations disputes or mediation between the Company and employees, BNI Life has established a Bipartite Institutio

Industrial Relations Disputes Policies governing industrial relations are made to create harmonious relations with mutual respect for the rights and obligations of each party. The Company has also regulated the settlement procedures in case of industrial relations disputes within the Company as stated in the Company Regulations Book in Chapter XI concerning the Settlement of General Article 52 Labor Disputes. The contents of the article are as follows:

1. Every employee has the right to proper treatment in accordance with the existing rules and regulations applicable in the Company;
2. Every employee has the right to legal protection against injustice or arbitrary actions by his superior, other employees or the Board of Directors;
3. This protection is based on applicable law.

As well as Article 53 concerning the Settlement of Labor Disputes, which reads: "Every labor dispute that arises in the Company will be settled based on the prevailing laws and regulations."



## TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT KETENAGAKERJAAN, KESEHATAN DAN KESELAMATAN KERJA

### Corporate Social Responsibility Related to Labor, Health and Occupational Safety

Perusahaan telah memastikan bahwa peraturan tersebut sudah diketahui dan dipahami oleh seluruh Insan BNI Life karena setiap karyawan yang baru bergabung dengan Perusahaan akan mendapatkan Buku Peraturan Perusahaan yang memuat seluruh hak dan kewajiban yang harus dipenuhi selama menjadi Insan BNI Life.

#### Sarana Kesehatan dan Keselamatan Kerja

Insan BNI Life mendapatkan jaminan kesehatan dan keselamatan kerja yang diatur dalam Undang-undang No.1 tahun 1970 dan Undang-undang No. 23 tahun 1992. Dalam Undang-Undang No. 23 Tahun 1992 tentang Kesehatan pasal 23 mengenai kesehatan kerja, disebutkan bahwa upaya kesehatan kerja wajib diselenggarakan pada setiap tempat kerja, khususnya tempat kerja yang mempunyai risiko bahaya kesehatan yang besar bagi pekerja agar dapat bekerja secara sehat tanpa membahayakan diri sendiri dan masyarakat sekelilingnya, untuk memperoleh produktivitas kerja yang optimal, sejalan dengan program perlindungan tenaga kerja. Sedangkan dalam Undang-Undang No. 1 tahun 1970, syarat-syarat Keselamatan Kerja seluruh aspek pekerjaan yang berbahaya serta jenis-jenis bahaya diatur dengan peraturan perundangan.

Perusahaan telah melakukan sosialisasi terhadap peraturan yang diterapkan untuk menjamin kesehatan dan keselamatan kerja pegawai. Hal ini dilakukan untuk mencegah kecelakaan kerja dan mencegah penyakit yang mungkin muncul karena kelalaian saat bekerja. Dengan memicu penerapan K3 dalam setiap menjalankan kegiatan industri, diharapkan dapat berdampak pada hasil produksi dan keselamatan tenaga kerja yang semakin baik.

The Company has ensured that these regulations are known and understood by all BNI Life Personnel because every new employee who has joined the Company will receive a Company Regulations Book which contains all the rights and obligations that must be fulfilled while being a BNI Life Person.

#### Work Health and Safety Facilities

BNI Life employees receive occupational health and safety guarantees as regulated in Law No.1 of 1970 and Law No. 23 of 1992. In Law No. 23 of 1992 concerning Health, article 23 concerning occupational health, states that occupational health efforts must be carried out in every workplace, especially workplaces that have a great health hazard risk for workers so that they can work healthily without endangering themselves and the surrounding community, to obtain optimal work productivity, in line with the workforce protection program. Whereas in Law No. 1 of 1970, the requirements for work safety in all aspects of hazardous work and the types of hazards are regulated by statutory regulations.

The Company has socialized the regulations implemented to ensure the health and safety of employees. This is done to prevent work accidents and prevent diseases that may arise due to negligence while working. By triggering the application of HSE in every industrial activity, it is hoped that it can have an impact on better production results and workforce safety.



## TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT KETENAGAKERJAAN, KESEHATAN DAN KESELAMATAN KERJA

Corporate Social Responsibility Related to Labor, Health and Occupational Safety

Di kantor pusat yang berlokasi di Gedung Centennial dan kantor cabang di Jalan KS Tubun terdapat Ruang Kesehatan yang dapat diakses oleh seluruh Insan BNI Life. Selain Ruang Kesehatan, fasilitas yang disediakan untuk menjamin kesehatan dan keselamatan kerja di sekitar Perusahaan dapat dirinci ke dalam beberapa poin sebagai berikut:

At the head office, which is located in the Centennial Building and the branch office on Jalan KS Tubun, there is a Health Room that can be accessed by all BNI Life Personnel. Apart from the Health Room, the facilities provided to ensure occupational health and safety around the Company can be detailed into the following points:

<b>Peralatan Utama Primary Equipment</b>	Tandu Stretcher	Kursi Roda Wheelchair
	Stetoskop Stethoscope	Tabung Oksigen Oxygen Tube
	Tensi Blood Pressure Gauge	Tiang Infus Infusion Pole
	Timbangan Scales	Meja Operasi Kecil dan Peralatannya Surgery Table and Equipment
	Tempat Tidur Periksa Pasien Patient Check-up Bed	
<b>Obat-obatan Ringan Medicines</b>	Alat Kesehatan Pendukung Supporting Medical Equipment	Rivanol Povidon Lordin
	Kasa Steril Sterile Gauze	Gunting Scissors
	Perban Bandage	Ventoline Nebules
	Plester Plaster	Kapas Cotton

Sementara untuk mengurangi risiko kecelakaan kerja dan penanganan terhadap keadaan darurat, BNI Life melengkapi lingkungan kerja di kantor dengan fasilitas keselamatan kerja, seperti:

1. APAR (CO2 and Dry Chemical Powder);
2. Hydrant;
3. Peralatan Floor Warden (Helm, Rompi, Bendera, dan Megaphone)

Meanwhile, to reduce the risk of work accidents and handle emergencies, BNI Life equips the work environment in the office with work safety facilities, such as:

1. APAR (CO2 and Dry Chemical Powder);
2. Hydrant;
3. Floor Warden Equipment (Helmet, Vest, Flag, and Megaphone).



# TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT TANGGUNG JAWAB KEPADA KONSUMEN DAN MITRA KERJA

Corporate Social Responsibility Related to the Responsibility to Consumers and Partners

## KOMITMEN DAN KEBIJAKAN

Dalam menjalankan aktivitas usahanya, BNI Life senantiasa untuk terus menerus meningkatkan kepuasan nasabah. Hal tersebut ditunjukan dengan terus memberikan kinerja terbaik di hadapan nasabah, Perusahaan optimis akan mendapatkan kepercayaan nasabah untuk melakukan transaksi sebagai konsumen BNI Life. Perusahaan juga bertanggung jawab atas kegiatan usaha pasca produksi dengan mengeluarkan *Standard Operation Procedure (SOP)* yang mengelola kebijakan dalam mengatasi keluhan nasabah terhadap produk dan jasa yang diberikan oleh Perusahaan.

Sebagai bentuk tanggung jawab Perusahaan terhadap nasabah, BNI Life memberikan edukasi literasi keuangan yang sejalan dengan Peraturan Otoritas Jasa Keuangan No. 1/POJK.07/2013 pasal 14 ayat 1 tentang Perlindungan Konsumen Sektor Jasa Keuangan. Kegiatan ini dilakukan untuk meningkatkan pemahaman nasabah mengenai literasi keuangan.

## PEMANGKU KEPENTINGAN DAN LINGKUP DAMPAK TANGGUNG JAWAB ATAS PRODUK/JASA SERTA KONSUMEN

Pemangku kepentingan yang memiliki dampak atas tanggung jawab pada aspek ini adalah konsumen dan mitra kerja. Perseroan berupaya melakukan pemenuhan tanggung jawabnya terkait mutu kualitas produk/jasa, serta rantai pasokan dengan operasi yang adil bagi mitra kerja.

## COMMITMENT AND POLICY

In carrying out its business activities, BNI Life always strives to improve customer satisfaction. This is demonstrated by continuing to provide the best performance in front of customers, the Company is optimistic that it will gain customers' trust to make transactions as BNI Life consumers. The Company is also responsible for post-production business activities by issuing a Standard Operation Procedure (SOP) that manages policies in dealing with customer complaints against products and services provided by the Company.

As a form of corporate responsibility to customers, BNI Life provides financial literacy education in line with the Financial Services Authority Regulation No. 1/POJK.07/2013 article 14 paragraph 1 concerning Consumer Protection in the Financial Services Sector. This activity is carried out to increase customers' understanding of financial literacy.

## STAKEHOLDERS AND SCOPE OF IMPACT OF RESPONSIBILITY FOR PRODUCTS/SERVICES AND CONSUMERS

Stakeholders who have an impact on responsibility for this aspect are consumers and partners. The Company seeks to fulfill its responsibilities related to the quality of the product/service, as well as the supply chain with fair operations for its partners.



# TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT TANGGUNG JAWAB KEPADA KONSUMEN DAN MITRA KERJA

## Corporate Social Responsibility Related to the Responsibility to Consumers and Partners

### RENCANA KEGIATAN

Perseroan senantiasa merencanakan berbagai program untuk meningkatkan kepuasan pelanggan. Target yang hendak dicapai antara lain tidak adanya keluhan pelanggan yang menimbulkan adanya sanksi ataupun denda atas penyediaan jasa dan layanan dari BNI Life. Selain itu dalam memberikan layanan jasa kepada para pelanggan atau nasabah, Perseroan selalu memastikan bahwa nasabah tidak hanya mendapatkan layanan jasa dan produk terbaik, namun bersungguh-sungguh mengupayakan praktik kesehatan dan keselamatan kerja pelanggan, praktik operasi yang bertanggung jawab terhadap lingkungan, serta praktik ketenagakerjaan yang adil. Upaya untuk merumuskan praktik-praktik ini ada dalam berbagai ketentuan yang ada pada peraturan Perseroan.

### ACTIVITY PLAN

The Company always plans various programs to increase customer satisfaction. The targets to be achieved include the absence of customer complaints that have resulted in sanctions or fines for the provision of services and services from BNI Life. In addition, in providing services to customers or customers, the Company always ensures that customers not only get the best services and products, but seriously strive for customer health and safety practices, environmentally responsible operating practices, and good manpower practices. fair. Efforts to formulate these practices are contained in various provisions in Company regulations.

### PELAKSANAAN KEGIATAN DAN DAMPAKNYA

- Pengelolaan Kesehatan dan Keselamatan Konsumen**

Perseroan berkomitmen melaksanakan proses kegiatan bisnis sesuai dengan standar operasional dengan menjadikan aspek kesehatan dan keselamatan konsumen atau pelanggan sebagai prioritas utama. Perseroan selalu berusaha untuk memberikan pelayanan dengan kualitas terbaik kepada konsumen atau nasabah. Untuk itu, Perseroan senantiasa meningkatkan kualitas produknya, dengan melakukan pemeliharaan, perbaikan dan penataan berbagai fasilitas secara bertahap sesuai skala prioritas, agar ketersediaan fasilitas maupun peralatan tetap terjamin dengan kualitas memadai. Perseroan senantiasa melakukan perbaikan dan peningkatan kualitas produk sesuai dengan kemampuan yang dimiliki.

### IMPLEMENTATION OF ACTIVITIES AND ITS IMPACT

- Consumer Health and Safety Management**

The Company is committed to carrying out business activity processes in accordance with operational standards by making the health and safety aspects of consumers or customers a top priority. The Company always strives to provide the highest quality service to consumers or customers. For this reason, the Company continues to improve the quality of its products, by carrying out maintenance, repair and arrangement of various facilities in stages according to a priority scale, so that the availability of facilities and equipment is guaranteed of adequate quality. The Company continues to make improvements and improve product quality according to its capabilities.



# TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT TANGGUNG JAWAB KEPADA KONSUMEN DAN MITRA KERJA

## Corporate Social Responsibility Related to the Responsibility to Consumers and Partners

- **Pengendalian Kualitas Produk/Jasa**

Dalam menjalankan kegiatan usahanya, Perseroan selalu mengutamakan kualitas produk atau layanan dan kepuasan konsumen atau nasabah. Perseroan berkomitmen untuk meningkatkan dan menjaga kualitas produk dan jasa yang bersinggungan langsung dengan konsumen atau pelanggan melalui kemudahan dalam menemukan lokasi, keramahan petugas, kesigapan petugas dalam pelayanan, kenyamanan di kantor cabang maupun pusat, kelengkapan fasilitas, kesesuaian harga dengan produk yang ditawarkan, hingga tingkat keinformatifan program promosi.

Perseroan menempatkan konsumen atau pelanggan sebagai mitra bisnis yang akan membantu pencapaian kinerja usaha. Kebijakan yang dijalankan Perseroan menjamin hubungan kerja sama secara berkelanjutan dengan konsumen atau nasabah yang dilakukan secara transparan dan profesional dalam rangka memenuhi kepuasan pelanggan dengan terus meningkatkan kualitas produk dan layanan.

- **Kejelasan Informasi Produk**

Perseroan menyediakan informasi material yang diperlukan tentang BNI Life secara transparan dan terbuka, akurat dan tepat waktu, sebagai dasar pengambilan keputusan bagi konsumen untuk menggunakan produk atau jasa Perseroan. Kegiatan komunikasi pemasaran juga menjadi salah satu upaya untuk melindungi hak konsumen atau nasabah untuk memperoleh informasi yang akurat, jelas, dan dapat dipercaya. Perseroan menyadari, komunikasi yang berjalan secara efektif dan selaras dengan layanan yang sesuai dengan harapan pelanggan, dapat menciptakan loyalitas pelanggan dan hubungan bisnis jangka panjang. Perseroan menyediakan berbagai sarana komunikasi yang memadai, agar kualitas produk dan layanan Perseroan senantiasa dapat memenuhi harapan konsumen atau pelanggan salah satunya melalui website resmi BNI Life.

- **Product/Service Quality Control**

In carrying out its business activities, the Company always prioritizes product or service quality and consumer or customer satisfaction. The Company is committed to improving and maintaining the quality of products and services that are in direct contact with consumers or customers through ease of finding locations, friendliness of officers, alertness of officers in service, convenience at branch and central offices, complete facilities, price compatibility with the products offered, up to the level informativeness of promotional programs.

The Company places consumers or customers as business partners who will help achieve business performance. The policies implemented by the Company ensure sustainable cooperative relationships with consumers or customers that are carried out in a transparent and professional manner in order to meet customer satisfaction by continuously improving the quality of products and services.

- **Clarity of Product Information**

The Company provides the necessary material information about BNI Life in a transparent and open manner, accurately and in a timely manner, as a basis for decision making for consumers to use the Company's products or services. Marketing communication activities are also an effort to protect the rights of consumers or customers to obtain accurate, clear and reliable information. The Company realizes that communication that runs effectively and in line with services that meet customer expectations can create customer loyalty and long-term business relationships. The Company provides various adequate means of communication, so that the quality of the Company's products and services can always meet the expectations of consumers or customers, one of which is through the official BNI Life website.



# TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT TANGGUNG JAWAB KEPADA KONSUMEN DAN MITRA KERJA

## Corporate Social Responsibility Related to the Responsibility to Consumers and Partners

### SALURAN PENGADUAN

BNI Life menyediakan sarana yang komprehensif bagi nasabah untuk mengajukan pengaduan terkait produk dan layanan melalui beberapa akses sebagai berikut:

#### a. Customer Care

Layanan *Customer Care* BNI Life dapat dijangkau melalui:

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

#### b. Customer Care Center

- **Jakarta**

Lantai Ground Podium Menara BNI Pejompongan.  
Jl. Pejompongan Raya No.5 Bendungan Hilir,  
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.

### COMPLAINT CHANNELS

BNI Life provides a comprehensive means for customers to submit complaints related to products and services through several accesses as follows:

#### a. Customer Care

BNI Life Customer Care services can be reached through:

- Access the telephone at 1500 045;
- Accessing email at care@bni-life.co.id; or
- Visiting the Customer Care directly addressed: Centennial Tower, 9th Floor Jl. Gatot Subroto kav 24-25 Jakarta 12930

#### b. Customer Care Center

- **Jakarta**

Lantai Ground Podium Menara BNI Pejompongan.  
Jl. Pejompongan Raya No.5 Bendungan Hilir,  
Tanah Abang - Jakarta Pusat 10210.

- **Surabaya**

Gedung Graha Pangeran Lt. XI.  
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# TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT TANGGUNG JAWAB KEPADA KONSUMEN DAN MITRA KERJA

## Corporate Social Responsibility Related to the Responsibility to Consumers and Partners

- **Semarang**

Rukan Pemuda Mas Blok A1-A2 Lantai 2, DP Mall, Jalan Pemuda No.150, Kelurahan Sekayu, Kecamatan Semarang Tengah, Kota Semarang.

c. **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*.

### Mekanisme Pengaduan Pelanggan

Nasabah yang akan menyampaikan keluhan dapat melalui tahapan sebagai berikut:

- Nasabah mengajukan pengaduannya melalui layanan *Customer Care* PT BNI Life Insurance;
- *Customer Care* akan melakukan analisis terhadap transaksi layanan dari pelanggan;
- Jika transaksi nasabah adalah pengaduan, maka *Customer Care* akan menyampaikan pengaduan nasabah kepada *Customer Complaint Handling* dengan melengkapi dokumen pendukung komplain melalui telepon 021 2953 7600 dan email solution@bni-life.co.id;

- **Semarang**

Rukan Pemuda Mas Blok A1-A2 Lantai 2, DP Mall, Jalan Pemuda No.150, Kelurahan Sekayu, Kecamatan Semarang Tengah, Kota Semarang.

c. **Letters**

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

### Customer Complaint Mechanism

Customers who will submit a complaint can go through the following stages:

- Customers submit their complaints through the *Customer Care* service of PT BNI Life Insurance;
- *Customer Care* will analyze service transactions from customers;
- If the customer transaction is a complaint, then *Customer Care* will submit the customer's complaint to *Customer Complaint Handling* by completing the supporting documents for the complaint via telephone 021 2953 7600 and email solution@bni-life.co.id;



## TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT TANGGUNG JAWAB KEPADA KONSUMEN DAN MITRA KERJA

### Corporate Social Responsibility Related to the Responsibility to Consumers and Partners

- *Customer Complaint Handling* akan memberikan konfirmasi penerimaan keluhan kepada nasabah beserta dengan nomor registrasi komplain. Konfirmasi penerimaan komplain akan dilakukan melalui telepon, jika tidak dapat dihubungi melalui telepon maka konfirmasi penerimaan pengaduan akan dikirimkan melalui sms dan surat yang dituju ke alamat korespondensi nasabah;
- *Customer Complaint Handling* akan melakukan verifikasi dan penelusuran atas pengaduan yang disampaikan;
- Jika pengaduan nasabah masih membutuhkan proses lebih lanjut, maka *Customer Complaint Handling* akan mengirimkan surat pemberitahuan perpanjangan waktu secara tertulis kepada nasabah;
- Solusi penyelesaian pengaduan nasabah dilakukan dalam waktu 20 hari kerja dan dalam kondisi tertentu penyelesaian pengaduan dapat diperpanjang hingga 20 (dua puluh) hari kerja berikutnya sesuai POJK No. 18/POJK.07/2018 tentang Layanan Pengaduan Konsumen di Sektor Jasa Keuangan.
- *Customer Complaint Handling* akan memberikan konfirmasi penerimaan keluhan kepada nasabah beserta dengan nomor registrasi komplain. Konfirmasi penerimaan komplain akan dilakukan melalui telepon, jika tidak dapat dihubungi melalui telepon maka konfirmasi penerimaan pengaduan akan dikirimkan melalui sms dan surat yang dituju ke alamat korespondensi nasabah;
- *Customer Complaint Handling* akan verify and trace complaints submitted;
- If the customer complaint still requires further processing, then *Customer Complaint Handling* will send a written notification of time extension to the customer;
- Customer complaint resolution solutions are carried out within 20 working days and under certain conditions the settlement of complaints can be extended up to the next 20 (twenty) working days according to POJK No. 18/POJK.07/2018 concerning Consumer Complaint Services in the Financial Services Sector.



# TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT PENGEMBANGAN SOSIAL DAN KEMASYARAKATAN

## Corporate Social Responsibility Related to Social and Community Development

### KOMITMEN DAN KEBIJAKAN

Pelaksanaan program CSR bidang pengembangan sosial dan kemasyarakatan sejalan dengan konsep *good corporate citizen* yang diterapkan oleh BNI Life. Perusahaan menyadari bahwa masyarakat merupakan faktor utama yang dapat menunjang pertumbuhan usaha meningkat dengan pesat.

Perseroan memiliki kebijakan mengenai tanggung jawab sosial di bidang pengembangan sosial dan kemasyarakatan. Kebijakan ini merupakan bukti dari komitmen BNI Life dalam mengelola tanggung jawab sosialnya di bidang pengembangan sosial dan kemasyarakatan.

### KEGIATAN DAN DAMPAKNYA

Sepanjang tahun 2021, kegiatan CSR yang dilakukan Perusahaan dalam bidang pengembangan sosial dan kemasyarakatan dapat dirinci pada tabel berikut:

### COMMITMENT AND POLICY

The implementation of CSR programs in the field of social and community development is in line with the concept of good corporate citizen adopted by BNI Life. The Company realizes that society is the main factor that can support its rapidly increasing business growth.

The Company has a policy regarding social responsibility in the field of social and community development. This policy is evidence of BNI Life's commitment to managing its social responsibility in the field of social and community development.

### ACTIVITY AND IMPACT

Throughout 2021, CSR activities carried out by the Company in the field of social and community development can be detailed in the following table:

No	Nama Kegiatan Activity Name	Tanggal Kegiatan Activity Date	Tempat Kegiatan Activity Place
1	Bantuan Dana Pendidikan untuk Santri Yatim dan Dhuafa Yayasan Baitul Quran Al Izzah Education Fund Assistance for Orphans Foundation Baitul Quran Al Izzah	28 Januari 2021 28 January 2021	Mampang, Prapatan, Jakarta Selatan, DKI Jakarta
2	Jumat Berbagi Friday Sharing	28 Januari – 4 Mei 2021 28 January – 4 May 2021	17 Yayasan Yatim Piatu dan Pondok Pesantren di Jabodetabek 17 Orphan and Islamic Boarding Schools in Jabodetabek
3	Bantuan Dana dan Kebutuhan Isolasi Mandiri Untuk Yayasan Tri Asih Fund Assistance and Self Isolation Needs for Tri Asih Foundation	15 Februari 2021 15 February 2021	Kebon Jeruk, Jakarta Barat, DKI Jakarta
4	Bantuan Dana Renovasi Untuk Balai Adat Griya Agung Manuaba Renovation Fund Assistance for Griya Agung Manuaba Traditional Hall	3 Maret 2021 3 March 2021	Badung, Bali
5	Gerakan Bersama AAJI (Asosiasi Asuransi Jiwa Indonesia) Tanggap Bencana Joint Movement with AAJI (Indonesian Life Insurance Association) Disaster Response	5 Maret 2021 5 March 2021	Aplikasi Zoom
6	Bantuan Dana Perbaikan Fasilitas dan Pembaharuan Perlengkapan Untuk Masjid Al Faqih Bandung Fund Assistance for Facilities Repair and Equipment Renewal for Al Faqih Mosque Bandung	9 April 2021 9 April 2021	Gedebage, Bandung, Jawa Timur



## TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT PENGEMBANGAN SOSIAL DAN KEMASYARAKATAN

Corporate Social Responsibility Related to Social and Community Development

No	Nama Kegiatan Activity Name	Tanggal Kegiatan Activity Date	Tempat Kegiatan Activity Place
7	Bantuan Dana Bencana Badai Tropis Untuk Kupang Tropical Storm Disaster Fund Assistance for Kupang	19 April 2021 19 April 2021	BNI KCP Kupang, NTT
8	Bantuan Dana Bencana Gempa Bumi Untuk Malang Earthquake Disaster Fund Assistance for Malang	10 Mei 2021 10 May 2021	Dampit, Malang, Jawa Timur
9	Dukungan Program Vaksinasi Covid-19 dengan PDGI (Persatuan Dokter Gigi Indonesia) Jakarta Timur Support for the Covid-19 Vaccination Program with PDGI (Indonesian Dentist Association) East Jakarta	21 & 28 Agustus 2021 21 & 28 August 2021	Puskesmas Kecamatan Kramat Jati, Jakarta Timur, DKI Jakarta
10	Dukungan Program Vaksinasi Covid-19 dengan Puskesmas Kecamatan Senen Support for the Covid-19 Vaccination Program with the Senen District Health Center	8 & 22 September 2021 8 & 22 September 2021	Puskesmas Kecamatan Senen, Jakarta Pusat, DKI Jakarta
11	Bantuan Dana Sponsor Sentra Vaksinasi Covid-19 Covid-19 Vaccination Center Sponsorship Fund Assistance	14 September 2021 14 September 2021	Rumah Sakit Gigi dan Mulut Fakultas Kedokteran Gigi Universitas Indonesia Salemba, Jakarta Pusat, DKI Jakarta Dental and Orthopedic Hospital, Faculty of Dentistry, University of Indonesia Salemba, Central Jakarta, DKI Jakarta
12	Bantuan Alat Kesehatan Untuk Tenaga Medis Medical Equipment Assistance for Medical Workers	24 September – 21 Oktober 2021 24 September – 21 October 2021	25 Rumah Sakit Pemerintah dan Swasta 25 Government and Private Hospitals
13	Bantuan Dana Pembangunan Pondok Pesantren Al Hanifiyyah II Cikarang Fund Assistance for the Establishment of the Al Hanifiyyah II Islamic Boarding School Cikarang	15 Oktober 2021 15 October 2021	Pondok Pesantren Al Hanifiyyah I Cikarang, Jawa Barat
14	Bantuan Alat Kesehatan Untuk Puskesmas Kelurahan Kenari Medical Equipment Assistance for Kenari Village Health Center	8 Novermber 2021 8 November 2021	Puskesmas Kelurahan Kenari, Senen, Jakarta Pusat, DKI Jakarta
15	Donasi Paket Kesehatan Untuk Ibu-Ibu Tulang Punggung Keluarga – Komunitas Sepeda Perempuan Pepespeda Donation of Health Packages for Mothers who are the Backbone of the Family – Pepespeda Women's Bicycle Community	4 Desember 2021 4 December 2021	Bintaro Xchange, Tangerang Selatan, Banten
16	Bantuan Dana Pembangunan Mushola At Thohiriyah Wonokerto Fund Assistance for the Establishment of the At Thohiriyah Mosque Wonokerto	21 Desember 2021 21 December 2021	Wonokerto, Dukun, Gresik, Jawa Timur
17	Bantuan Dana Program Layanan Sanitasi dan Masjid Darurat Untuk Korban Bencana Erupsi Gunung Semeru Sanitation Service and Emergency Mosque Fund Assistance Program for Victims of the Mount Semeru Eruption Disaster	29 Desember 2021 29 December 2021	Gunung Semeru, Jawa Timur

### BIAYA KEGIATAN TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT PENGEMBANGAN SOSIAL DAN KEMASYARAKATAN

Sepanjang tahun 2021, Perusahaan telah merealisasikan biaya sebesar Rp 356 Juta dalam rangka mewujudkan tanggung jawab sosial terkait pengembangan sosial dan kemasyarakatan.

### COST OF CORPORATE SOCIAL RESPONSIBILITY ACTIVITIES RELATED TO SOCIAL AND COMMUNITY DEVELOPMENT

Throughout 2021, the Company has realized costs amounting to Rp 356 million in the context of realizing social responsibility related to social and community development.

# DAFTAR ISTILAH

## Glossary of Terms

Daftar Istilah Glossary of Terms	Keterangan Description
<b>AAJI</b>	Asosiasi Ansuransi Jiwa Indonesia Indonesian Life Insurance Association
<b>AGMS</b>	<i>Annual General Meeting Shareholders</i> Annual General Meeting Shareholders
<b>API</b>	<i>Application Programming Interface</i> Application Programming Interface
<b>APL</b>	<i>Automatic Premium Loan</i> Automatic Premium Loan
<b>APU</b>	Anti Pencucian Uang Anti Money Laundering
<b>ASKES</b>	Ansuransi Kesehatan Indonesia Indonesian Health Insurance
<b>BAS</b>	<i>Building Automation System</i> Building Automation System
<b>BOC</b>	<i>Board of Commissioners</i> Board of Commissioners
<b>BOD</b>	<i>Board of Directors</i> Board of Directors
<b>BUMN</b>	Badan Usaha Milik Negara State-owned enterprises
<b>BLAST</b>	<i>BNI Life Attendance System</i> BNI Life Attendance System
<b>CAPEX</b>	<i>Capital Expenditure</i> Capital Expenditure
<b>CCTL</b>	<i>Certified Contract Center Team Leader</i> Certified Contract Center Team Leader
<b>CIR</b>	<i>Cost to Income Ratio</i> Cost to Income Ratio
<b>CFO</b>	<i>Chief Financial Officer</i> Chief Financial Officer
<b>CMS</b>	<i>Channel Management System</i> Channel Management System
<b>CMT</b>	<i>Crisis Management Team</i> Crisis Management Team
<b>CPP</b>	<i>Certified Purchasing Professional</i> Certified Purchasing Professional
<b>COO</b>	<i>Chief Operating Officer</i> Chief Operating Officer
<b>CSR</b>	<i>Corporate Social Responsibility</i> Corporate Social Responsibility
<b>DEPKES</b>	Departemen Kesehatan Department of Health
<b>DLS</b>	<i>Deep Learning System</i> Deep Learning System



## DAFTAR ISTILAH

### Glossary of Terms

Daftar Istilah Glossary of Terms	Keterangan Description
<b>DPS</b>	Dewan Pengawas Syariah Sharia Supervisory Board Profile
<b>DRC</b>	<i>Data Recovery Center</i> Data Recovery Center
<b>DWH</b>	<i>Enhancement Data Warehouse</i> Enhancement Data Warehouse
<b>Emiten</b>	Perusahaan Publik Listed Company
<b>ESOP</b>	<i>Employee Stock Ownership</i> Employee Stock Ownership
<b>EOB</b>	<i>Explanation of Benefits</i> Explanation of Benefits
<b>EVP</b>	<i>Employees Value Proposition</i> Employees Value Proposition
<b>GCG</b>	<i>Good Corporate Governance</i> Good Corporate Governance
<b>GMS</b>	<i>General Meeting of Shareholders</i> General Meeting of Shareholders
<b>GRС</b>	<i>Governance, Risk, Compliance</i> Governance, Risk, Compliance
<b>GWP</b>	<i>Gross Written Premium</i> Gross Written Premium
<b>HC</b>	<i>Human Capital</i> Human Capital
<b>HRMS</b>	<i>Human Resources Management System</i> Human Resources Management System
<b>HMO</b>	<i>Health Maintenance Organization</i> Health Maintenance Organization
<b>IFRS</b>	<i>International Financial Reporting Standards</i> International Financial Reporting Standards
<b>IPO</b>	<i>Initial Public Offering</i> Initial Public Offering
<b>ISO</b>	<i>International Organization for Standardization</i> International Organization for Standardization
<b>IT</b>	<i>Information and Technology</i> Information and Technology
<b>JKN</b>	Jaminan Kesehatan Nasional National health insurance
<b>KAP</b>	Kantor Akuntan Publik Public Accountant Firm
<b>KEMENKES</b>	Kementerian Kesehatan Ministry of Health
<b>KNKG</b>	Komite Nasional Kebijakan Governance National Committee on Governance Policy

## DAFTAR ISTILAH

Glossary of Terms

Daftar Istilah Glossary of Terms	Keterangan Description
<b>KPI</b>	<i>Key Performance Indicator</i> Key Performance Indicator
<b>KPM</b>	Kantor Pemasaran Mandiri Independent Marketing Office
<b>LHKPN</b>	Laporan Harta Kekayaan Penyelenggara Negara State Official's Assets Report
<b>MCU</b>	<i>Medical Check-Up</i> Medical Check-Up
<b>MSOP</b>	<i>Management Stock Ownership</i> Management Stock Ownership
<b>NAB</b>	Nilai Aktiva Bersih Net Asset Value
<b>NCS</b>	<i>New Core System</i> New Core System
<b>NEO</b>	<i>New Employee Orientation</i> New Employee Orientation
<b>NPI</b>	Neraca Pembayaran Indonesia Indonesia's Balance of Payments
<b>OJK</b>	Otoritas Jasa Keuangan Financial Services Authority
<b>OPEX</b>	<i>Operating Expenditure</i> Operating Expenditure
<b>PERMENKES</b>	Peraturan Menteri Kesehatan Minister of Health Regulation
<b>PERSEROAN</b>	Perusahaan Perseroan PT BNI LIFE Company PT BNI Life Insurance
<b>POJK</b>	Peraturan Otoritas Jasa Keuangan Financial Services Authority Regulation
<b>PPATK</b>	Pusat Pelaporan dan Analisis Transaksi Keuangan Center for Financial Transaction Reports and Analysis
<b>Premi</b>	Nominal pembayaran Payment amount
<b>PSAK</b>	Pernyataan Standar Akuntansi Keuangan Statement of Financial Accounting Standards
<b>PYD</b>	Pihak Yang Diasuransikan Insured
<b>QA</b>	<i>Quality Assurance</i> Quality Assurance
<b>RBC</b>	<i>Risk Based Capital</i> Risk Based Capital
<b>RKAP</b>	Rencana Kerja Anggaran Perusahaan Company Budget Work Plan
<b>RUPS</b>	Rapat Umum Pemegang Saham General Meeting of Shareholders

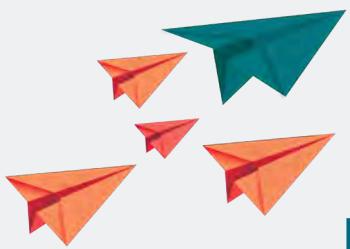


## DAFTAR ISTILAH

### Glossary of Terms

Daftar Istilah Glossary of Terms	Keterangan Description
<b>RUPST</b>	Rapat Umum Pemegang Saham Tahunan Annual General Meeting of Shareholders
<b>RUPSLB</b>	Rapat Umum Pemegang Saham Luar Biasa Extraordinary General Meeting of Shareholders
<b>RUPO</b>	Rapat Umum Pemegang Obligasi General Meeting of Bondholders
<b>RO</b>	<i>Relationship Officer</i> Relationship Officer
<b>SDGs</b>	<i>Sustainable Development Goals</i> Sustainable Development Goals
<b>SDM</b>	Sumber Daya Manusia Human Resources
<b>SEOJK</b>	Surat Edaran Otoritas Jasa Keuangan Financial Services Authority Circular Letter
<b>SJSN</b>	Sistem Jaminan Sosial Nasional National Social Security System
<b>SPAJK</b>	Surat Pengajuan Ansuransi Jiwa Kredit Letter of Application for Credit Life Insurance
<b>SOP</b>	<i>Standard Operating Procedure</i> Standard Operating Procedure
<b>SPO</b>	Standar Prosedur Operasional Standard Operating Procedure
<b>TLO</b>	<i>Total Loss Only</i> Total Loss Only
<b>TPL</b>	<i>Third Party Liability</i> Third Party Liability
<b>TBK</b>	Perusahaan Terbuka Open Company
<b>Ujrah</b>	Upah dari Ansuransi Syariah Salary from Sharia Insurance
<b>VNB</b>	<i>Value of New Business</i> Value of New Business
<b>WBS</b>	Whistle Blowing System Sharia Supervisory Board Profile
<b>YDDS</b>	Yayasan Danar Dana Swadharma Yayasan Danar Dana Swadharma
<b>YKP BNI</b>	Yayasan Kesejahteraan Pegawai BNI Employee Welfare Foundation BNI

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# **Surat Pernyataan Anggota Dewan Komisaris dan Direksi Tentang Tanggung Jawab atas Laporan Tahunan 2021 PT BNI Life Insurance**

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Statement of Board of Commissioners and  
Board of Directors Members on Accountability for  
the Annual Reports 2021 of PT BNI Life Insurance

# PERNYATAAN DEWAN KOMISARIS TENTANG TANGGUNG JAWAB ATAS LAPORAN TAHUNAN 2021 PT BNI LIFE INSURANCE

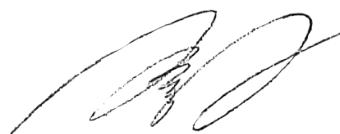
**Responsibility Statement of the Board of Commissioners for 2021 Annual Report of  
PT BNI Life Insurance**

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Tahunan PT BNI Life Insurance Tahun 2021 telah dimuat secara lengkap dan kami bertanggung jawab atas keaslian isi Laporan Tahunan Perseroan. Demikian pernyataan ini dibuat dengan sebenarnya.

We, the undersigned, declare that every information contained in PT BNI Life Insurance Annual Report 2021 has been fully disclosed and take full responsibility for the authenticity of the annual report content. This statement has been made truthfully.



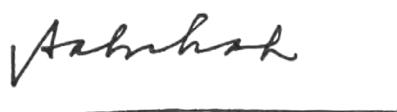
**PARIKESIT SUPRAPTO**  
Komisaris Utama/Komisaris Independen  
President Commissioner/Independent Commissioner



**KAZUHIKO ARAI**  
Komisaris  
Commissioner



**IWAN ABDI**  
Komisaris  
Commissioner



**ALWI ABDURRAHMAN SHIHAB**  
Komisaris Independen  
Independent Commissioner



**HENRY C SURYANAGA**  
Komisaris Independen  
Independent Commissioner



# PERNYATAAN DIREKSI TENTANG TANGGUNG JAWAB ATAS LAPORAN TAHUNAN 2021 PT BNI LIFE INSURANCE

**Responsibility Statement of the Board of Directors for 2021 Annual Report of  
PT BNI Life Insurance**

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Tahunan PT BNI Life Insurance Tahun 2021 telah dimuat secara lengkap dan kami bertanggung jawab atas keaslian isi Laporan Tahunan Perseroan. Demikian pernyataan ini dibuat dengan sebenarnya.

We, the undersigned, declare that every information contained in PT BNI Life Insurance Annual Report 2021 has been fully disclosed and take full responsibility for the authenticity of the annual report content. This statement has been made truthfully.

**SHADIQ AKASYA**

Direktur Utama  
President Director

**EBEN ESER NAINGGOLAN**

Direktur Keuangan  
Finance Director

**NENY ASRIANY**

Direktur  
Director

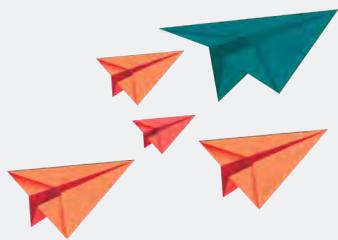
**NAOTO ODA**

Direktur  
Director

**HIROSHI ONO**

Direktur  
Director

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# Referensi SEOJK Nomor 16/ SEOJK.04/2021: Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik

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SEOJK Reference Number 16/SEOJK.04/2021:  
Form and Content of the Annual Report  
of Issuers or Public Companies

# REFERENSI SEOJK NOMOR 16/SEOJK.04/2021: BENTUK DAN ISI LAPORAN TAHUNAN EMITEN ATAU PERUSAHAAN PUBLIK

SEOJK Reference Number 16/SEOJK.04/2021: Form and Content of the Annual Report of Issuers or Public Companies

Keterangan	Halaman Page	Description
<b>I. Ketentuan Umum</b>		<b>I. General Disclosure</b>
1. Dalam Surat Edaran Otoritas Jasa Keuangan ini yang dimaksud dengan:		1. In this Financial Services Authority Circular Letter what is meant by:
a. Laporan Tahunan adalah laporan pertanggungjawaban direksi dan dewan komisaris dalam melakukan pengurusan dan pengawasan terhadap emiten atau perusahaan publik dalam kurun waktu 1 (satu) tahun buku kepada rapat umum pemegang saham yang disusun berdasarkan ketentuan dalam Peraturan Otoritas Jasa Keuangan mengenai Laporan Tahunan emiten atau perusahaan publik.	✓	a. Annual Report is a report on the accountability of the Board of Directors and the Board of Commissioners in managing and supervising issuers or public companies within a period of 1 (one) financial year to the General Meeting of Shareholders based on the provisions of the Financial Services Authority Regulation regarding the Annual Report of Issuers or Public Companies.
b. Emitter adalah pihak yang melakukan penawaran umum.	✓	b. Issuers are parties who make public offerings.
c. Perusahaan Publik adalah perseroan yang sahamnya telah dimiliki paling sedikit oleh 300 (tiga ratus) pemegang saham dan memiliki modal disetor paling sedikit Rp3.000.000.000,00 (tiga miliar rupiah) atau suatu jumlah pemegang saham dan modal disetor yang ditetapkan oleh Otoritas Jasa Keuangan.	✓	c. Public Company is a company whose shares are owned by at least 300 (three hundred) shareholders and has a paid-up capital of at least Rp. 3,000,000,000.00 (three billion rupiah) or a number of shareholders and paid-up capital as determined by the Financial Services Authority.
d. Perusahaan Terbuka adalah Emiten yang telah melakukan penawaran umum efek bersifat ekuitas atau Perusahaan Publik.	✓	d. Public Company is an Issuer that has made a public offering of equity securities or a Public Company.
e. Laporan Keberlanjutan ( <i>Sustainability Report</i> ) adalah laporan yang diumumkan kepada masyarakat yang memuat kinerja ekonomi, keuangan, sosial, dan lingkungan hidup suatu lembaga jasa keuangan, Emiten, dan Perusahaan Publik dalam menjalankan bisnis berkelanjutan.	✓	e. A Sustainability Report is a report published to the public that contains the economic, financial, social, and environmental performance of a financial service institution, Issuer, and Public Company in running a sustainable business.
f. Direksi:		f. Board of Directors
1) Bagi Emiten atau Perusahaan Publik berbentuk badan hukum perseroan terbatas adalah Direksi sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik; dan	✓	1) For an Issuer or a Public Company in the form of a limited liability company, the Board of Directors as referred to in the Financial Services Authority Regulation concerning the Board of Directors and Board of Commissioners of an Issuer or Public Company; and
2) Bagi Emiten atau Perusahaan Publik berbentuk badan hukum selain perseroan terbatas adalah organ yang melaksanakan pengurusan badan hukum tersebut sebagaimana dimaksud dalam peraturan perundang undangan mengenai badan hukum tersebut.	✓	2) For an Issuer or Public Company in the form of a legal entity other than a limited liability company is an organ that runs the management of the legal entity as referred to in the laws and regulations concerning the legal entity.
g. Dewan Komisaris:		g. Board of Commissioners
1) Bagi Emiten atau Perusahaan Publik berbentuk badan hukum perseroan terbatas adalah Dewan Komisaris sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik; dan	✓	1) For an Issuer or Public Company in the form of a limited liability company is the Board of Commissioners as referred to in the Financial Services Authority Regulation concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies; and
2) Bagi Emiten atau Perusahaan Publik berbentuk badan hukum selain perseroan terbatas adalah organ yang melakukan pengawasan badan hukum tersebut sebagaimana dimaksud dalam peraturan perundang undangan mengenai badan hukum tersebut	✓	2) For an Issuer or Public Company in the form of a legal entity other than a limited liability company is the organ that supervises the legal entity as referred to in the laws and regulations concerning the legal entity.



## REFERENSI SEOJK NOMOR 16/SEOJK.04/2021: BENTUK DAN ISI LAPORAN TAHUNAN EMITEN ATAU PERUSAHAAN PUBLIK

SEOJK Reference Number 16/SEOJK.04/2021: Form and Content of the Annual Report of Issuers or Public Companies

Keterangan	Halaman Page	Description
h. Rapat Umum Pemegang Saham yang selanjutnya disingkat RUPS:		h. General Meeting of Shareholders hereinafter abbreviated as GMS:
1) Bagi Emiten atau Perusahaan Publik berbentuk badan hukum perseroan terbatas adalah RUPS sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka; dan	✓	1) For an Issuer or Public Company in the form of a limited liability company is the GMS as referred to in the Financial Services Authority Regulation concerning the Plan and Organizing of the General Meeting of Shareholders of a Public Company; and
2) Bagi Emiten atau Perusahaan Publik berbentuk badan hukum selain perseroan terbatas adalah organ yang mempunyai wewenang yang tidak diberikan kepada organ yang melaksanakan fungsi pengurusan dan fungsi pengawasan, dalam batas yang ditentukan dalam peraturan perundang-undangan dan/atau anggaran dasar yang mengatur badan hukum tersebut.	✓	2) For an Issuer or Public Company in the form of a legal entity other than a limited liability company is an organ that has authority that could not be given to an organ that carries out management and supervisory functions, within the limits specified in the laws and/or articles of association governing the legal entity.
2. Laporan Tahunan Emiten atau Perusahaan Publik merupakan sumber informasi penting bagi investor atau pemegang saham sebagai salah satu dasar pertimbangan dalam pengambilan keputusan investasi dan sarana pengawasan terhadap Emiten atau Perusahaan Publik.	✓	2. The Annual Report of a listed company is one of the most important sources as the base for investors or shareholders in making an investment decision, and is a means of monitoring an issuer or public company.
3. Seiring dengan perkembangan pasar modal dan meningkatnya kebutuhan investor atau pemegang saham atas keterbukaan informasi, Direksi dan Dewan Komisaris dituntut untuk menyajikan informasi yang berkualitas, akurat, dan akuntabel melalui Laporan Tahunan Emiten atau Perusahaan Publik.	✓	3. Along with the development of the Capital Market and the growing needs of investors or shareholders regarding information disclosure, the Board of Directors and the Board of Commissioners are required to improve the quality of information disclosure through an annual report.
4. Laporan Tahunan yang disusun secara teratur dan informatif dapat memberikan kemudahan bagi investor atau pemegang saham dan pemangku kepentingan dalam memperoleh informasi yang dibutuhkan.	✓	4. Annual Report should be prepared in an orderly manner and should be informative to provide conveniences for the investors or shareholders in getting the information they need.
5. Surat Edaran Otoritas Jasa Keuangan ini merupakan pedoman bagi Emiten atau Perusahaan Publik yang wajib diterapkan dalam menyusun Laporan Tahunan dan Laporan Keberlanjutan.	✓	5. This Circular Letter of the Financial Service Agency serves guidelines for Issuers or Public Companies that should be applied in preparing their Annual Report.
<b>II. Bentuk Laporan Tahunan</b>		
1. Laporan Tahunan disajikan dalam bentuk dokumen cetak dan salinan dokumen elektronik.	✓	1. Annual Report should be presented in the printed format and in electronic document copy.
2. Laporan Tahunan yang disajikan dalam bentuk dokumen cetak, dicetak pada kertas yang berwarna terang, berkualitas baik, berukuran A4, dijilid, dan dapat diperbanyak dengan kualitas yang baik.	✓	2. The printed version of the Annual Report should be printed on light-colored paper of fine quality, in A4 size, bound and can be reproduced in good quality.
3. Laporan Tahunan dapat menyajikan informasi berupa gambar, grafik, tabel, dan/atau diagram dengan mencantumkan judul dan/atau keterangan yang jelas, sehingga mudah dibaca dan dipahami.	✓	3. Annual Report may present the information in form of images, charts, tables, and diagrams are presented by mentioning the title and/or clear description, that is easy to read and be understood;
4. Laporan Tahunan yang disajikan dalam bentuk salinan dokumen elektronik merupakan Laporan Tahunan yang dikonversi dalam <i>portable document format (PDF)</i> .	✓	4. The Annual Report presented in electronic document format is the Annual Report converted into portable document format.
<b>III. Isi Laporan Tahunan</b>		
1. Laporan Tahunan paling sedikit memuat:	✓	1. Annual Report should contain at least the following information:
a. Ikhtisar data keuangan penting:	<b>12-15</b>	a. Summary of key financial information;
b. Informasi saham (jika ada);	<b>N/A</b>	b. Stock information (if any);
c. Laporan Direksi;	<b>36-51</b>	c. The Board of Directors report;
d. Laporan Dewan Komisaris;	<b>26-35</b>	d. The Board of Commissioners report;

## REFERENSI SEOJK NOMOR 16/SEOJK.04/2021: BENTUK DAN ISI LAPORAN TAHUNAN EMITEN ATAU PERUSAHAAN PUBLIK

SEOJK Reference Number 16/SEOJK.04/2021: Form and Content of the Annual Report of Issuers or Public Companies

Keterangan	Halaman Page	Description
e. Profil Emiten atau Perusahaan Publik;	59-141	e. Profile of Issuer or Public Company;
f. Analisis dan pembahasan manajemen;	143-198	f. Management Discussion and Analysis
g. Tata kelola Emiten atau Perusahaan Publik;	201-434	g. Corporate governance applied by the Issuer or Public Company;
h. Tanggung jawab sosial dan lingkungan Emiten atau Perusahaan Publik;	436-472	h. Corporate social and environmental responsibility of the Issuer or Public Company;
i. Laporan keuangan tahunan yang telah diaudit; dan	529-622	i. Audited annual report; and
j. Surat pernyataan anggota Direksi dan anggota Dewan Komisaris tentang tanggung jawab atas Laporan Tahunan;	479-481	j. Statement that the Board of Directors and the Board of Commissioners are fully responsible for the Annual Report;
2. Uraian Isi Laporan Tahunan	✓	2. Description of Content of Annual Report
a. <b>Ikhtisar Data Keuangan Penting</b> Ikhtisar Data Keuangan Penting memuat informasi keuangan yang disajikan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika Emiten atau Perusahaan Publik tersebut menjalankan kegiatan usahanya kurang dari 3 (tiga) tahun, paling sedikit memuat:	12-15	a. <b>Summary of Key Financial Information</b> Summary of Key Financial Information contains financial information presented in comparison with previous 3 (three) fiscal years or since the commencement of business if the Issuers or the Public Company commencing the business less than 3 (three) years, at least contain:  1) Pendapatan/penjualan; ✓ 1) Income/sales; 2) Laba bruto; ✓ 2) Gross profit; 3) Laba (rugi); ✓ 3) Profit (loss); 4) Jumlah laba (rugi) yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali; N/A 4) Total profit (loss) attributable to equity holders of the parent entity and non-controlling interest; 5) Total laba (rugi) komprehensif; ✓ 5) Total comprehensive profit (loss); 6) Jumlah laba (rugi) komprehensif yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali; ✓ 6) Total comprehensive profit (loss) attributable to equity holders of the parent entity and non controlling interest; 7) Laba (rugi) per saham; N/A 7) Earning (loss) per share; 8) Jumlah aset; ✓ 8) Total assets; 9) Jumlah liabilitas; ✓ 9) Total liabilities; 10) Jumlah ekuitas; ✓ 10) Total equities; 11) Rasio laba (rugi) terhadap jumlah aset; ✓ 11) Profit (loss) to total assets ratio; 12) Rasio laba (rugi) terhadap ekuitas; ✓ 12) Profit (loss) to equities ratio; 13) Rasio laba (rugi) terhadap pendapatan/penjualan; ✓ 13) Profit (loss) to income ratio; 14) Rasio lancar; ✓ 14) Current ratio; 15) Rasio liabilitas terhadap ekuitas; ✓ 15) Liabilities to equities ratio; 16) Rasio liabilitas terhadap jumlah aset; dan ✓ 16) Liabilities to total assets ratio; and 17) Informasi dan rasio keuangan lainnya yang relevan dengan Emiten atau Perusahaan Publik dan jenis industriya;
b. <b>Informasi saham</b> Informasi saham bagi Perusahaan Terbuka paling sedikit memuat:	N/A	b. <b>Stock Information</b> Stock Information for Public Company at least contains:  1) Saham yang telah diterbitkan untuk setiap masa triwulan yang disajikan dalam bentuk perbandingan selama 2 (dua) tahun buku terakhir, paling sedikit memuat: a) Jumlah saham yang beredar; - a) Number of outstanding shares; b) Kapitalisasi pasar berdasarkan harga pada Bursa Efek tempat saham dicatatkan; - b) Market capitalization based on the price at the Stock Exchange where the shares listed on



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Keterangan	Halaman Page	Description
c) Harga saham tertinggi, terendah, dan penutupan berdasarkan harga pada Bursa Efek tempat saham dicatatkan; dan	-	c) Highest share price, lowest share price, closing share price at the Stock Exchange where the shares listed on; and
d) Volume perdagangan pada Bursa Efek tempat saham dicatatkan;	-	d) Share volume at the Stock Exchange where the shares listed on;
Informasi dalam huruf b), huruf c) dan huruf d) hanya diungkapkan jika sahamnya tercatat di bursa efek;		Information in point b), point c), and point d) only be disclosed if the Issuer is a public company whose shares is listed in the Stock Exchange;
2) Dalam hal terjadi aksi korporasi yang menyebabkan terjadinya perubahan pada saham, seperti pemecahan saham ( <i>stock split</i> ), penggabungan saham ( <i>reverse stock</i> ), dividen saham, saham bonus, perubahan nilai nominal saham, penerbitan efek konversi, serta penambahan dan pengurangan modal, informasi saham sebagaimana dimaksud pada angka 1) ditambahkan penjelasan paling sedikit mengenai:	-	2) In the event of corporate actions, including stock split, reverse stock, dividend, bonus share, and change in par value of shares, then the share price referred to in point 1), should be added with explanation on:
a) Tanggal pelaksanaan aksi korporasi;	-	a. Date of corporate action;
b) Rasio pemecahan saham ( <i>stock split</i> ), penggabungan saham ( <i>reverse stock</i> ), dividen saham, saham bonus, jumlah efek konversi yang diterbitkan, dan perubahan nilai nominal saham;	-	b. Stock split ratio, reverse stock, dividend, bonus shares, and change in par value of shares;
c) Jumlah saham beredar sebelum dan sesudah aksi korporasi;	-	c. Number of outstanding shares prior to and after corporate action;
d) Jumlah efek konversi yang dilaksanakan (jika ada); dan	-	d. Number of conversion shares proceed (if any); and
e) Harga saham sebelum dan sesudah aksi korporasi;		e. Share price prior to and after corporate action;
3) Dalam hal terjadi penghentian sementara perdagangan saham ( <i>suspension</i> ) dan/atau pembatalan pencatatan saham ( <i>delisting</i> ) dalam tahun buku, dijelaskan alasan penghentian sementara perdagangan saham ( <i>suspension</i> ) dan/atau pembatalan pencatatan saham ( <i>delisting</i> ) tersebut; dan	-	3) In the event that the company's shares were suspended and/or delisted from trading during the year under review, then the Issuers or Public Company should provide explanation on the reason for the suspension and/or delisting;
4) Dalam hal penghentian sementara perdagangan saham ( <i>suspension</i> ) sebagaimana dimaksud pada angka 3) dan/atau proses pembatalan pencatatan saham ( <i>delisting</i> ) masih berlangsung hingga akhir periode Laporan Tahunan, dijelaskan tindakan yang dilakukan untuk menyelesaikan penghentian sementara perdagangan saham ( <i>suspension</i> ) dan/atau pembatalan pencatatan saham ( <i>delisting</i> ) tersebut.	-	4) In the event that the suspension and/or delisting as referred to in point 3) was still in effect until the date of the Annual Report, then the Issuer or the Public Company should also explain the corporate actions taken by the company in resolving the suspension and/or delisting;
<b>c. Laporan Direksi</b> Laporan Direksi paling sedikit memuat uraian singkat mengenai:	<b>36-51</b>	<b>c. The Board of Directors Report</b> The Board of Directors Report should at least contain the following items:
1) Kinerja Emiten atau Perusahaan Publik, paling sedikit memuat:	<b>39-45</b>	1) The performance of the Issuer or Public Company, at least covering:
a) Strategi dan kebijakan strategis Emiten atau Perusahaan Publik;	<b>42-43</b>	a) Strategy and strategic policies of the Issuer or Public Company;
b) Peranan Direksi dalam perumusan strategi dan kebijakan strategis Emiten atau Perusahaan Publik;	<b>42-43</b>	b) The Board of Directors roles in formulating strategies and strategic policies of Issuers or Public Companies;
c) Proses yang dilakukan Direksi untuk memastikan implementasi strategi Emiten atau Perusahaan Publik;	<b>42-43</b>	c) The process carried out by the Board of Directors to ensure the implementation of the Issuer or Public Company strategy;

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d) Perbandingan antara hasil yang dicapai dengan yang ditargetkan Emiten atau Perusahaan Publik; dan	44	d) Comparison between achievement of results and targets; or Public Company; and
e) Kendala yang dihadapi Emiten atau Perusahaan Publik;	45	e) Challenges faced by the Issuer or Public Company;
2) Gambaran tentang prospek usaha Emiten atau Perusahaan Publik; dan	46	2) Description on business prospects; or Public Company; and
3) Penerapan tata kelola Emiten atau Perusahaan Publik.	47-48	3) Implementation of good corporate governance by Issuer or Public Company;
<b>d. Laporan Dewan Komisaris</b> Laporan Dewan Komisaris paling sedikit memuat uraian singkat mengenai:	26-35	<b>d. The Board of Commissioners Report</b> The Board of Commissioners Report should at least contain the following items:
1) Penilaian terhadap kinerja Direksi mengenai pengelolaan Emiten atau Perusahaan Publik, termasuk pengawasan Dewan Komisaris dalam perumusan dan implementasi strategi Emiten atau Perusahaan Publik yang dilakukan oleh Direksi;	28-30	1) Assessment of the performance of the Board of Directors in managing the Issuer or the Public Company, including the supervision of the Board of Commissioners in the formulation and implementation of the strategy of the Issuer or Public Company carried out by the Board of Directors;
2) Pandangan atas prospek usaha Emiten atau Perusahaan Publik yang disusun oleh Direksi; dan	30-31	2) View on the business prospects of the Issuer or Public Company as established by the Board of Directors; and
3) Pandangan atas penerapan tata kelola Emiten atau Perusahaan Publik.	31	3) View on the implementation of the corporate governance by the Issuer or Public Company;
<b>e. Profil Emiten atau Perusahaan Publik</b> Profil Emiten atau Perusahaan Publik paling sedikit memuat informasi:	59-159	<b>e. Profile of the Issuer or Public Company</b> Profile of the Issuer or Public Company should cover at least:
1) Nama Emiten atau Perusahaan Publik termasuk apabila terdapat perubahan nama, alasan perubahan, dan tanggal efektif perubahan nama pada tahun buku;	60-61	1) Name of Issuer or Public Company, including change of name, the reason for the change, and the effective date of the change of name during the year under review;
2) Akses terhadap Emiten atau Perusahaan Publik termasuk kantor cabang atau kantor perwakilan yang memungkinkan masyarakat dapat memperoleh informasi mengenai Emiten atau Perusahaan Publik, meliputi:	60-61	2) Access to Issuer or Public Company, including branch office or representative office, where the public can have access of information of the Issuer or Public Company, which include:
a) Alamat;	✓	a) Address;
b) Nomor telepon;	✓	b) Telephone number;
c) Alamat surat elektronik; dan	✓	c) E-mail address; and
d) Alamat Situs Web;	✓	d) Website address;
3) Riwayat singkat Emiten atau Perusahaan Publik;	62-63	3) Brief history of the Issuer or Public Company;
4) Visi dan misi Emiten atau Perusahaan Publik serta budaya perusahaan ( <i>corporate culture</i> ) atau nilai-nilai perusahaan;	78-79	4) Vision and mission of the Issuer or Public Company as well as corporate culture or values;
5) Kegiatan usaha menurut anggaran dasar terakhir, kegiatan usaha yang dijalankan pada tahun buku, serta jenis barang dan/atau jasa yang dihasilkan;	69-77	5) Line of business according to the latest Articles of Association, and types of products and/or services produced;
6) Wilayah operasional Emiten atau Perusahaan Publik; wilayah operasional merupakan wilayah atau daerah pelaksanaan kegiatan operasional atau jangkauan dari kegiatan operasional perusahaan.	154-157	6) The operational area of the Issuer or Public Company; operational area is the area or district for implementing operational activities or the range of the company's operational activities.
7) Struktur organisasi Emiten atau Perusahaan Publik dalam bentuk bagan, paling sedikit sampai dengan struktur 1 (satu) tingkat di bawah Direksi termasuk komite di bawah Direksi (jika ada) dan komite di bawah Dewan Komisaris, disertai dengan nama dan jabatan;	80-81	7) Structure of organization of the Issuer or Public Company in chart form, at least 1 (one) level below the Board of Directors, with the names and titles;



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Keterangan	Halaman Page	Description
8) Daftar keanggotaan asosiasi industri baik dalam skala nasional maupun internasional yang berkaitan dengan penerapan keuangan berkelanjutan;	-	8) A list of industry association memberships both on a national and international scale related to the implementation of sustainable finance;
9) Profil Direksi, paling sedikit memuat:	88-93	9) The Board of Directors profiles include:
a) Nama dan jabatan yang sesuai dengan tugas dan tanggung jawab;	✓	a) Name and short description of duties and functions;
b) Foto terbaru;	✓	b) Latest photograph;
c) Usia;	✓	c) Age;
d) Kewarganegaraan;	✓	d) Citizenship;
e) Riwayat pendidikan dan/atau sertifikasi;	✓	e) education;
f) Riwayat jabatan, meliputi informasi:	✓	f) History position, covering information on:
(1) Dasar hukum penunjukan sebagai anggota Direksi pada Emiten atau Perusahaan Publik yang bersangkutan;	✓	(1) Legal basis for appointment as member of the Board of Directors to the said Issuer or Public Company;
(2) Rangkap jabatan, baik sebagai anggota Direksi, anggota Dewan Komisaris, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik. Dalam hal anggota Direksi tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut; dan	✓	(2) Concurrent position, as member of the Board of Directors, member of the Board of Commissioners, and/ or member of committee, and other positions both inside and outside the Issuer or Public Company. In the event that a member of the Board of Directors does not have concurrent positions, then this is disclosed; and
(3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik;	✓	(3) Working experience and period in and outside the Issuer or Public Company;
g) Hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi. Dalam hal anggota Direksi tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut; dan	✓	g) Disclosure of affiliation with other members of the Board of Directors, members of the Board of Commissioners, and major or controlling shareholders, either directly or indirectly, to individual owners, including the names of affiliated parties. In the event that a member of the Board of Directors has no affiliation, the Issuer or Public Company shall disclose this matter; and
h) Perubahan komposisi anggota Direksi dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Direksi, maka diungkapkan mengenai hal tersebut;	✓	h) Changes in the composition of the Board of Directors and the reasons for the changes. In the event that there is no change in the composition of the Board of Directors, this matter shall be disclosed;
10) Profil Dewan Komisaris, paling sedikit memuat:	82-87	10) The Board of Commissioners profiles, at least include:
a) Nama dan jabatan;	✓	a) Name;
b) Foto terbaru;	✓	b) Latest photograph;
c) Usia;	✓	c) Age;
d) Kewarganegaraan;	✓	d) Citizenship;
e) Riwayat pendidikan dan/atau sertifikasi;	✓	e) Education;
f) Riwayat jabatan, meliputi informasi:	✓	f) History position, covering information on:
(1) Dasar hukum pengangkatan sebagai anggota Dewan Komisaris;	✓	(1) Legal basis for appointment as member of the Board of Commissioners

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(2) Dasar hukum pengangkatan pertama kali sebagai anggota Dewan Komisaris yang merupakan komisaris independen pada Emiten atau Perusahaan Publik yang bersangkutan;	✓	(2) Legal bases for the first appointment as member of the Board of Commissioners who also Independent Commissioner at the said Issuer or Public Company;
(3) Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emen atau Perusahaan Publik. Dalam hal anggota Dewan Komisaris tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut; dan	✓	(3) Concurrent position, as member of the Board of Commissioners, member of the Board of Directors, and/or member of committee, and other positions both inside and outside the Issuer or Public Company. In the event that a member of the Board of Directors does not have concurrent positions, then this is disclosed; and
(4) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emen atau Perusahaan Publik;	✓	(4) Working experience and period in and outside the Issuer or Public Company;
g) Hubungan afiliasi dengan anggota Dewan Komisaris lainnya, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi; Dalam hal anggota Dewan Komisaris tidak memiliki hubungan afiliasi, maka Emen atau Perusahaan Publik mengungkapkan hal tersebut;	✓	g) Disclosure of affiliation with other members of the Board of Commissioners, members of the Board of Directors, and major or controlling shareholders, either directly or indirectly, to individual owners, including the names of affiliated parties. In the event that a member of the Board of Directors has no affiliation, the Issuer or Public Company shall disclose this matter; and
h) Pernyataan independensi komisaris independen dalam hal komisaris independen telah menjabat lebih dari 2 (dua) periode; dan	✓	h) Statement of independence of Independent Commissioner in the event that the Independent Commissioner has been appointed more than 2 (two) periods; and
i) Perubahan komposisi anggota Dewan Komisaris dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Dewan Komisaris, maka diungkapkan mengenai hal tersebut;	✓	i) Changes in the composition of the Board of Commissioners and the reasons for the changes. In the event that there is no change in the composition of the members of the Board of Commissioners, this matter shall be disclosed;
11) Dalam hal terdapat perubahan susunan anggota Direksi dan/atau anggota Dewan Komisaris yang terjadi setelah tahun buku berakhir sampai dengan batas waktu penyampaian Laporan Tahunan, susunan yang dicantumkan dalam Laporan Tahunan adalah susunan anggota Direksi dan/atau anggota Dewan Komisaris yang terakhir dan sebelumnya;	82-87, 88-93	11) In the event that there were changes in the composition of the Board of Commissioners and/or the Board of Directors occurring between the period after year-end until the date the Annual Report submitted, then the last and the previous composition of the Board of Commissioners and/or the Board of Directors shall be stated in the Annual Report;
12) Jumlah karyawan menurut jenis kelamin, jabatan, usia, tingkat pendidikan, dan status ketenagakerjaan (tetap/kontrak) dalam tahun buku; Pengungkapan informasi dapat disajikan dalam bentuk tabel.	107-109	12) Number of employees by gender, position, age, education level, and employment status (permanent/contracted) in the financial year; Disclosure of information can be presented in table form.
13) Nama pemegang saham dan persentase kepemilikan pada awal dan akhir tahun buku, yang terdiri dari informasi mengenai:	146-147	13) Names of shareholders and ownership percentage at the end of the fiscal year, including:
a) Pemegang saham yang memiliki 5% (lima persen) atau lebih saham Emen atau Perusahaan Publik;	146	a) Shareholders having 5% (five percent) or more shares of Issuer or Public Company;



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b) Anggota Direksi dan anggota Dewan Komisaris yang memiliki saham Emite atau Perusahaan Publik. Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki saham, maka diungkapkan mengenai hal tersebut; dan	146	b) Members of the Board of Directors and the Board of Commissioners who own shares in Issuers or Public Companies. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not own shares, then this matter is disclosed; and
c) Kelompok pemegang saham masyarakat, yaitu kelompok pemegang saham yang masing-masing memiliki kurang dari 5% (lima persen) saham Emite atau Perusahaan Publik; Informasi di atas dapat disajikan dalam bentuk tabel.	N/A	c) Groups of public shareholders, or groups of shareholders, each with less than 5% (five percent) ownership shares of the Issuers or Public Company;
14) Persentase kepemilikan tidak langsung atas saham Emite atau Perusahaan Publik oleh anggota Direksi dan anggota Dewan Komisaris pada awal dan akhir tahun buku, termasuk informasi mengenai pemegang saham yang terdaftar dalam daftar pemegang saham untuk kepentingan kepemilikan tidak langsung anggota Direksi dan anggota Dewan Komisaris; Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki kepemilikan tidak langsung atas saham Emite atau Perusahaan Publik, maka diungkapkan mengenai hal tersebut.	N/A	14) The percentage of indirect ownership of the shares of the Issuer or Public Company by members of the Board of Directors and members of the Board of Commissioners at the beginning and end of the financial year, including information on shareholders registered in the shareholder register for the benefit of indirect ownership of members of the Board of Directors and members of the Board of Commissioners; In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not have indirect ownership of the shares of the Issuer or Public Company, this matter shall be disclosed.
15) Jumlah pemegang saham dan persentase kepemilikan per akhir tahun buku berdasarkan klasifikasi:	N/A	15) Number of shareholders and ownership percentage at the end of the fiscal year, based on:
a) Kepemilikan institusi lokal;	-	a) Ownership of local institutions;
b) Kepemilikan institusi asing;	-	b) Ownership of foreign institutions;
c) Kepemilikan individu lokal; dan	-	c) Ownership of local individual; and
d) Kepemilikan individu asing;	-	d) Ownership of foreign individual;
16) Informasi mengenai pemegang saham utama dan pengendali Emite atau Perusahaan Publik, baik langsung maupun tidak langsung, sampai kepada pemilik individu, yang disajikan dalam bentuk skema atau bagan;	146	16) Information on major shareholders and controlling shareholders the Issuers of Public Company, directly or indirectly, and also individual shareholder, presented in the form of scheme or diagram;
17) Nama entitas anak, perusahaan asosiasi, perusahaan ventura bersama dimana Emite atau Perusahaan Publik memiliki pengendalian bersama entitas (jika ada), beserta persentase kepemilikan saham, bidang usaha, total aset, dan status operasi entitas anak, perusahaan asosiasi, perusahaan ventura bersama; Untuk entitas anak, ditambahkan informasi mengenai alamat entitas anak tersebut.	152	17) Name of subsidiaries, associated companies, joint venture controlled by Issuers or Public Company, with entity, percentage of stock ownership, line of business, total assets and operating status of the Issuers of Public Company (if any); For subsidiaries, include the addresses of the said subsidiaries;
18) Kronologis pencatatan saham, jumlah saham, nilai nominal, dan harga penawaran dari awal pencatatan hingga akhir tahun buku serta nama bursa efek dimana saham Emite atau Perusahaan Publik dicatatkan, termasuk pemecahan saham ( <i>stock split</i> ), penggabungan saham ( <i>reverse stock</i> ), dividen saham, saham bonus, dan perubahan nilai nominal saham, pelaksanaan efek konversi, pelaksanaan penambahan dan pengurangan modal (jika ada);	N/A	18) Chronology of share listing, number of shares, par value, and bid price from the beginning of listing up to the end of the financial year, and name of Stock Exchange where the Issuers of Public Company shares are listed;

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19) Informasi pencatatan efek lainnya selain efek sebagaimana dimaksud pada angka 18), yang belum jatuh tempo pada tahun buku paling sedikit memuat nama efek, tahun penerbitan, tingkat suku bunga/imbal hasil, tanggal jatuh tempo, nilai penawaran, dan peringkat efek (jika ada);	N/A	19) Chronology of securities listing in addition to the said security in point 18), which at least should contain the name of the Securities, year of issuance, date of maturity, bid price, and rating of the securities (if any);
20) Informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) beserta jaringan/asosiasi/aliansiya meliputi:  a) Nama dan alamat; b) Periode penugasan; c) Informasi jasa audit dan/atau non audit yang diberikan; d) Biaya jasa (fee) audit dan/atau non audit untuk masing-masing penugasan yang diberikan selama tahun buku; dan	158	20) Information on public accounting services (AP) and public accounting firms (KAP) and their networks/associations/allies includes:  a) Name and address b) Assignment period c) Information on audit and/or non-audit services provided; d) Audit and/or non-audit fee for each assignment given during the financial year; and
e) Dalam hal AP dan KAP beserta jaringan/asosiasi/aliansiya, yang ditunjuk tidak memberikan jasa non audit, maka diungkapkan mengenai informasi tersebut; dan Pengungkapan informasi penggunaan jasa AP dan KAP beserta jaringan/asosiasi/aliansiya dapat disajikan dalam bentuk tabel.	✓	e) In the event that AP and KAP and their network/association/alliance, which are appointed do not provide non-audit services, then the information is disclosed; and Disclosure of information on AP and KAP services and their networks/associations/allies can be presented in table form.
21) Nama dan alamat lembaga dan/atau profesi penunjang pasar modal selain AP dan KAP.	158	21) Name and address of capital market supporting institutions and/or professions other than AP and KAP.
f. <b>Analisis dan Pembahasan Manajemen</b> Analisis dan pembahasan manajemen memuat analisis dan pembahasan mengenai laporan keuangan dan informasi penting lainnya dengan penekanan pada perubahan material yang terjadi dalam tahun buku, yaitu paling sedikit memuat:	161-217	f. <b>Management Discussion and Analysis</b> Management Analysis and Discussion Annual should contain discussion and analysis on financial statements and other material information emphasizing material changes that occurred during the year under review, at least including:
1) Tinjauan operasi per segmen operasi sesuai dengan jenis industri Emitter atau Perusahaan Publik, paling sedikit mengenai:  a) Produksi, yang meliputi proses, kapasitas, dan perkembangannya; b) Pendapatan/penjualan; dan c) Profitabilitas;	165-177	1) Operational review per business segment, according to the type of industry of the Issuer or Public Company including:  a) Production, which includes process, capacity and its development; b) Income/sales; and c) Profitability;
2) Kinerja keuangan komprehensif yang mencakup perbandingan kinerja keuangan dalam 2 (dua) tahun buku terakhir, penjelasan tentang penyebab adanya perubahan dan dampak perubahan tersebut, paling sedikit mengenai:  a) Aset lancar, aset tidak lancar, dan total aset; b) Liabilitas jangka pendek, liabilitas jangka panjang, dan total liabilitas; c) Ekuitas; d) Pendapatan/penjualan, beban, laba (rugi), penghasilan komprehensif lain, dan total laba (rugi) komprehensif; dan	178-201	2) Comprehensive financial performance analysis which includes a comparison between the financial performance of the last 2 (two) fiscal years, and explanation on the causes and effects of such changes, among others concerning:  a) Current assets, non-current assets, and total assets; b) Short term liabilities, long term liabilities, total liabilities; c) Equities; d) Sales/operating revenues, expenses and profit (loss), other comprehensive revenues, and total comprehensive profit (loss); and
e) Arus kas;	✓	e) Cash flows;
3) Kemampuan membayar utang atau kewajiban dengan menyajikan perhitungan rasio yang relevan;	202-203	3) The capacity to pay debts by including the computation of relevant ratios;



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4) Tingkat kollectibilitas piutang Emiten atau Perusahaan Publik dengan menyajikan perhitungan rasio yang relevan;	202-203	4) Accounts receivable collectability of the Issuer or Public Company, including the computation of the relevant ratios;
5) Struktur modal ( <i>capital structure</i> ) dan kebijakan manajemen atas struktur modal ( <i>capital structure</i> ) tersebut disertai dasar penentuan kebijakan dimaksud;	204-205	5) Capital structure and management policies concerning capital structure, including the basis for determining the said policy;
6) Bahasan mengenai ikatan yang material untuk investasi barang modal dengan penjelasan paling sedikit meliputi:	206	6) Discussion on material ties for the investment of capital goods, including the explanation on at least:
a) Tujuan dari ikatan tersebut;	-	a) The purpose of such ties;
b) Sumber dana yang diharapkan untuk memenuhi ikatan tersebut;	-	b) Source of funds expected to fulfill the said ties;
c) Mata uang yang menjadi denominasi; dan	-	c) Currency of denomination; and
d) Langkah yang direncanakan Emiten atau Perusahaan Publik untuk melindungi risiko dari posisi mata uang asing yang terkait;	-	d) Steps taken by the Issuer of Public Company to protect the position of a related foreign currency against risks;
7) Bahasan mengenai investasi barang modal yang direalisasikan dalam tahun buku terakhir, paling sedikit meliputi:	206	7) Discussion on investment of capital goods which was realized in the last fiscal year, at least include:
a) Jenis investasi barang modal;	✓	a) Type of investment of capital goods;
b) Tujuan investasi barang modal; dan	✓	b) Objective of the investment of capital goods; and
c) Nilai investasi barang modal yang dikeluarkan;	✓	c) Value of the investment of capital goods;
8) Informasi dan fakta material yang terjadi setelah tanggal laporan akuntan (jika ada);	207	8) Material Information and facts that occurring after the date of the accountant's report (if any);
9) Prospek usaha dari Emiten atau Perusahaan Publik dikaitkan dengan kondisi industri, ekonomi secara umum dan pasar internasional disertai data pendukung kuantitatif dari sumber data yang layak dipercaya;	207	9) Information on the prospects of the Issuer or the Company in connection with industry/economy in general, accompanied with supporting quantitative data if there is a reliable data source;
10) Perbandingan antara target/proyeksi pada awal tahun buku dengan hasil yang dicapai (realisasi), mengenai:	208	10) Comparison between target/projection at beginning of year and result (realization), concerning:
a) Pendapatan/penjualan;	✓	a) Income/sales;
b) Laba (rugi);	✓	b) Profit (loss);
c) Struktur modal ( <i>capital structure</i> ); atau	✓	c) Capital structure; or
d) Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik;	✓	d) Others that deemed necessary for the Issuer or Public Company;
11) Target/proyeksi yang ingin dicapai Emiten atau Perusahaan Publik untuk 1 (satu) tahun mendatang, mengenai:	N/A	11) Target/projection at most for the next one year of the Issuer or Public Company, concerning:
a) Pendapatan/penjualan;	-	a) Income/sales;
b) Laba (rugi);	-	b) Profit (loss);
c) Struktur modal ( <i>capital structure</i> ); atau	-	c) Capital structure; or
d) Kebijakan dividen; atau	-	d) Dividend policy; or
e) Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik;	-	e) Others that deemed necessary for the Issuer or Public Company;
12) Aspek pemasaran atas barang dan/atau jasa Emiten atau Perusahaan Publik, paling sedikit mengenai strategi pemasaran dan pangsa pasar;	209-210	12) Marketing aspects of the company's products and/or services the Issuer or Public Company, among others marketing strategy and market share;

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13) Uraian mengenai dividen selama 2 (dua) tahun buku terakhir, paling sedikit:	211	13) Description regarding the dividend policy during the last 2 (two) fiscal years, at least:
a) Kebijakan dividen, antara lain memuat informasi persentase jumlah dividen yang dibagikan terhadap laba bersih;	✓	a) Dividend policy, which includes information on the percentage of dividends distributed to net income;
b) Tanggal pembayaran dividen kas dan/ atau tanggal distribusi dividen non kas;	✓	b) The date of the payment of cash dividend and/or date of distribution of non-cash dividend;
c) Jumlah dividen per saham (kas dan/atau non kas); dan	✓	c) Amount of cash per share (cash and/or non cash); and
d) Jumlah dividen per tahun yang dibayar; Pengungkapan informasi dapat disajikan dalam bentuk tabel. Dalam hal Emiten atau Perusahaan Publik tidak membagikan dividen dalam 2 (dua) tahun terakhir, maka diungkapkan mengenai hal tersebut.	✓	d) The amount of dividends paid per year; Disclosure of information can be presented in table form. In the event that the Issuer or Public Company does not distribute dividends in the last 2 (two) years, this matter shall be disclosed.
14) Realisasi penggunaan dana hasil Penawaran Umum, dengan ketentuan:	211	14) Use of proceeds from Public Offerings, under the condition of:
a) Dalam hal selama tahun buku, Emiten memiliki kewajiban menyampaikan laporan realisasi penggunaan dana, maka diungkapkan realisasi penggunaan dana hasil Penawaran Umum secara kumulatif sampai dengan akhir tahun buku; dan	-	a) During the year under review, on which the Issuer has the obligation to report the realization of the use of proceeds, then the realization of the cumulative use of proceeds until the year end should be disclosed; and
b) Dalam hal terdapat perubahan penggunaan dana sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan tentang Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum, maka Emiten menjelaskan perubahan tersebut;	-	b) In the event that there were changes in the use of proceeds as stipulated in the Regulation of the Financial Services Authority on the Report of the Utilization of Proceeds from Public Offering, then Issuer should explain the said changes;
15) Informasi material (jika ada), antara lain mengenai investasi, ekspansi, divestasi, penggabungan/peleburan usaha, akuisisi, restrukturisasi utang/modal, transaksi material, transaksi afiliasi, dan transaksi benturan kepentingan, yang terjadi pada tahun buku, paling sedikit memuat:	212	15) Material information (if any), among others concerning investment, expansion, divestiture, acquisition, debt/capital restructuring, transactions with related parties and transactions with conflict of interest that occurred during the year under review, along others include:
a) Tanggal, nilai, dan objek transaksi;	-	a) Transaction date, value, and object;
b) Nama pihak yang melakukan transaksi;	-	b) Name of transacting parties;
c) Sifat hubungan Afiliasi (jika ada);	-	c) Nature of affiliate relationship (if any);
d) Penjelasan mengenai kewajaran transaksi;	-	d) Description of the fairness of the transaction;
e) Pemenuhan ketentuan terkait; dan	-	e) Compliance with related rules and regulations; and
f) Dalam hal terdapat hubungan afiliasi, selain mengungkapkan informasi sebagaimana dimaksud dalam huruf a) sampai dengan huruf e), Emiten atau Perusahaan Publik juga mengungkapkan informasi:	-	f) In the event that there is an affiliation relationship, in addition to disclosing the information as referred to in letter a) to letter e), the Issuer or Public Company also discloses information:
(1) Pernyataan Direksi bahwa transaksi afiliasi telah melalui prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar ( <i>arm's length principle</i> ); dan	-	(1) A statement from the Board of Directors that the affiliate transaction has conducted through adequate procedures to ensure that the affiliate transaction is in line with generally accepted business practices, among others, by complying with the arm's length principle; and



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(2) Peran Dewan Komisaris dan komite audit dalam melakukan prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar ( <i>arm's length principle</i> );	-	(2) The Board of Commissioners and the audit committee roles in carrying out adequate procedures to ensure that affiliate transactions are carried out in accordance with generally accepted business practices, among others, by complying with the arm's length principle;
g) Untuk transaksi afiliasi atau transaksi material yang merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan, ditambahkan penjelasan bahwa transaksi afiliasi atau transaksi material tersebut merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan; Dalam hal transaksi afiliasi atau transaksi material dimaksud telah diungkapkan dalam laporan keuangan tahunan, ditambahkan informasi mengenai rujukan pengungkapan dalam laporan keuangan tahunan tersebut.	-	g) For affiliate transactions or material transactions which are business activities carried out in order to generate business income and are carried out regularly, repeatedly, and/or continuously, an explanation is added that the affiliate transactions or material transactions are business activities carried out in order to generate business income and are carried out regularly, repeatedly, and/or continuously; In the event that the affiliated transactions or material transactions referred to have been disclosed in the annual financial statements, additional information regarding the disclosure reference in the annual financial statements is added.
h) Untuk pengungkapan transaksi afiliasi dan/atau transaksi benturan kepentingan yang merupakan hasil pelaksanaan transaksi afiliasi dan/atau transaksi benturan kepentingan yang telah disetujui pemegang saham independen, ditambahkan informasi mengenai tanggal pelaksanaan RUPS yang menyetujui transaksi afiliasi dan/atau transaksi benturan kepentingan tersebut;	-	h) For disclosure of affiliate transactions and/or conflict of interest transactions resulting from the implementation of affiliate transactions and/or conflict of interest transactions that have been approved by independent shareholders, additional information regarding the date of the GMS which approved the affiliated transactions and/or conflict of interest transactions is added;
i) Dalam hal tidak terdapat transaksi afiliasi dan/atau transaksi benturan kepentingan, maka diungkapkan mengenai hal tersebut;	-	i) in the event that there is no affiliate transaction and/or conflict of interest transaction, then this matter shall be disclosed;
16) Perubahan ketentuan peraturan perundang-undangan yang berpengaruh signifikan terhadap Emiten atau Perusahaan Publik dan dampaknya terhadap laporan keuangan (jika ada); dan	215	16) Changes in regulation which have a significant effect on the Issuer or Public Company and impacts on the company (if any); and
17) Perubahan kebijakan akuntansi, alasan dan dampaknya terhadap laporan keuangan (jika ada).	215	17) Changes in the accounting policy, rationale and impact on the financial statement (if any).
<b>g. Tata Kelola Emitter atau Perusahaan Publik</b> Tata kelola Emitter atau Perusahaan Publik paling sedikit memuat uraian singkat mengenai:	<b>219-457</b>	<b>g. Corporate Governance of the Issuer or Public Company</b> Corporate Governance of the Issuer or Public Company contains at least:
1) RUPS, paling sedikit memuat:	<b>242-261</b>	1) GMS, at least contains:
a) Informasi mengenai keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku meliputi:	✓	a) Information on the resolution from the AGM of the previous 1 (one) year, covering:
(1) Keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang direalisasikan pada tahun buku; dan	✓	(1) Resolutions of the GMS in the financial year and 1 (one) year before the financial year are realized in the financial year; and

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(2) Keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang belum direalisasikan beserta alasan belum direalisasikan;	✓	(2) Resolutions of the GMS for the financial year and 1 (one) year prior to the financial year that have not been realized and the reasons for not realizing them;
b) Dalam hal Emiten atau Perusahaan Publik menggunakan pihak independen dalam pelaksanaan RUPS untuk melakukan perhitungan suara, maka diungkapkan mengenai hal tersebut;	✓	b) In the event that the Issuer or Public Company uses an independent party in GMS to calculate the votes, then this matter shall be disclosed;
2) Direksi, paling sedikit memuat:	283-299	2) The Board of Directors, covering:
a) Tugas dan tanggung jawab masing-masing anggota Direksi; Informasi mengenai tugas dan tanggung jawab masing-masing anggota Direksi diuraikan dan dapat disajikan dalam bentuk tabel.	✓	a) Duties and responsibilities of each member of the Board of Directors; Information regarding the duties and responsibilities of each member of the Board of Directors is described and can be presented in table.
b) Pernyataan bahwa Direksi memiliki pedoman atau piagam ( <i>charter</i> ) Direksi;	✓	b. A statement that the Board of Directors has guidelines or charter for the Board of Directors;
c) Kebijakan dan pelaksanaan frekuensi rapat Direksi, rapat Direksi bersama Dewan Komisaris, dan tingkat kehadiran anggota Direksi dalam rapat tersebut termasuk kehadiran dalam RUPS; Informasi tingkat kehadiran anggota Direksi dalam rapat Direksi, rapat Direksi bersama Dewan Komisaris, atau RUPS dapat disajikan dalam bentuk tabel.	✓	c) Policies and frequency of Board of Directors meetings, joint meetings of the Board of Directors with the Board of Commissioners, and the attendance of members of the Board of Directors in the meeting including attendance at the GMS; Information on the attendance of members of the Board of Directors at the meeting of the Board of Directors, joint meeting of the Board of Directors with the Board of Commissioners, or the GMS can be presented in table.
d) Pelatihan dan/atau peningkatan kompetensi anggota Direksi:	✓	d) Training and/or competency of members of the Board of Directors:
(1) Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Direksi, termasuk program orientasi bagi anggota Direksi yang baru diangkat (jika ada); dan	✓	(1) Policies related to training and/or the competence improvement of members of the Board of Directors, including an orientation program for newly appointed members of the Board of Directors (if any); and
(2) Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Direksi dalam tahun buku (jika ada);	✓	(2) Training and/or competency improvement attended by members of the Board of Directors in the financial year (if any);
e) Penilaian Direksi terhadap kinerja komite yang mendukung pelaksanaan tugas Direksi pada tahun buku paling sedikit memuat:	✓	e) The Board of Directors' assessment of the committees' performance that support the implementation of the Board of Directors' duties for the financial year shall at least contain:
(1) Prosedur penilaian kinerja; dan	✓	(1) Performance appraisal procedures; and
(2) Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; dan	✓	(2) The criteria used such as performance achievements during the financial year, competence and attendance at meetings; and
f) Dalam hal Emiten atau Perusahaan Publik tidak memiliki komite yang mendukung pelaksanaan tugas Direksi, maka diungkapkan mengenai hal tersebut.	✓	f) In the event that the Issuer or Public Company does not have a committee that supports the implementation of the duties of the Board of Directors, then this shall be disclosed.



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3) Dewan Komisaris, paling sedikit memuat:	262-282	3) The Board of Commissioners, at least contains:
a) Tugas dan tanggung jawab Dewan Komisaris;	✓	a) Duties and responsibilities of the Board of Commissioners;
b) Pernyataan bahwa Dewan Komisaris memiliki pedoman atau piagam ( <i>charter</i> ) Dewan Komisaris;	✓	b) Statement that the Board of Commissioner has already have the board manual or charter;
c) Kebijakan dan pelaksanaan frekuensi rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi dan tingkat kehadiran anggota Dewan Komisaris dalam rapat tersebut termasuk kehadiran dalam RUPS; Informasi tingkat kehadiran anggota Dewan Komisaris dalam rapat Dewan Komisaris bersama Direksi, atau RUPS dapat disajikan dalam bentuk tabel.	✓	c) Policies and the frequency of the Board of Commissioners meetings, joint meetings of the Board of Commissioners with the Board of Directors and the attendance of members of the Board of Commissioners at the meeting including attendance at the GMS; Information on the attendance of members of the Board of Commissioners at the meeting of the Board of Commissioners, the meeting of the Board of Commissioners with the Board of Directors, or the GMS can be presented in table.
d) Pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris:	✓	d) Training and/or competency improvement of members of the Board of Commissioners:
(1) Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris, termasuk program orientasi bagi anggota Dewan Komisaris yang baru diangkat (jika ada); dan	✓	(1) Policies on training and/or the competency improvement of members of the Board of Commissioners, including orientation programs for newly appointed members of the Board of Commissioners (if any); and
(2) Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Dewan Komisaris dalam tahun buku (jika ada);	✓	(2) Training and/or competency improvement attended by members of the Board of Commissioners in the financial year (if any);
e) Penilaian kinerja Direksi dan Dewan Komisaris serta masing-masing anggota Direksi dan anggota Dewan Komisaris, paling sedikit memuat:	✓	e) Performance appraisal of the Board of Directors and the Board of Commissioners as well as each member of the Board of Directors and the Board of Commissioners, at least contain:
(1) Prosedur pelaksanaan penilaian kinerja;	✓	(1) Procedure for the implementation of performance assessment;
(2) Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; dan	✓	(2) The criteria used such as performance achievements during the financial year, competence and attendance at meetings; and
(3) Pihak yang melakukan penilaian; dan	✓	3. Assessor; and
f) Penilaian Dewan Komisaris terhadap kinerja Komite yang mendukung pelaksanaan tugas Dewan Komisaris pada tahun buku meliputi:	✓	f) The Board of Commissioners' assessment of the Committees' performance that support the implementation of the duties of the Board of Commissioners in the financial year includes:
(1) Prosedur penilaian kinerja; dan	✓	(1) Performance appraisal procedures; and
(2) Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat;	✓	(2) The criteria used such as performance achievements during the financial year, competence and attendance at meetings;

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4) Nominasi dan remunerasi Direksi dan Dewan Komisaris, paling sedikit memuat:	325-328	4) The nomination and remuneration of the Board of Directors and the Board of Commissioners shall at least contain:
a) Prosedur nominasi, meliputi uraian singkat mengenai kebijakan dan proses nominasi anggota Direksi dan/atau anggota Dewan Komisaris; dan	✓	a) Nomination procedure, including a brief description of the policies and process for nomination of members of the Board of Directors and/or members of the Board of Commissioners; and
b) Prosedur dan pelaksanaan remunerasi Direksi dan Dewan Komisaris, antara lain:	✓	b) Procedures and implementation of remuneration for the Board of Directors and the Board of Commissioners, including:
(1) Prosedur penetapan remunerasi Direksi dan Dewan Komisaris;	✓	(1) The procedure for determining the remuneration of the Board of Directors and the Board of Commissioners;
(2) Struktur remunerasi Direksi dan Dewan Komisaris seperti, gaji, tunjangan, tantiem/bonus dan lainnya; dan	✓	(2) The remuneration structure of the Board of Directors and the Board of Commissioners such as salary, allowances, tantiem/bonus and others; and
(3) Besarnya remunerasi masing-masing anggota Direksi dan anggota Dewan Komisaris; Pengungkapan informasi dapat disajikan dalam bentuk tabel.	✓	(3) The amount of remuneration for each member of the Board of Directors and member of the Board of Commissioners; Disclosure of information can be presented in table.
5) Dewan Pengawas Syariah, bagi Emiten atau Perusahaan Publik yang menjalankan kegiatan usaha berdasarkan prinsip syariah sebagaimana tertuang dalam anggaran dasar, paling sedikit memuat:	300-305	5) Sharia Supervisory Board, for Issuer or Public Company that conduct business based on sharia law, as stipulated in the articles of association, at least containing:
a) Nama;	✓	a. Name;
b) Dasar hukum pengangkatan dewan pengawas syariah;	✓	b) Legal basis of appointment of Sharia Supervisory Board;
c) Periode penugasan dewan pengawas syariah;	✓	c) Term of office of Sharia Supervisory Board;
d) Tugas dan tanggung jawab dewan pengawas syariah; dan	✓	d) Duty and responsibility of Sharia Supervisory Board and;
e) Frekuensi dan cara pemberian nasihat dan saran serta pengawasan pemenuhan prinsip syariah di pasar modal terhadap Emiten atau Perusahaan Publik;	✓	e) Frequency and procedure in providing advice and suggestion, as well as the compliance of Sharia Principles of the Issuer or Public Company in the Capital Market;
6) Komite Audit, mencakup antara lain:	337-348	6) Audit Committee, among others covering:
a) Nama dan jabatannya dalam keanggotaan komite;	✓	a) Name and position in the committee;
b) Usia;	✓	b) Age;
c) Kewarganegaraan;	✓	c) Citizenship;
d) Riwayat pendidikan;	✓	d) Education background;
e) Riwayat jabatan, meliputi informasi:	✓	e) History of position; including:
(1) Dasar hukum penunjukan sebagai anggota komite;	✓	(1) Legal basis for the appointment as member of the committee;
(2) Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan	✓	(2) Concurrent position, as a member of Board of Commissioners, member of Board of Directors, and/or member of the committee, and other position (if any); and



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(3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik;	✓	(3) Working experience and period in and outside the Issuer or Public Company;
f) Periode dan masa jabatan anggota Komite Audit;	✓	f) Period and terms of office of the member of Audit Committee;
g) Pernyataan independensi Komite Audit;	✓	g) Statement of independence of the Audit Committee;
h) Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada);	✓	h) Training and competency development participated in during the book year (if any);
i) Kebijakan dan pelaksanaan frekuensi rapat komite audit dan tingkat kehadiran anggota komite audit dalam rapat tersebut; dan	✓	i) Policies and implementation of the frequency of meeting of the Audit Committee and attendance of member of Audit Committee; and
j) Pelaksanaan kegiatan Komite Audit pada tahun buku sesuai dengan yang dicantumkan dalam pedoman atau piagam ( <i>charter</i> ) Komite Audit;	✓	j) The activities of the Audit Committee in the year under review, in accordance with the Audit Committee Charter;
7) Komite atau fungsi nominasi dan remunerasi Emiten atau Perusahaan Publik, paling sedikit memuat:	362-370	7) Committee or remuneration and nomination functions of Issuer or Public Company at least contains:
a) Nama dan jabatannya dalam keanggotaan komite;	✓	a) Name and position in the committee;
b) Usia;	✓	b) Age;
c) Kewarganegaraan;	✓	c) Citizenship;
d) Riwayat pendidikan;	✓	d) Education background;
e) Riwayat jabatan, meliputi informasi:	✓	e) History of position; including:
(1) Dasar hukum penunjukan sebagai anggota komite;	✓	(1) Legal basis for the appointment as member of the committee;
(2) Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan	✓	(2) Concurrent position, as a member of Board of Commissioners, member of Board of Directors, and/or member of the committee, and other position (if any); and
(3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik;	✓	(3) Working experience and period in and outside the Issuer or Public Company;
f) Periode dan masa jabatan anggota Komite Audit;	✓	f) Period and terms of office of the member of Audit Committee;
g) Pernyataan independensi komite;	✓	g) Independence statement of Audit Committee;
h) Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada);	✓	h) Training and/or competency development participated in during the book year (if any);
i) Uraian tugas dan tanggung jawab;	✓	i) Description of Duties and Responsibilities;
j) Pernyataan bahwa telah memiliki pedoman atau piagam ( <i>charter</i> );	✓	j) A statement that already has charter or guidelines;
k) Kebijakan dan pelaksanaan frekuensi rapat dan tingkat kehadiran anggota dalam rapat tersebut;	✓	k) Policies and frequency of meeting and attendance level at the meeting;
l) Uraian singkat pelaksanaan kegiatan pada tahun buku; dan	✓	l) Description of duties implementation during the book year; and

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m) Dalam hal tidak dibentuk komite nominasi dan remunerasi, Emiten atau Perusahaan Publik cukup mengungkapkan informasi sebagaimana dimaksud dalam huruf i) sampai dengan huruf l) dan mengungkapkan:	✓	m) In the event that nomination and remuneration committee is not formed, the Issuer or Public Company is sufficient to disclose the information as referred to in letter i) to letter l) and disclose:
(1) Alasan tidak dibentuknya komite; dan	✓	(1) The reason why does not form the committee; and
(2) Pihak yang melaksanakan fungsi nominasi dan remunerasi;	✓	(2) The party who carries out the nomination and remuneration function;
8) Komite lain yang dimiliki Emiten atau Perusahaan Publik dalam rangka mendukung fungsi dan tugas Direksi (jika ada) dan/atau komite yang mendukung fungsi dan tugas Dewan Komisaris, paling sedikit memuat:	349-361	8) Other committees owned by the Issuer or Public Company in order to support the functions and duties of the Board of Directors (if any) and/or committees that support the functions and duties of the Board of Commissioners, at least contains:
a) Nama dan jabatannya dalam keanggotaan komite;	✓	a) Name and position in the committee;
b) Usia;	✓	b) Age;
c) Kewarganegaraan;	✓	c) Citizenship;
d) Riwayat pendidikan;		d) Education background;
e) Riwayat jabatan, meliputi informasi:	✓	e) History of position; including:
(1) Dasar hukum penunjukan sebagai anggota komite;	✓	(1) Legal basis of appointment as member of Committee;
(2) Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan	✓	(2) Concurrent position, as a member of Board of Commissioners, member of Board of Directors, and/or member of the committee, and other position (if any); and
(3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik;	✓	(3) Work experience and period of time both inside and outside the Issuer or Public Company;
f) Periode dan masa jabatan anggota komite;	✓	f) Period and tenure of Committee member;
g) Pernyataan independensi komite;	✓	g) Statement of independence of Committee;
h) Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada); dan	✓	h) Training and/or Competency Development participated in during the book year (if any); and
i) Uraian tugas dan tanggung jawab;	✓	i) Description of Duties and Responsibilities;
j) Pernyataan bahwa telah memiliki pedoman atau piagam ( <i>charter</i> ) komite;	✓	j) Statement that already have work guideline and board charter;
k) Kebijakan dan pelaksanaan frekuensi rapat komite dan tingkat kehadiran anggota komite dalam rapat tersebut; dan	✓	k) Policies and frequency of meetings, and attendance level at the meetings; and
l) Uraian singkat pelaksanaan kegiatan komite pada tahun buku;	✓	l) Description of Duties Implementation during the book year;
9) Sekretaris perusahaan, paling sedikit memuat:	394-401	9) Corporate Secretary, including:
a) Nama;	✓	a) Name;
b) Domisili;		b) Domicile;
c) Riwayat jabatan, meliputi:	✓	c) History of position, including:
(1) Dasar hukum penunjukan sebagai sekretaris perusahaan; dan	✓	(1) Legal basis for the appointment as Corporate Secretary; and



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(2) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik;	✓	(2) Working experience and period in and outside the Issuer or Public Company;
d) Riwayat pendidikan;	✓	d) Education background;
e) Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku; dan	✓	e) Training and competency development participated in during the book year; and
f) Uraian singkat pelaksanaan tugas sekretaris perusahaan pada tahun buku;	✓	f) Brief description on the implementation of duties of the Corporate Secretary in the year under review;
10) Unit audit internal, paling sedikit memuat:	<b>403-418</b>	10) Internal Audit Unit, among others including:
a) Nama kepala unit audit internal;	✓	a) Name of Head of Internal Audit Unit;
b) Riwayat jabatan, meliputi:	✓	b) History of position, including:
(1) Dasar hukum penunjukan sebagai kepala unit audit internal; dan	✓	(1) Legal basis for the appointment as Head of Internal Audit Unit; and
(2) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik;	✓	(2) Working experience and period in and outside the Issuer or Public Company;
c) Kualifikasi atau sertifikasi sebagai profesi audit internal (jika ada);	✓	c) Qualification or certification as internal auditor (if any);
d) Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku;	✓	d) Training and/or Competency Development participated in during the book year;
e) Struktur dan kedudukan unit audit internal;	✓	e) Structure and position of Internal Audit Unit;
f) Uraian tugas dan tanggung jawab;	✓	f) Description of duties and responsibilities;
g) Pernyataan bahwa telah memiliki pedoman atau piagam ( <i>charter</i> ) unit audit internal; dan	✓	g) a statement that the Internal Audit Unit has already had Internal Audit Unit charter; and
h) Uraian singkat pelaksanaan tugas unit audit internal pada tahun buku termasuk kebijakan dan pelaksanaan frekuensi rapat dengan Direksi, Dewan Komisaris, dan/atau komite audit;	✓	h) Brief description of the duties implementation of the internal audit unit in the financial year including the policy and implementation of the frequency of meetings with the Board of Directors, Board of Commissioners, and/or audit committee;
11) Uraian mengenai sistem pengendalian internal ( <i>internal control</i> ) yang diterapkan oleh Emiten atau Perusahaan Publik, paling sedikit mengenai:	<b>402</b>	11) Description on internal control system adopted by the Issuer or Public Company, at least covering:
a) Pengendalian keuangan dan operasional, serta kepatuhan terhadap peraturan perundang-undangan lainnya; dan	-	a) Financial and operational control, and compliance to the other prevailing rules; and
b) Tinjauan atas efektivitas sistem pengendalian internal; dan	-	b) Review on the effectiveness of internal control systems; and
c) Pernyataan Direksi dan/atau Dewan Komisaris atas kecukupan sistem pengendalian internal;	-	c) Statement of the Board of Directors and/or Board of Commissioners on the adequacy of the internal control system;
12) Sistem manajemen risiko yang diterapkan oleh Emiten atau Perusahaan Publik, paling sedikit mengenai:	<b>421-425</b>	12) Risk management system implemented by the company, at least includes:
a) Gambaran umum mengenai sistem manajemen risiko Emiten atau Perusahaan Publik;	✓	a) General description about the company's risk management system the Issuer or Public Company;
b) Jenis risiko dan cara pengelolaannya;	✓	b) Types of risk and the management;

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Keterangan	Halaman Page	Description
c) Tinjauan atas efektivitas sistem manajemen risiko Emiten atau Perusahaan Publik; dan	✓	c) Review the effectiveness of the risk management system applied by the Issuer or Public Company; and
d) Pernyataan Direksi dan/atau Dewan Komisaris atau komite audit atas kecukupan sistem manajemen risiko;	✓	d) Statement of the Board of Directors and/or the Board of Commissioners or the audit committee on the adequacy of the risk management system;
13) Perkara hukum yang berdampak material yang dihadapi oleh Emiten atau Perusahaan Publik, entitas anak, anggota Direksi dan anggota Dewan Komisaris (jika ada), paling sedikit memuat:	445-451	13) Legal cases that have a material impact faced by Issuers or Public Companies, subsidiaries, members of the Board of Directors and members of the Board of Commissioners (if any), at least contain:
a) Pokok perkara/gugatan;	✓	a) Substance of the case/claim;
b) Status penyelesaian perkara/gugatan; dan	✓	b) Status of settlement of case/claim; and
c) Pengaruhnya terhadap kondisi Emiten atau Perusahaan Publik;	✓	c) Potential impacts on the condition of the Issuer or Public Company;
14) Informasi tentang sanksi administratif/sanksi yang dikenakan kepada Emiten atau Perusahaan Publik, anggota Dewan Komisaris dan anggota Direksi, oleh Otoritas Jasa Keuangan dan otoritas lainnya pada tahun buku (jika ada);	452	14) Information about administrative sanctions imposed to Issuer or Public Company, members of the Board of Commissioners and the Board of Directors, by the Capital Market Authority and other authorities during the last fiscal year (if any);
15) Informasi mengenai kode etik Emiten atau Perusahaan Publik meliputi:	442-444	15) Information about codes of conduct of the Issuer or Public Company, includes:
a) Pokok-pokok kode etik;	✓	a) Key points of the code of conduct;
b) Bentuk sosialisasi kode etik dan upaya penegakannya; dan	✓	b) Socialization of the code of conduct and enforcement; and
c) Pernyataan bahwa kode etik berlaku bagi anggota Direksi, anggota Dewan Komisaris, dan karyawan Emiten atau Perusahaan Publik;	✓	c) Statement that the code of conduct is applicable for the Board of Commissioners, the Board of Directors, and employees of the Issuer or Public Company;
16) Uraian singkat mengenai kebijakan pemberian kompensasi jangka panjang berbasis kinerja kepada manajemen dan/atau karyawan yang dimiliki oleh Emiten atau Perusahaan Publik (jika ada), antara lain berupa program kepemilikan saham oleh manajemen ( <i>management stock ownership program/MSOP</i> ) dan/atau program kepemilikan saham oleh karyawan ( <i>employee stock ownership program/ESOP</i> ); Dalam hal pemberian kompensasi berupa program kepemilikan saham oleh manajemen ( <i>management stock ownership program/MSOP</i> ) dan/atau program kepemilikan saham oleh karyawan ( <i>employee stock ownership program/ESOP</i> ), informasi yang diungkapkan paling sedikit memuat:	212	16) A brief description of the policy for providing long-term performance-based compensation to management and/or employees owned by the Issuer or Public Company (if any), including the management stock ownership program (ESOP) and/or program employee stock ownership (ESOP); In terms of providing compensation in the form of a management stock ownership program (ESOP) and/or employee stock ownership program (ESOP), the information disclosed must at least contain:
a) Jumlah saham dan/atau opsi;	-	a) Number of share and/or option;
b) Jangka waktu pelaksanaan;	-	b) Period;
c) Persyaratan karyawan dan/atau manajemen yang berhak; dan	-	c) The requirement for eligible employee and/ or management; and
d) Harga pelaksanaan atau penentuan harga pelaksanaan;	-	d) exercised price;
17) Uraian singkat mengenai kebijakan pengungkapan informasi mengenai:	334	17) Description of employee or management stock ownership program of the Issuer or Public Company, among others contains:



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Keterangan	Halaman Page	Description
a) Kepemilikan saham anggota Direksi dan anggota Dewan Komisaris paling lambat 3 (tiga) hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan atas saham Perusahaan Terbuka; dan	✓	a) Share ownership of members of the Board of Directors and members of the Board of Commissioners no later than 3 (three) working days after the occurrence of ownership or any change in ownership of shares of a Public Company; and
b) Pelaksanaan atas kebijakan dimaksud;	✓	b) Implementation of that policy;
18) Uraian mengenai sistem pelaporan pelanggaran ( <i>whistleblowing system</i> ) di Emiten atau Perusahaan Publik, paling sedikit memuat:	456-457	18) A description of whistleblowing system at the Issuer or Public Company, among others include:
a) Cara penyampaian laporan pelanggaran;	✓	a) Mechanism for violation reporting;
b) Perlindungan bagi pelapor;	✓	b) Protection for the whistleblower;
c) Penanganan pengaduan;	✓	c) Handling of violation reports;
d) Pihak yang mengelola pengaduan; dan	✓	d) Unit responsible for handling of violation report; and
e) Hasil dari penanganan pengaduan, paling sedikit:	✓	e) Results from violation report handling, at least includes:
(1) Jumlah pengaduan yang masuk dan diproses dalam tahun buku; dan	✓	(1) Number of complaints received and processed during the fiscal year; and
(2) Tindak lanjut pengaduan;	✓	(2) Follow up of complaints;
Dalam hal Emiten atau Perusahaan Publik tidak memiliki sistem pelaporan pelanggaran ( <i>whistleblowing system</i> ), maka diungkapkan mengenai hal tersebut.	N/A	In the event that the Issuer or Public Company does not have a whistleblowing system, it is disclosed regarding this matter
19) Uraian mengenai kebijakan anti korupsi Emiten atau Perusahaan Publik, paling sedikit memuat:	453	19) A description of the anti-corruption policy of the Issuer or Public Company, at least contains:
a) Program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa ( <i>kickbacks</i> ), fraud, suap dan/atau gratifikasi dalam Emiten atau Perusahaan Publik; dan	✓	a) Programs and procedures implemented in overcoming corrupt practices, kickbacks, fraud, bribery and/or gratuities in Issuers or Public Companies; and
b) Pelatihan/sosialisasi anti korupsi kepada karyawan Emiten atau Perusahaan Publik; Dalam hal Emiten atau Perusahaan Publik tidak memiliki kebijakan anti korupsi, maka dijelaskan alasan tidak dimilikinya kebijakan dimaksud.	✓	b) Anti-corruption training/socialization to employees of Issuers or Public Companies; In the event that the Issuer or Public Company does not have an anti-corruption policy, the reasons for not having the said policy are explained.
20) Penerapan atas Pedoman Tata Kelola Perusahaan Terbuka bagi Emiten yang menerbitkan Efek Bersifat Ekuitas atau Perusahaan Publik, meliputi:	N/A	20) Implementation of the Guidelines of Corporate Governance for Public Companies for Issuer issuing Equity-based Securities or Public Company, including:
a) Pernyataan mengenai rekomendasi yang telah dilaksanakan; dan/atau	-	a) Statement regarding the recommendation that has been implemented; and/or
b) Penjelasan atas rekomendasi yang belum dilaksanakan, disertai alasan dan alternatif pelaksanaannya (jika ada);	-	b) Description of recommendation that has not been implemented, along with the reason and alternatives of implementation (if any);
Pengungkapan informasi dapat disajikan dalam bentuk tabel.		Disclosure of information can be presented in table.

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Keterangan	Halaman Page	Description
<b>h. Tanggung Jawab Sosial dan Lingkungan Emiten atau Perusahaan Publik</b>	<b>459-495</b>	<b>h. Social and Environmental Responsibility of the Issuer or Public Company</b>
1) Informasi yang diungkapkan dalam bagian tanggung jawab sosial dan lingkungan merupakan Laporan Keberlanjutan ( <i>Sustainability Report</i> ) sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, paling sedikit memuat:	N/A	1) Information disclosed in the social and environmental responsibility section is a Sustainability Report as referred to in the Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, containing at least:
a) Penjelasan strategi keberlanjutan;	N/A	a) Sustainability strategy explanation;
b) Ikhtisar aspek keberlanjutan (ekonomi, sosial, dan lingkungan hidup);	N/A	b) Sustainability aspects overview (economic, social and environmental);
c) Profil singkat Emiten atau Perusahaan Publik;	N/A	c) Brief Profile of Issuers or Public Company;
d) Penjelasan Direksi;	N/A	d) The Board of Directors explanation;
e) Tata kelola keberlanjutan;	N/A	e) Sustainability Governance;
f) Kinerja keberlanjutan;	N/A	f) Sustainability performance;
g) Verifikasi tertulis dari pihak independen, jika ada;	N/A	g) Written verification from an Independent Party (if any);
h) Lembar umpan balik ( <i>feedback</i> ) untuk pembaca, jika ada; dan	N/A	h) Feedback sheet for stakeholders (if any);
i) Tanggapan Emiten atau Perusahaan Publik terhadap umpan balik laporan tahun sebelumnya;	N/A	i) The Issuer or Public Company response to the previous year's report feedback;
2) Laporan Keberlanjutan sebagaimana dimaksud pada angka 1), harus disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan ( <i>Sustainability Report</i> ) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini;	N/A	2) The Sustainability Report as referred to in number 1) must be prepared in accordance with the Technical Guidelines for the Preparation of a Sustainability Report for Issuers and Public Companies as contained in Attachment II which is an integral part of this Financial Services Authority Circular Letter;
3) Informasi Laporan Keberlanjutan ( <i>Sustainability Report</i> ) pada angka 1) dapat:	N/A	3) Information on the Sustainability Report in number 1) shall be;
a) Diungkapkan pada bagian lain yang relevan di luar bagian tanggung jawab sosial dan lingkungan, seperti penjelasan Direksi terkait Laporan Keberlanjutan diungkapkan dalam bagian terkait Laporan Direksi; dan/atau	N/A	a) Is disclosed in other relevant sections outside of the social and environmental responsibility section, such as the Directors' explanation regarding the Sustainability Report disclosed in the section related to the Directors' Report; and/or
b) Merujuk pada bagian lain di luar bagian tanggung jawab sosial dan lingkungan dengan tetap mengacu pada Pedoman Teknis Penyusunan Laporan Keberlanjutan ( <i>Sustainability Report</i> ) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini, seperti profil Emiten atau Perusahaan Publik;	N/A	b) Referring to other sections outside the social and environmental responsibility section while still referring to the Technical Guidelines for the Preparation of Sustainability Reports for Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular Letter, such as profile of Issuer or Public Company;
4) Laporan Keberlanjutan ( <i>Sustainability Report</i> ) sebagaimana dimaksud pada angka 1) merupakan bagian yang tidak terpisahkan dari Laporan Tahunan namun dapat disajikan secara terpisah dengan Laporan Tahunan;	N/A	4) The Sustainability Report as referred to in number 1) is an inseparable part of the Annual Report but can be presented separately from the Annual Report;

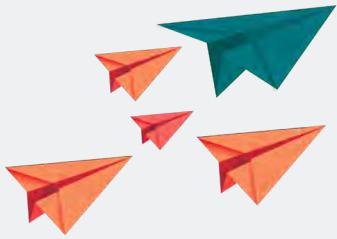


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5) Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, informasi yang diungkapkan dalam Laporan Keberlanjutan dimaksud harus:	N/A	5) In the event that the Sustainability Report is presented separately from the Annual Report, the information disclosed in the said Sustainability Report must:
a) Memuat seluruh informasi sebagaimana dimaksud pada angka 1); dan	N/A	a) Contains all the information as referred to in number 1); and
b) Disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan ( <i>Sustainability Report</i> ) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini;	N/A	b) Compiled according to the Technical Guidelines for the Preparation of a Sustainability Report for Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular Letter;
6) Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, maka dalam bagian tanggung jawab sosial dan lingkungan memuat informasi bahwa informasi mengenai tanggung jawab sosial dan lingkungan telah diungkapkan dalam Laporan Keberlanjutan yang disajikan secara terpisah dari Laporan Tahunan; dan	N/A	6) In the event that the Sustainability Report is presented separately from the Annual Report, then the social and environmental responsibility section contains information that information regarding social and environmental responsibility has been disclosed in the Sustainability Report which is presented separately from the Annual Report; and
7) Penyampaian Laporan Keberlanjutan ( <i>Sustainability Report</i> ) yang disajikan secara terpisah dengan Laporan Tahunan harus disampaikan bersamaan dengan penyampaian Laporan Tahunan.	N/A	7) Submission of the Sustainability Report which is presented separately from the Annual Report must be submitted together with the submission of the Annual Report.
i. <b>Laporan Keuangan Tahunan yang Telah Diaudit</b> Laporan keuangan tahunan yang dimuat dalam Laporan Tahunan disusun sesuai dengan standar akuntansi keuangan di Indonesia dan telah diaudit oleh akuntan publik yang terdaftar di Otoritas Jasa Keuangan. Laporan keuangan tahunan dimaksud memuat pernyataan mengenai pertanggungjawaban atas laporan keuangan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai tanggung jawab Direksi atas laporan keuangan atau peraturan perundang-undangan di sektor pasar modal yang mengatur mengenai laporan berkala perusahaan efek dalam hal Emiten merupakan perusahaan efek.	551-645	i. <b>Audited Financial Statements</b> The annual financial statements contained in the Annual Report are prepared in accordance with financial accounting standards in Indonesia and have been audited by a public accountant registered with the Financial Services Authority. The said annual financial report contains a statement regarding the accountability for financial statements as regulated in the Financial Services Authority Regulation regarding the Board of Directors' responsibility for financial reports or the laws and regulations in the capital market sector which regulates the periodic reports of securities companies in the event that the Issuer is a securities company.
j. <b>Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan</b>  Surat pernyataan anggota Direksi dan anggota Dewan Komisaris tentang tanggung jawab atas Laporan Tahunan disusun sesuai dengan format Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan sebagaimana tercantum dalam Lampiran I yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini.	501-503	j. <b>Statement Letter of Members of the Board of Directors and the Board of Commissioners regarding Responsibility for the Annual Report</b> Statement letters from members of the Board of Directors and members of the Board of Commissioners regarding responsibilities for the Annual Report are prepared in accordance with the format of Statement Letters from Members of the Board of Directors and Members of the Board of Commissioners regarding Responsibilities for the Annual Report as contained in Appendix I which is an integral part of this Circular Letter of the Financial Services Authority.

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## Kriteria Annual Report Award

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Annual Report Award Criteria

# KRITERIA ANNUAL REPORT AWARD

## Annual Report Award Criteria

Keterangan	Halaman Page	Description
<b>I. Umum</b>		<b>I. General</b>
1. Laporan tahunan disajikan dalam bahasa Indonesia yang baik dan benar dan dianjurkan menyajikan juga dalam bahasa Inggris.	✓	1. The Annual Report shall be written in good and correct Indonesian, and is recommended to be presented in English.
2. Laporan tahunan dicetak dengan kualitas yang baik dan menggunakan jenis dan ukuran huruf yang mudah dibaca..	✓	2. The Annual Report shall be printed with good quality using readable type and size of fonts.
3. Laporan tahunan mencantumkan identitas perusahaan dengan jelas Nama perusahaan dan tahun annual report ditampilkan di:	✓	3. The Annual Report shall present clear identity of the company name and the annual report financial year shall be presented on:
1. Sampul muka;	✓	1. Front Cover;
2. Samping;	✓	2. Side Cover;
3. Sampul belakang; dan	✓	3. Back Cover; and
4. Setiap halaman.	✓	4. Every page
4. Laporan tahunan ditampilkan di website perusahaan, mencakup laporan tahunan terkini dan paling kurang 4 tahun terakhir.	✓	4. Annual reports shall be displayed on the company's website, including the latest annual reports and at least the last 4 years.
<b>II. Ikhtisar Data Keuangan Penting</b>		<b>II. Key Financial Highlights</b>
1. Informasi hasil usaha perusahaan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika perusahaan tersebut menjalankan kegiatan usahanya selama kurang dari 3 (tiga) tahun.	12-15	1. Income statement in comparison for 3 (three) financial years or since the commencement of business if the company has been running its business activities for less than 3 (three) years.
Informasi memuat antara lain:	✓	Information contains the following:
1. Penjualan/pendapatan usaha;	✓	1. Front Cover;
2. Laba (rugi):	✓	2. Profit (loss):
a. Diatribusikan kepada pemilik entitas induk; dan	✓	a. Attributable to equity holders of the parent entity; and
b. Diatribusikan kepada kepentingan non pengendali;	✓	b. Attributable to non controlling interest;
3. Penghasilan komprehensif periode berjalan:	✓	3. Total comprehensive profit (loss):
a. Diatribusikan kepada pemilik entitas induk; dan	✓	a. Attributable to equity holders of the parent entity; and
b. Diatribusikan kepada kepentingan non pengendali;	✓	b. Attributable to non controlling interest;
4. Laba (rugi) per saham.	✓	4. Earning (loss) per share.
Catatan: Apabila perusahaan tidak memiliki entitas anak, perusahaan menyajikan laba (rugi) dan penghasilan komprehensif periode berjalan secara total.		Note: If the company does not have subsidiaries, the profit (loss) and other comprehensive income is presented in total.
2. Informasi posisi keuangan perusahaan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika perusahaan tersebut menjalankan kegiatan usahanya selama kurang dari 3 (tiga) tahun.	12-15	2. Financial position in comparison for 3 (three) financial years or since the commencement of business if the company has been running its business activities for less than 3 (three) years.
Informasi memuat antara lain:	✓	Information contains the following:
1. Jumlah investasi pada entitas asosiasi;	✓	1. Total investment on associates;
2. Jumlah aset;	✓	2. Total assets
3. Jumlah liabilitas; dan	✓	3. Total liabilities; and
4. Jumlah ekuitas.	✓	4. Total equity.



## KRITERIA ANNUAL REPORT AWARD

### Annual Report Award Criteria

Keterangan	Halaman Page	Description
3. Rasio keuangan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika perusahaan tersebut menjalankan kegiatan usahanya selama kurang dari 3 (tiga) tahun.	14	3. Financial ratio in comparison for 3 (three) financial years or since the commencement of business if the company has been running its business activities for less than 3 (three) years.
Informasi memuat 5 (lima) rasio keuangan yang umum dan relevan dengan industri perusahaan.		Information covers 5 (five) financial ratios, which are generally applied and relevant to the company's industry.
4. Rasio keuangan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika perusahaan tersebut menjalankan kegiatan usahanya selama kurang dari 3 (tiga) tahun.	N/A	4. Financial ratio in comparison for 3 (three) financial years or since the commencement of business if the company has been running its business activities for less than 3 (three) years.
1. Jumlah saham yang beredar;	-	1. Number of shares outstanding;
2. Informasi dalam bentuk tabel yang memuat:	-	2. The table forms contain the following information:
a. Kapitalisasi pasar berdasarkan harga pada Bursa Efek tempat saham dicatatkan;	-	a. Market capitalization based on the share price on the Stock Exchange where the share are listed;
b. Harga saham tertinggi, terendah, dan penutupan berdasarkan harga pada Bursa Efek tempat saham dicatatkan; dan	-	b. Highest, lowest and closing the share price based on share price on the Stock Exchange where the share are listed; and
c. Volume perdagangan saham pada Bursa Efek tempat saham dicatatkan.	-	c. Trading volume of shares on the Stock Exchange where the shares are listed.
3. Informasi dalam bentuk grafik yang memuat paling kurang:	-	3. The graph forms contain at least the following information:
a. Harga penutupan berdasarkan harga pada Bursa Efek tempat saham dicatatkan; dan	-	a. The closing price of shares based on the share price on the Stock Exchange where the shares are listed; and
b. Volume perdagangan saham pada Bursa Efek tempat saham dicatatkan.	-	b. Trading volume of shares on the Stock Exchange where the shares are listed
Catatan: apabila perusahaan tidak memiliki kapitalisasi pasar, informasi harga saham, dan volume perdagangan saham, agar diungkapkan.		Note: Should be disclosed if the company does not have market capitalization, share price, and share trading volume.
5. Informasi mengenai obligasi, sukuk atau obligasi konversi yang masih beredar dalam 2 (dua) tahun buku terakhir.	N/A	5. Information regarding outstanding bonds, sukuk or convertible bonds, in 2 (two) latest financial years.
Informasi memuat:		Information contains:
1. Jumlah obligasi/sukuk/obligasi konversi yang beredar ( <i>outstanding</i> );	-	1. Number of outstanding bonds, sukuk or convertible bonds;
2. Tingkat bunga/imbalan;	-	2. Interest rate/yield;
3. Tanggal jatuh tempo; dan	-	3. Maturity date; and
4. Peringkat obligasi/sukuk tahun 2018 dan 2019.	-	4. Rating of bonds/sukuk in 2018 and 2019.
Catatan: apabila perusahaan tidak memiliki obligasi/sukuk/obligasi konversi, agar diungkapkan.		Note: Should be disclosed if the company does not have outstanding bonds, sukuk or convertible bonds.
<b>III. Laporan Manajemen</b>		<b>III. Management Report</b>
1. Laporan Dewan Komisaris	26-35	1. Board of Commissioners' Report
Informasi memuat:		Information contains:
1. Penilaian atas kinerja Direksi mengenai pengelolaan perusahaan dan dasar penilaianya;	✓	1. Assessment on the performance of the Board of Directors in managing the company and the basis for such evaluation;
2. Pandangan atas prospek usaha perusahaan yang disusun oleh Direksi dan dasar pertimbangannya;	✓	2. Views on the business prospects of the company as prepared by the Board of Directors and the basis for such consideration;

## KRITERIA ANNUAL REPORT AWARD

### Annual Report Award Criteria

Keterangan	Halaman Page	Description
3. Pandangan atas penerapan/pengelolaan <i>whistle blowing system</i> (WBS) di perusahaan dan peran Dewan Komisaris dalam WBS tersebut; dan	✓	3. Views on the implementation/management of the company's whistleblowing system (WBS), and the role of the Board of Commissioners in the WBS; and
4. Perubahan komposisi Dewan Komisaris (jika ada) dan alasan perubahannya.	✓	4. Changes in the composition of the Board of Commissioners (if any) and the reason for such changes.
2. Laporan Direksi	36-51	2. Board of Directors' report  Memuat hal-hal sebagai berikut:
1. Analisis atas kinerja perusahaan, yang mencakup antara lain:  a. Kebijakan strategis; b. Perbandingan antara hasil yang dicapai dengan yang ditargetkan; dan c. Kendala-kendala yang dihadapi perusahaan dan langkah-langkah penyelesaiannya;	✓	1. Analysis of the company's performance, covering among others:  a. Strategic policies; b. Comparison between targets and achievements; and c. Challenges faced by the company and initiatives to deal with those challenges;
2. Analisis tentang prospek usaha;	✓	2. Analysis on business prospects;
3. Perkembangan penerapan tata kelola perusahaan pada tahun buku; dan	✓	3. Developments in the implementation of GCG during the fiscal year; and
4. Perubahan komposisi anggota Direksi (jika ada) dan alasan perubahannya.	✓	4. Changes in the composition of the Board of Directors (if any) and the reason for such changes.
3. Tanda tangan anggota Dewan Komisaris dan anggota Direksi	479-481	3. Signatures of members of the Board of Commissioners and Board of Directors  Memuat hal-hal sebagai berikut:
1. Tanda tangan dituangkan pada lembaran tersendiri;	✓	1. Signatures on a separate page;
2. Pernyataan bahwa Dewan Komisaris dan Direksi bertanggung jawab penuh atas kebenaran isi laporan tahunan;	✓	2. Statement of responsibility of the Board of Commissioners and Board of Directors for the accuracy of the contents of the Annual Report;
3. Ditandatangani seluruh anggota Dewan Komisaris dan anggota Direksi dengan menyebutkan nama dan jabatannya; dan	✓	3. Signed by all members of the Board of Commissioners and Board of Directors by stating their names and position; and
4. Penjelasan tertulis dalam surat tersendiri dari yang bersangkutan dalam hal terdapat anggota Dewan Komisaris atau anggota Direksi yang tidak menandatangani laporan tahunan, atau penjelasan tertulis dalam surat tersendiri dari anggota yang lain dalam hal tidak terdapat penjelasan tertulis dari yang bersangkutan.	✓	4. Written explanation in a separate letter from the person(s) concerned in the event that member(s) of Board of Commissioners or Board of Directors fail to sign the annual report; or: written explanation a separate letter from other member(s) in the event that there is no written explanation from the person(s) concerned.
<b>IV. Profil Perusahaan</b>		<b>IV. Company Profile</b>
1. Nama dan alamat lengkap perusahaan  Informasi memuat antara lain: nama dan alamat, kode pos, no. Telp, no. Fax, email, dan website.	59-61	1. Name and address of the company  Information contains, among others, name and address, postcode, telephone number, fax, email and website.
2. Riwayat singkat perusahaan  Mencakup antara lain: tanggal/tahun pendirian, nama, perubahan nama perusahaan (jika ada), dan tanggal efektif perubahan nama perusahaan.  Catatan: apabila perusahaan tidak pernah melakukan perubahan nama, agar diungkapkan.	62-63	2. Brief history of the company  Contain among others: date/year of establishment, name of the company, change of name (if any), and effective date of the change of name.  Note: to be disclosed if the company never had a change of name
3. Bidang usaha  Uraian mengenai antara lain:	69-77	3. Line of business  Description of, among others:



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### Annual Report Award Criteria

<b>Keterangan</b>	<b>Halaman Page</b>	<b>Description</b>
1. Kegiatan usaha perusahaan menurut anggaran dasar terakhir;	✓	1. The line of business as stated in the latest Articles of Association;
2. Kegiatan usaha yang dijalankan; dan	✓	2. Business activities; and
3. Produk dan/atau jasa yang dihasilkan.	✓	3. Product and/or services offered.
4. Struktur Organisasi	<b>80-81</b>	4. Organization structure  Dalam bentuk bagan, meliputi nama dan jabatan paling kurang sampai dengan struktur satu tingkat di bawah Direksi.
		Diagram of organization structure, containing name and position of personnel up to one level below Director, at least
5. Visi, Misi, dan Budaya Perusahaan Mencakup:	<b>78-79</b>	5. Vision, Mission and Corporate Culture Covers:  1. Visi perusahaan; 2. Misi perusahaan;
1. Visi perusahaan;	✓	1. Vision;
2. Misi perusahaan;	✓	2. Mission;
3. Keterangan bahwa visi dan misi tersebut telah di-review dan disetujui oleh Direksi/Dewan Komisaris pada tahun buku; dan	✓	3. Statement that the vision and mission have been reviewed and approved by the Board of Commissioners/ Directors in the fiscal year; and
4. Pernyataan mengenai budaya perusahaan ( <i>corporate culture</i> ) yang dimiliki perusahaan.	✓	4. Statement on the corporate culture.
6. Identitas dan riwayat hidup singkat anggota Dewan Komisaris	<b>82-87</b>	6. Profiles of members of the Board of Commissioners  Informasi memuat antara lain:
1. Nama;	✓	Contain information on: 1. Name;
2. Jabatan dan periode jabatan (termasuk jabatan pada perusahaan atau lembaga lain);	✓	2. Position and period in position (including position(s) held at other company/institution);
3. Umur;	✓	3. Age;
4. Domisili;	✓	4. Domicile;
5. Pendidikan (Bidang Studi dan Lembaga Pendidikan);	✓	5. Education (study field and education institution);
6. Pengalaman kerja (Jabatan, Instansi, dan Periode Menjabat); dan	✓	6. Work experience (position, company, and period in position); and
7. Riwayat penunjukkan (periode dan jabatan) sebagai anggota Dewan Komisaris di Perusahaan sejak pertama kali ditunjuk.	✓	7. History of assignments (period and position) as a member of the Board of Commissioners at the company since the first appointment.
7. Identitas dan riwayat hidup singkat anggota Direksi	<b>88-93</b>	7. Profiles of members of the Board of Directors  Informasi memuat antara lain:
1. Nama;	✓	Contain information on: 1. Name;
2. Jabatan dan periode jabatan (termasuk jabatan pada perusahaan atau lembaga lain);	✓	2. Position and period in position (including position(s) held at other company/institution);
3. Umur;	✓	3. Age;
4. Domisili;	✓	4. Domicile;
5. Pendidikan (Bidang Studi dan Lembaga Pendidikan);	✓	5. Education (study field and education institution);
6. Pengalaman kerja (Jabatan, Instansi, dan Periode Menjabat); dan	✓	6. Work experience (position, company, and period in position); and
7. Riwayat penunjukkan (periode dan jabatan) sebagai anggota Direksi di Perusahaan sejak pertama kali ditunjuk.	✓	7. History of assignments (period and position) as member of the Board of Directors at the company since the first appointment.
8. Jumlah karyawan (komparatif 2 tahun) dan data pengembangan kompetensi karyawan yang mencerminkan adanya kesempatan untuk masing-masing level organisasi.	<b>107-128</b>	8. Total number of employees (comparative for 2 years) and data on employee competence development programs reflecting equal opportunities for each level of the organization.
Informasi memuat antara lain:		Information contains, among others:
1. Jumlah karyawan untuk masing-masing level organisasi;	✓	1. Number of employees at each level of the organization;

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<b>Keterangan</b>	<b>Halaman Page</b>	<b>Description</b>
2. Jumlah karyawan untuk masing-masing tingkat pendidikan;	✓	2. Number of employees by education;
3. Jumlah karyawan berdasarkan status kepegawaian;	✓	3. Number of employees by employment status;
4. Data pengembangan kompetensi karyawan yang telah dilakukan pada tahun buku yang terdiri dari pihak (level jabatan) yang mengikuti pelatihan, jenis pelatihan, dan tujuan pelatihan; dan	✓	4. Data on employee competence development programs during the fiscal year, concerning the position of participants, type of training, and purpose of training; and
5. Biaya pengembangan kompetensi karyawan yang telah dikeluarkan pada tahun buku.	✓	5. The costs of employee competence development programs in the fiscal year.
9. Komposisi Pemegang saham  Mencakup antara lain:	146	9. Shareholders composition  Covering among others:
1. Rincian nama pemegang saham yang meliputi 20 pemegang saham terbesar dan persentase kepemilikannya;	-	1. Names of the 20 largest shareholders and their shareholding percentage;
2. Rincian pemegang saham dan persentase kepemilikannya meliputi:	-	2. Details of shareholders and shareholding percentage:
a. Nama pemegang saham yang memiliki 5% atau lebih saham; dan	-	a. Names of shareholders with 5% or more shareholding; and
b. Kelompok pemegang saham masyarakat dengan kepemilikan saham masing-masing kurang dari 5%.	-	b. Group of public shareholders with individual shareholding of less than 5% each.
3. Saham yang dimiliki Direksi dan Komisaris	-	3. Share own by the Board of Directors and the Board of Commissioners
Catatan: apabila Direktur dan Komisaris tidak memiliki saham langsung dan tidak langsung, agar diungkapkan.		Note: should be disclosed if the Director and Commissioner does not own shares, directly or indirectly.
10. Daftar entitas anak dan/atau entitas asosiasi  Dalam bentuk tabel memuat informasi antara lain:	152	10. List of subsidiaries and/or associated entities  In table form, containing:
1. Nama entitas anak dan/atau asosiasi;	✓	1. Name of subsidiary and/or associated entity;
2. Persentase kepemilikan saham;	✓	2. Share-ownership percentage;
3. Keterangan tentang bidang usaha entitas anak dan/atau entitas asosiasi; dan	✓	3. Line of business of subsidiary and/or associated entity; and
4. Keterangan status operasi entitas anak dan/atau entitas asosiasi (telah beroperasi atau belum beroperasi).	✓	4. The operational status of subsidiary and/or associated entity (in commercial operation/not yet in commercial operation).
11. Struktur grup perusahaan  Struktur grup perusahaan dalam bentuk bagan yang menggambarkan entitas induk, entitas anak, entitas asosiasi, joint venture, dan special purpose vehicle (SPV).	153	11. Corporate group structure  Diagram of corporate group structure involving relationship of the parent company, subsidiary, associated entity, joint venture, and special purpose vehicle (SPV).
12. Kronologi penerbitan saham (termasuk private placement) dan/atau pencatatan saham dari awal penerbitan sampai dengan akhir tahun buku  Mencakup antara lain:	N/A	12. Chronology of share listing (including private placement) and/or share listing from the share issuance up to the end of the fiscal year  Covers, among others:
1. Tahun penerbitan saham, jumlah saham, nilai nominal saham, dan harga penawaran saham untuk masing-masing tindakan korporasi (corporate action);	-	1. Year of share issuance, number of shares issued, par value, and share offer price, for each separate corporate action;
2. Jumlah saham tercatat setelah masing-masing tindakan korporasi (corporate action); dan	-	2. Total number of shares outstanding following the corporate action; and
3. Nama bursa dimana saham perusahaan dicatatkan.	-	3. The stock exchange where the shares are listed.



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Keterangan	Halaman Page	Description
Catatan: apabila perusahaan tidak memiliki kronologi pencatatan saham, agar diungkapkan.		Note: should be disclosed if the company does not have the chronology of share listing.
13. Kronologi penerbitan dan/atau pencatatan efek lainnya dari awal penerbitan sampai dengan akhir tahun buku	N/A	13. Chronology of other securities issuance and/or listing from the time of issuance up until the end of the fiscal year
Mencakup antara lain:		Covers, among others:
1. Nama efek lainnya, tahun penerbitan efek lainnya, tingkat bunga/imbalan efek lainnya, dan tanggal jatuh tempo efek lainnya;	-	1. Name of security instrument, year of issuance, interest rate/yield of securities, and maturity date;
2. Nilai penawaran efek lainnya;	-	2. Offering price of other securities;
3. Nama bursa dimana efek lainnya dicatatkan; dan	-	3. The stock exchange where the securities are listed; and
4. Peringkat efek.	-	4. Rating of securities.
Catatan: apabila perusahaan tidak memiliki kronologi pencatatan saham, agar diungkapkan.		Note: should be disclosed if the company does not have the chronology of share listing.
14. Nama dan alamat lembaga dan/atau profesi penunjang	158	14. Name and address of supporting institutions and/or professionals
Mencakup antara lain:		Covering among others:
1. Nama dan alamat BAE/pihak yang mengadministrasikan saham perusahaan;	✓	1. Name and address of the company's Share Registrar;
2. Nama dan alamat Kantor Akuntan Publik; dan	✓	2. Name and address of Public Accountant Firm; and
3. Nama dan alamat perusahaan pemeringkat efek.	✓	3. Name and address of rating agencies.
15. Penghargaan yang diterima dalam tahun buku terakhir dan/atau sertifikasi yang masih berlaku dalam tahun buku terakhir baik yang berskala nasional maupun internasional	19-23	15. Awards received during the fiscal year, or valid certification in the fiscal year, at both national and international levels
Informasi memuat antara lain:		Information covers, among others:
1. Nama penghargaan dan/atau sertifikasi;	✓	1. Name of award and/or certification;
2. Tahun perolehan penghargaan dan/atau sertifikasi;	✓	2. Year received/issued;
3. Badan pemberi penghargaan dan/atau sertifikasi; dan	✓	3. Name of institution that issued the award/certification; and
4. Masa berlaku (untuk sertifikasi).	✓	4. Validity period (certification).
16. Nama dan alamat entitas anak dan/atau kantor cabang atau kantor perwakilan (jika ada)	152, 154-157	16. Name and address of subsidiaries and/or branch offices or representative offices (if any)
Informasi memuat antara lain:		Information covers, among others:
1. Nama dan alamat entitas anak; dan	✓	1. Name and address of subsidiaries; and
2. Nama dan alamat kantor cabang/perwakilan.	✓	2. Name and address of branch/representative office.
Catatan: apabila perusahaan tidak memiliki entitas anak, kantor cabang, dan kantor perwakilan, agar diungkapkan.		Note: should be disclosed if the company does not have a subsidiary, branch office or representative office.
17. Informasi pada Website Perusahaan	159	17. Information in the corporate website
Meliputi paling kurang:		Covers at the very least:
1. Informasi pemegang saham sampai dengan pemilik akhir individu;	✓	1. Information of shareholders up to the individual ultimate shareholder;
2. Isi Kode Etik;	-	2. Contents of the Code of Conduct;

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<b>Keterangan</b>	<b>Halaman Page</b>	<b>Description</b>
3. Informasi Rapat Umum Pemegang Saham (RUPS) paling kurang meliputi bahan mata acara yang dibahas dalam RUPS, ringkasan risalah RUPS, dan informasi tanggal penting yaitu tanggal pengumuman RUPS, tanggal pemanggilan RUPS, tanggal RUPS, tanggal ringkasan risalah RUPS diumumkan;	✓	3. Information on the General Meeting of Shareholders (GMS), covering at least agenda of the GMS, the summary of GMS resolutions, and information of pertinent dates, namely the dates of GMS announcement, GMS invitation, GMS event, an announcement of summary GMS resolutions;
4. Laporan keuangan tahunan terpisah (5 tahun terakhir);	✓	4. Annual financial statements (last 5 years);
5. Profil Dewan Komisaris dan Direksi; dan	✓	5. Profiles of the Board of Commissioners and Directors; and
6. Piagam/Charter Dewan Komisaris, Direksi, Komitekomite, dan Unit Audit Internal.	-	6. Board manual/Charter of the BoC. BoD, Committees and Internal Audit Unit.
18. Pendidikan dan/atau pelatihan Dewan Komisaris, Direksi, Komite-komite, Sekretaris Perusahaan, dan Unit Audit Internal  Meliputi paling kurang informasi (jenis dan pihak yang relevan dalam mengikuti):  1. Pendidikan dan/atau pelatihan untuk Dewan Komisaris; 2. Pendidikan dan/atau pelatihan untuk Direksi; 3. Pendidikan dan/atau pelatihan untuk Komite Audit; 4. Pendidikan dan/atau pelatihan untuk Komite Nominasi dan Remunerasi; 5. Profil Dewan Komisaris dan Direksi; dan 6. Pendidikan dan/atau pelatihan untuk Sekretaris Perusahaan; dan 7. Pendidikan dan/atau pelatihan untuk Unit Audit Internal. yang diikuti pada tahun buku.	111-128	18. Training and education for Board of Commissioners, Board of Directors, Committees, Corporate Secretary, and Internal Audit Unit  Cover at least information of type of training and participant of:  1. Training and/or education for Board of Commissioners; 2. Training and/or education for Board of Directors; 3. Training and/or education for Audit Committee; 4. Annual financial statements (last 5 years); 5. Training and/or education for Nomination and Remuneration Committee; 6. Training and/or education for Corporate Secretary; and 7. Training and/or education for Internal Audit Unit. During the fiscal year.
Catatan: apabila tidak terdapat pendidikan dan/atau pelatihan pada tahun buku, agar diungkapkan		Note: should be disclosed if there are no training and/or education during the fiscal year
<b>V. Analisa dan Pembahasan Manajemen atas Kinerja Perusahaan</b>		<b>V. Management Discussion and Analysis on the Company Performance</b>
1. Tinjauan operasi per segmen usaha  Memuat uraian mengenai:  1. Penjelasan masing-masing segmen usaha. 2. Kinerja per segmen usaha, antara lain:  a. Produksi; b. Peningkatan/penurunan kapasitas produksi; c. Penjualan/pendapatan usaha; dan d. Profitabilitas.	165-167	1. Operation review per business segment  Includes analysis on:  1. Elaboration on each business segment. 2. Performance of each business segment, among others:  a. Production; b. Increase/Decrease of production capacity; c. Sales/income; and d. Profitability.
2. Uraian atas kinerja keuangan perusahaan  Analisis kinerja keuangan yang mencakup perbandingan antara kinerja keuangan tahun yang bersangkutan dengan tahun sebelumnya dan penyebab kenaikan/penurunan suatu akun (dalam bentuk narasi dan tabel), antara lain mengenai:  1. Aset lancar, aset tidak lancar, dan total aset; 2. Liabilitas jangka pendek, liabilitas jangka panjang dan total liabilitas;	178-201	2. Description on the Company's financial performance  An analysis comparing the performance of the current year and that of the previous year (in the form of narration and tables) and the reasons for the increase/decrease of the accounts, including in:  1. Current assets, non-current assets, and total assets; 2. Current liabilities, Non-current liabilities, and total liabilities;



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3. Ekuitas;	✓	3. Equity;
4. Penjualan/pendapatan usaha, beban, laba (rugi), penghasilan komprehensif lain, dan penghasilan komprehensif periode berjalan; dan	✓	4. Sales/operating revenues, expenses, Profit (Loss), other comprehensive income, comprehensive income for the current year; and
5. Arus kas.	✓	5. Cash flows.
3. Bahasan dan analisis tentang kemampuan membayar utang dan tingkat kolektibilitas piutang perusahaan, dengan menyajikan perhitungan rasio yang relevan sesuai dengan jenis industri perusahaan	202-203	3. Discussion and analysis on solvability and level of the company receivables collectibility, by presenting relevant ratio calculation in line with the company's type of industry
Penjelasan tentang:		Explanation on:
1. Kemampuan membayar hutang, baik jangka pendek maupun jangka panjang; dan	✓	1. Solvability, both short term and long term; and
2. Tingkat kolektibilitas piutang.	✓	2. Level of receivables collectibility.
4. Bahasan tentang struktur modal ( <i>capital structure</i> ) dan kebijakan manajemen atas struktur modal ( <i>capital structure policy</i> )	204-205	4. Discussion on capital structure and Capital Structure Policy
Penjelasan tentang:		Explanation on:
1. Rincian struktur modal ( <i>capital structure</i> ) yang terdiri dari utang berbasis bunga/sukuk dan ekuitas;	✓	1. Details of capital structure comprising of interestbearing debts/sukuk and equity;
2. Kebijakan manajemen atas struktur modal ( <i>capital structure policies</i> ); dan	✓	2. Capital structure policies; and
3. Dasar pemilihan kebijakan manajemen atas struktur modal.	✓	3. Basis for the determination of capital structure policies.
5. Bahasan mengenai ikatan yang material untuk investasi barang modal (bukan ikatan pendanaan) pada tahun buku terakhir	206	5. Discussion on material commitments of capital investments (instead of funding commitments) in the last fiscal year
Penjelasan tentang:		Explanation on:
1. Nama pihak yang melakukan ikatan;	✓	1. Parties in the commitments;
2. Tujuan dari ikatan tersebut;	✓	2. Objectives of the commitments;
3. Sumber dana yang diharapkan untuk memenuhi ikatan-ikatan tersebut;	✓	3. Sources of funds to meet the commitments;
4. Mata uang yang menjadi denominasi; dan	✓	4. Denomination currency of commitments; and
5. Langkah-langkah yang direncanakan perusahaan untuk melindungi risiko dari posisi mata uang asing yang terkait.	✓	5. Initiatives taken to mitigate exchange rate risk.
Catatan: apabila perusahaan tidak mempunyai ikatan terkait investasi barang modal pada tahun buku terakhir agar diungkapkan.		Note: should be disclosed if the company does not have any material commitment to capital investments in the fiscal year.
6. Bahasan mengenai investasi barang modal yang direalisasikan pada tahun buku terakhir	206	6. Discussion on capital investment realized at the latest financial year
Penjelasan tentang:		Explanation on:
1. Jenis investasi barang modal;	✓	1. Type of capital investment;
2. Tujuan investasi barang modal; dan	✓	2. Objectives of capital investment; and
3. Nilai investasi barang modal yang dikeluarkan pada tahun buku terakhir.	✓	3. The nominal value of capital investment realized in the last fiscal year.
Catatan: apabila tidak terdapat realisasi investasi barang modal, agar diungkapkan.		Note: should be disclosed if there are no capital investment.
7. Informasi perbandingan antara target pada awal tahun buku dengan hasil yang dicapai (realisasi), dan target atau proyeksi yang ingin dicapai untuk satu tahun mendatang mengenai pendapatan, laba, dan lainnya yang dianggap penting bagi perusahaan.	208	7. Information on the comparison between initial target at the beginning of the financial year and the realization and target or the projection for the next year concerning income, profit, capital structure, and others considered a significant target for the company.

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<b>Keterangan</b>	<b>Halaman Page</b>	<b>Description</b>
Informasi memuat antara lain:		Contain information on:
1. Perbandingan antara target pada awal tahun buku dengan hasil yang dicapai (realisasi); dan	✓	1. Comparison of targets at the beginning of fiscal year and achievements; and
2. Target atau proyeksi yang ingin dicapai dalam 1 (satu) tahun mendatang.	✓	2. Targets or projections set for the next 1 (one) year.
8. Informasi dan fakta material yang terjadi setelah tanggal laporan akuntan	207	8. Information and material facts following the date of accounting report (Subsequent events)
Uraian kejadian penting setelah tanggal laporan akuntan termasuk dampaknya terhadap kinerja dan risiko usaha di masa mendatang.	✓	Description of significant events following the date of accounting report including its impact on business risk and performance in the future.
Catatan: apabila tidak ada kejadian penting setelah tanggal laporan akuntan, agar diungkapkan.		Note: should be disclosed if there are no subsequent events.
9. Uraian tentang prospek usaha perusahaan	207	9. Description about Company's Business prospects
Uraian mengenai prospek perusahaan dikaitkan dengan industri dan ekonomi secara umum disertai data pendukung kuantitatif dari sumber data yang layak dipercaya.	✓	The description of on business prospects related to the general industry and economy including quantitative supporting data from reliable resources
10. Uraian tentang aspek pemasaran	209-210	10. Description about Marketing Aspects
Uraian tentang aspek pemasaran atas produk dan/atau jasa perusahaan, antara lain strategi pemasaran dan pangsa pasar	✓	The description of on marketing aspects of the company's products and/or services, among others marketing strategy and market shares
11. Uraian mengenai kebijakan dividen dan jumlah dividen kas per saham dan jumlah dividen per tahun yang diumumkan atau dibayar selama 2 (dua) tahun buku terakhir	211	4. The description of on dividend policy and total cash dividend per share and total dividend per year that are published or disbursed during last 2 (two) financial years
Memuat uraian mengenai:		Contain information on:
1. Kebijakan pembagian dividen;	✓	1. Dividend payout policy;
2. Total dividen yang dibagikan;	✓	2. Total dividend disbursement;
3. Jumlah dividen kas per saham;	✓	3. Total cash dividend per share;
4. Payout ratio; dan	✓	4. Payout ratio; and
5. Tanggal pengumuman dan pembayaran dividen kas untuk masing-masing tahun.	✓	5. Announcement date and cash dividend payout for each year.
Catatan: apabila tidak ada pembagian dividen, agar diungkapkan alasannya.		Note: To disclose if there are no dividend disbursement and its reasons.
12. Program kepemilikan saham oleh karyawan dan/ atau manajemen yang dilaksanakan perusahaan (ESOP/MSOP) yang masih ada sampai tahun buku	212	12. Employee/Management Share Ownership Program (ESOP/ MSOP) still ongoing in the fiscal year
Memuat uraian mengenai:		Contain information on:
1. Jumlah saham ESOP/MSOP dan realisasinya;	✓	1. Number of ESOP/MSOP shares and its execution;
2. Jangka waktu;	✓	2. Period;
3. Persyaratan karyawan dan/atau manajemen yang berhak; dan	✓	3. Eligible employee/management; and
4. Harga exercise.	✓	4. Exercise price.
Catatan: apabila tidak memiliki program dimaksud, agar diungkapkan.		Note: should be disclosed if there are no such programs
13. Realisasi penggunaan dana hasil penawaran umum (dalam hal perusahaan masih diwajibkan menyampaikan laporan realisasi penggunaan dana)	211	13. Realization of initial public offering proceeds (in the event of the company is obligated to submit the report)
Memuat uraian mengenai:		Contain information on:
1. Total perolehan dana;	-	1. Total proceeds;
2. Rencana penggunaan dana;	-	2. Proceeds utilization plan;
3. Rincian penggunaan dana;	-	3. Proceeds utilization details;
4. Saldo dana; dan	-	4. Proceeds balance; and



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5. Tanggal persetujuan RUPS/RUPO atas perubahan penggunaan dana (jika ada).  Catatan: apabila tidak memiliki informasi realisasi penggunaan dana hasil penawaran umum, agar diungkapkan.	-	5. The date of GMS/GMB resolution on the change of proceeds utilization (if any).  Note: should be disclosed if there are no such information of realization of proceeds of public offering.
14. Informasi transaksi material yang mengandung benturan kepentingan dan/atau transaksi dengan pihak afiliasi  Memuat uraian mengenai: 1. Nama pihak yang bertransaksi dan sifat hubungan afiliasi; 2. Penjelasan mengenai kewajaran transaksi; 3. Alasan dilakukannya transaksi; 4. Realisasi transaksi pada periode tahun buku terakhir; 5. Kebijakan perusahaan terkait dengan mekanisme review atas transaksi; dan 6. Pemenuhan peraturan dan ketentuan terkait.  Catatan: apabila tidak mempunyai transaksi dimaksud, agar diungkapkan.	212	14. Material transaction information with conflict of interest and/or transaction with related parties  Contain information on: 1. Name of transacting parties and the nature of related parties; 2. Description of the transaction fairness; 3. Transaction background; 4. Transaction realization at the last financial year; 5. Company policy related with transaction review mechanism; and 6. Compliance to relevant regulations and provisions.  Note: To disclose if there are no transactions.
15. Uraian mengenai perubahan peraturan perundang-undangan terhadap perusahaan pada tahun buku terakhir  Uraian memuat antara lain: 1. Nama peraturan perundang-undangan yang mengalami perubahan; dan 2. Dampaknya (kuantitatif dan/atau kualitatif) terhadap perusahaan (jika signifikan) atau pernyataan bahwa dampaknya tidak signifikan.  Catatan: apabila tidak terdapat perubahan peraturan perundang-undangan pada tahun buku terakhir, agar diungkapkan.	215	15. Description on changes in laws and regulations during the fiscal year that impacted on the company  Name of regulations; and  1. Name of regulations; and 2. The impact (quantitative and/or qualitative) on the company (if significant or statement that this impact not significant).  Note: To disclose if there are no changes in the laws and regulations that have significant impacts
16. Uraian mengenai perubahan kebijakan akuntansi yang diterapkan perusahaan pada tahun buku terakhir  Uraian memuat antara lain: 1. Perubahan kebijakan akuntansi; 2. Alasan perubahan kebijakan akuntansi; dan 3. Dampaknya secara kuantitatif terhadap laporan keuangan.  Catatan: apabila tidak terdapat perubahan kebijakan akuntansi pada tahun buku terakhir, agar diungkapkan.	215	16. Description on the changes in accounting policy implemented by the company at the last financial year  Descriptions include among others: 1. Changes in accounting policy; 2. Reasons for the change; and 3. Quantitative impact on the financial statements.  Note: To disclose if there are no changes in accounting policies during the fiscal year
17. Informasi kelangsungan usaha Pengungkapan informasi mengenai:  1. Hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha perusahaan pada tahun buku terakhir; 2. Assessment manajemen atas hal-hal pada angka 1; dan 3. Asumsi yang digunakan manajemen dalam melakukan assessment.	216-217	17. Information on business continuity Disclosures on:  1. Significant issues on the company business continuity at the last financial year; 2. Management assessment on point 1; and 3. Assumption implemented by the management in conducting the assessment.

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Catatan: apabila tidak terdapat hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha perusahaan pada tahun buku terakhir, agar diungkapkan asumsi yang mendasari manajemen dalam meyakini bahwa tidak terdapat hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha perusahaan pada tahun buku terakhir.		Note: if there are no issues that potentially have significant influences to the company's business continuity at the last financial year, to disclose the basis of management assumption in ensuring that there are no issues that potentially have significant influences on the company's business continuity at the last financial year.
<b>VI. Good Corporate Governance</b>		<b>VI. Good Corporate Governance</b>
1. Uraian Dewan Komisaris	<b>262-282</b>	1. Description of the Board of Commissioners
Uraian memuat antara lain:		Covers the following:
1. Uraian tanggung jawab Dewan Komisaris;	✓	1. Board of Commissioners responsibilities;
2. Penilaian atas kinerja masing-masing komite yang berada di bawah Dewan Komisaris dan dasar penilaianya; dan	✓	2. Assessment of performance of committees under the Board and the basis for such assessment; and
3. Pengungkapan mengenai Board Charter (pedoman dan tata tertib kerja Dewan Komisaris).	✓	3. Board Charter disclosures (Board of Commissioners work guidelines and procedures).
2. Komisaris Independen (jumlahnya minimal 30% dari total Dewan Komisaris)	<b>279-282</b>	2. Independent Commissioners (at least 30% of the total personnel of the Board of Commissioners)
Meliputi antara lain:		Covers the following:
1. Kriteria penentuan Komisaris Independen; dan	✓	1. Assignment criteria of Independent Commissioners; and
2. Pernyataan tentang independensi masing-masing Komisaris Independen.	✓	2. Independence statement of each Independent Commissioner.
3. Uraian Direksi	<b>283-299</b>	3. Description of the Board of Directors
Meliputi antara lain:		Covers the following:
1. Ruang lingkup pekerjaan dan tanggung jawab masing-masing anggota Direksi;	✓	1. Duties and responsibilities of each member of the Board of Directors;
2. Penilaian atas kinerja komite-komite yang berada di bawah Direksi (jika ada); dan	✓	2. Assessment of performance of committees under the Board (if any); and
3. Pengungkapan mengenai Board Charter (pedoman dan tata tertib kerja Direksi)	✓	3. Board Charter disclosures (Board of Directors work guidelines and procedures)
4. Penilaian Penerapan GCG untuk tahun buku 2020 yang meliputi paling kurang aspek Dewan Komisaris dan Direksi	<b>226-228</b>	4. GCG implementation assessment for 2020, at least for aspects of the Board of Commissioners and/or Board of Directors
Memuat uraian mengenai:		Covers the following:
1. Kriteria yang digunakan dalam penilaian;	✓	1. Assessment criteria;
2. Pihak yang melakukan penilaian;	✓	2. Assessor;
3. Skor penilaian masing-masing kriteria;	✓	3. Assessment score on each criteria;
4. Rekomendasi hasil penilaian; dan	✓	4. Recommendations on results of assessment; and
5. Alasan belum/tidak diterapkannya rekomendasi.	✓	5. Reasons for the delay or non implementation of such recommendations.
Catatan: apabila tidak ada penilaian penerapan GCG untuk tahun buku 2019, agar diungkapkan.		Note: should be disclosed if there are no GCG assessment for fiscal 2019.
5. Uraian mengenai kebijakan remunerasi bagi Dewan Komisaris dan Direksi	<b>325-328</b>	5. Description of the remuneration policy for the Board of Commissioners and Board of Directors
Mencakup antara lain:		Covers the following:
1. Pengungkapan prosedur pengusulan sampai dengan penetapan remunerasi Dewan Komisaris;	✓	1. Disclosure of procedure for the proposal and determination of remuneration for the Board of Commissioners;
2. Pengungkapan prosedur pengusulan sampai dengan penetapan remunerasi Direksi;	✓	2. Disclosure of procedure for the proposal and determination of remuneration for the Board of Directors;



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3. Struktur remunerasi yang menunjukkan komponen remunerasi dan jumlah nominal per komponen untuk setiap anggota Dewan Komisaris;	✓	3. Remuneration structure showing the remuneration components and amounts per component for each member of the Board of Commissioners;
4. Struktur remunerasi yang menunjukkan komponen remunerasi dan jumlah nominal per komponen untuk setiap anggota Direksi;	✓	4. Remuneration structure showing the remuneration components and amounts per component for each member of the Board of Directors;
5. Pengungkapan indikator untuk penetapan remunerasi Direksi; dan	✓	5. Disclosure of indicators for the remuneration of the Board of Directors; and
6. Pengungkapan bonus kinerja, bonus non kinerja, dan/atau opsi saham yang diterima masing-masing anggota Dewan Komisaris dan Direksi (jika ada).	✓	6. Disclosure of performance bonus, nonperformance bonus, and/or share option received by each members of the Board of Commissioners and Directors (if any).
Catatan: apabila tidak terdapat bonus kinerja, bonus non kinerja, dan opsi saham yang diterima setiap anggota Dewan Komisaris dan Direksi, agar diungkapkan.		Note: should be disclosed if there are no performance bonus, non-performance bonus, and/or share option received by each members of the Board of Commissioners and Directors.
6. Frekuensi dan Tingkat Kehadiran Rapat yang dihadiri mayoritas anggota pada rapat Dewan Komisaris (minimal 1 kali dalam 2 bulan), Rapat Direksi (minimal 1 kali dalam 1 bulan), dan Rapat Gabungan Dewan Komisaris dengan Direksi (minimal 1 kali dalam 4 bulan)	306-324	6. Meeting frequency and attendance of Board of Commissioners (at least once in 2 months), Board of Directors (at least once in a month), and joint meetings of BoC and BoD (at least once in 4 months)
Informasi memuat antara lain:		Covers among others:
1. Tanggal Rapat;	✓	1. Date;
2. Peserta Rapat; dan	✓	2. Attendance; and
3. Agenda Rapat. untuk masing-masing rapat Dewan Komisaris, Direksi, dan rapat gabungan.	✓	3. Agenda. Of each of the meetings of BoC, BoD and Joint Meetings of BoC and BoD.
7. Informasi mengenai pemegang saham utama dan pengendali, baik langsung maupun tidak langsung, sampai kepada pemilik individu.	237	7. Information on majority and controlling shareholders, direct or indirect, up to the ultimate individual shareholder.
Dalam bentuk skema atau diagram yang memisahkan pemegang saham utama dengan pemegang saham pengendali.	✓	Diagram with separate illustration for majority shareholders and controlling shareholders
Catatan: yang dimaksud pemegang saham utama adalah pihak yang, baik secara langsung maupun tidak langsung, memiliki sekurang-kurangnya 20% (dua puluh perseratus) hak suara dari seluruh saham yang mempunyai hak suara yang dikeluarkan oleh suatu Perseroan, tetapi bukan pemegang saham pengendali.		Note: majority shareholders are parties that own, directly or indirectly, at least 20% of the voting rights of the total share with voting rights issued by the company, but is not the controlling shareholder
8. Pengungkapan hubungan afiliasi antara anggota Direksi, Dewan Komisaris, dan Pemegang Saham Utama dan/atau pengendali	333	8. Disclosure of affiliation between members of the Board of Directors, Board of Commissioners and Majority/Controlling Shareholders
Mencakup antara lain:		Covers among others:
1. Hubungan afiliasi antara anggota Direksi dengan anggota Direksi lainnya;	✓	1. The affiliation between a member of the Board of Directors with fellow members of the Board of Directors;
2. Hubungan afiliasi antara anggota Direksi dan anggota Dewan Komisaris;	✓	2. The affiliation between a member of the Board of Directors with members of the Board of Commissioners;
3. Hubungan afiliasi antara anggota Direksi dengan Pemegang Saham Utama dan/atau Pengendali;	✓	3. The affiliation between a member of the Board of Directors with Majority and/or Controlling Shareholder;
4. Hubungan afiliasi antara anggota Dewan Komisaris dengan anggota Komisaris lainnya; dan	✓	4. The affiliation between a member of the Board of Commissioners with fellow members of the Board of Commissioners; and

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5. Hubungan afiliasi antara anggota Dewan Komisaris dengan Pemegang Saham Utama dan/atau Pengendali.  Catatan: apabila tidak mempunyai hubungan afiliasi dimaksud, agar diungkapkan.	✓	5. The affiliation between a member of the Board of Commissioners with Majority and/or Controlling Shareholder.  Note: should be disclosed if there is no affiliation relationship
9. Komite Audit  Mencakup antara lain:	337-348	9. Audit Committee  Covers among others:  1. Nama, jabatan, dan periode jabatan anggota komite audit;
1. Riwayat pendidikan (Bidang Studi dan Lembaga Pendidikan) dan pengalaman kerja (Jabatan, Instansi, dan Periode Menjabat) anggota komite audit;	✓	1. Name, position and tenure of audit committee members;
2. Independensi anggota komite audit;	✓	2. Education qualifications (study field and institution) and work experience (position, company and tenure) of audit committee members;
3. Uraian tugas dan tanggung jawab;	✓	3. Independence of audit committee members;
4. Uraian pelaksanaan kegiatan komite audit pada tahun buku; dan	✓	4. Duties and responsibilities;
5. Frekuensi pertemuan dan tingkat kehadiran komite audit.	✓	5. Brief report of audit committee activity; and
6. Frekuensi pertemuan dan tingkat kehadiran komite audit.	✓	6. Meeting frequency and attendance of audit committee.
10. Komite Nominasi dan/atau Remunerasi  Mencakup antara lain:	362-370	10. Nomination and/or Remuneration Committee  Covers among others:  1. Nama, jabatan, dan riwayat hidup singkat anggota komite nominasi dan/atau remunerasi;
1. Independensi komite nominasi dan/atau remunerasi;	✓	1. Name, position and brief profiles of members of the Nomination and/or Remuneration Committee;
3. Uraian tugas dan tanggung jawab;	✓	2. Independence of Nomination and/or Remuneration Committee;
4. Uraian pelaksanaan kegiatan komite nominasi dan/ atau remunerasi pada tahun buku;	✓	3. Duties and responsibilities;
5. Frekuensi pertemuan dan tingkat kehadiran komite nominasi dan/atau remunerasi;	✓	4. Brief report of Nomination and/or Remuneration committee activity; and
6. Pernyataan adanya pedoman komite nominasi dan/atau remunerasi; dan	✓	5. Meeting frequency and attendance of nomination and/or remuneration committee.
7. Kebijakan mengenai suksesi Direksi.	✓	6. Statement of nomination and/or remuneration committee charter; and
11. Komite-komite lain di bawah Dewan Komisaris yang dimiliki oleh perusahaan  Mencakup antara lain:	349-361	11. Other committees under the Board of Commissioners  Covers among others:  1. Nama, jabatan, dan riwayat hidup singkat anggota komite lain;
2. Independensi komite lain;	✓	1. Name, position and brief profile of members of committee;
3. Uraian tugas dan tanggung jawab;	✓	2. Independence of committee;
4. Uraian pelaksanaan kegiatan komite lain pada tahun buku; dan	✓	3. Duties and responsibilities;
5. Frekuensi pertemuan dan tingkat kehadiran komite lain.	✓	4. Committee activity in the fiscal year; and
12. Uraian tugas dan Fungsi Sekretaris Perusahaan  Mencakup antara lain:	394-401	12. Description of duties and functions of Corporate Secretary  Covers among others:  1. Nama, dan riwayat jabatan singkat sekretaris perusahaan;
2. Domisili;	✓	1. Name and brief work experience of Corporate Secretary;
		2. Domicile;



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3. Uraian tugas dan tanggung jawab; dan	✓	3. Duties and responsibilities; and
4. Uraian pelaksanaan tugas sekretaris perusahaan pada tahun buku.	✓	4. Report of activities of Corporate Secretary in the fiscal year
13. Uraian mengenai unit audit internal  Mencakup antara lain:	<b>403-418</b>	13. Description on Internal Audit Unit  Covers among others:
1. Nama ketua unit audit internal;	✓	1. Name of internal audit unit head;
2. Jumlah pegawai (auditor internal) pada unit audit internal;	✓	2. Total employees (internal auditors) in internal audit unit;
3. Sertifikasi sebagai profesi audit internal;	✓	3. Certification on internal audit profession;
4. Kedudukan unit audit internal dalam struktur perusahaan;	✓	4. Internal audit unit composition in the company's structure;
5. Uraian pelaksanaan kegiatan unit audit internal pada tahun buku; dan	✓	5. Brief report on internal audit unit activity implementation; and
6. Pihak yang mengangkat dan memberhentikan ketua unit audit internal.	✓	6. The parties responsible to appoint/terminate the internal audit unit head.
14. Akuntan Publik	<b>419-420</b>	14. Public Accountant
Informasi memuat antara lain:		Information, among others:
1. Nama dan tahun akuntan publik yang melakukan audit laporan keuangan tahunan selama 5 tahun terakhir;	✓	1. Name and year of the public accountant that audits the annual financial statements in the last 5 years;
2. Nama dan tahun Kantor Akuntan Publik yang melakukan audit laporan keuangan tahunan selama 5 tahun terakhir;	✓	2. Name and year of Public Accountant Firm that audits the annual financial statements in the last 5 years;
3. Besarnya fee untuk masing-masing jenis jasa yang diberikan oleh Kantor Akuntan Publik pada tahun buku terakhir; dan	✓	3. The amount of fee for each service provided by public accountant at the last financial year; and
4. Jasa lain yang diberikan Kantor Akuntan Publik dan akuntan publik selain jasa audit laporan keuangan tahunan pada tahun buku terakhir.	✓	4. Other services provided by the accountant apart from the audit service of annual financial statements at the last financial year.
Catatan: apabila tidak ada jasa lain dimaksud, agar diungkapkan.		Note: to disclose if there are no other services rendered
15. Uraian mengenai <i>corporate social responsibility</i> yang terkait tata kelola Tanggung jawab sosial	<b>459-495</b>	15. Description about corporate social responsibility related to social responsibility governance
1. Informasi komitmen pada tanggung jawab sosial;	✓	1. Information commitment to social responsibility;
2. Informasi mengenai metoda dan lingkup <i>due diligent</i> terhadap dampak sosial, ekonomi dan lingkungan dari aktifitas perusahaan;	✓	2. Information regarding methods and scope of due diligence on the social, economic and environmental impacts of company activities;
3. Informasi tentang <i>stakeholder</i> penting yang terdampak atau berpengaruh pada dampak dari kegiatan perusahaan;	✓	3. Information about important stakeholders who are affected or influence the impact of the company's activities
4. Informasi tentang isu-isu penting sosial ekonomi dan lingkungan terkait dampak kegiatan perusahaan;	✓	4. Information about important socio-economic and environmental issues related to the impact of company activities
5. Informasi tentang lingkup tanggung jawab sosial perusahaan baik yang merupakan kewajiban maupun yang melebihi kewajiban;	✓	5. Information about the scope of corporate social responsibility, both those which constitute obligations and those that exceed obligations
6. Informasi tentang strategi dan program kerja perusahaan dalam menangani isu-isu sosial, ekonomi dan lingkungan dalam upaya <i>stakeholders engagement</i> dan meningkatkan value untuk <i>stakeholder</i> dan <i>shareholder</i> ;	✓	6. Information about the company's strategy and work program in handling social, economic and issues the environment in the efforts of stakeholders and engagement increase value for stakeholders and shareholders

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7. Informasi tentang berbagai program yang melebihi tanggung jawab minimal perusahaan yang relevan dengan bisnis yang dijalankan; dan	✓	7. Information about various programs that exceed the company's minimum responsibilities that are relevant to the business being described; and
8. Informasi tentang pembiayaan dan anggaran tanggung jawab sosial.	✓	8. Information about financing and social responsibility budgets
16. Uraian mengenai <i>corporate social responsibility</i> yang terkait <i>core subject</i> Hak Asasi Manusia	<b>469-471</b>	16. Description of corporate social responsibility related to the core subject of Human Rights
1. Informasi tentang komitmen dan kebijakan tanggung jawab sosial <i>core subject</i> Hak Asasi Manusia;	✓	1. Information about commitments and core social responsibility policies on the subject of Human Rights;
2. Informasi tentang rumusan perusahaan lingkup tanggung jawab sosial <i>core subject</i> Hak Asasi Manusia;	✓	2. Information about the formulation of corporate social responsibility core subjects on Human Rights;
3. Informasi tentang perencanaan <i>corporate social responsibility</i> bidang Hak Asasi Manusia;	✓	3. Information about corporate social responsibility planning in the field of Human Rights;
4. Informasi tentang pelaksanaan inisiatif CSR bidang Hak Asasi Manusia; dan	✓	4. Information about initiative implementation of CSR in the field of Human Rights; and
5. Informasi tentang capaian dan penghargaan inisiatif CSR bidang Hak Asasi Manusia.	✓	5. Information about the achievements and awards of CSR initiatives in the field of Human Rights.
17. Uraian mengenai <i>corporate social responsibility</i> yang terkait <i>core subject</i> Operasi yang adil	<b>472-475</b>	17. Description of corporate social responsibility related to the core subject of fair operation
1. Informasi tentang komitmen dan kebijakan tanggung jawab sosial <i>core subject</i> Operasi yang adil;	✓	1. Information about commitments and core social responsibility policies on the subject of Fair Operation;
2. Informasi tentang rumusan perusahaan lingkup tanggung jawab sosial <i>core subject</i> Operasi yang adil;	✓	2. Information about the formulation of corporate social responsibility core subjects on Fair Operation;
3. Informasi tentang perencanaan <i>corporate social responsibility</i> bidang Operasi yang adil;	✓	3. Information about corporate social responsibility planning in the field of Fair Operation;
4. Informasi tentang pelaksanaan inisiatif CSR bidang Operasi yang adil; dan	✓	4. Information about initiative implementation of CSR in the field of Fair Operation; and
5. Informasi tentang capaian dan penghargaan inisiatif CSR bidang Operasi yang adil;	✓	5. Information about the achievements and awards of CSR initiatives in the field of Fair Operation;
18. Uraian mengenai <i>corporate social responsibility</i> yang terkait dengan lingkungan hidup, penyampaian informasi tentang	<b>476-479</b>	18. Description of corporate social responsibility related to the environment, delivery of information about
1. Informasi tentang komitmen dan kebijakan lingkungan;	✓	1. Information about environmental commitments and policies;
2. Informasi tentang dampak dan resiko lingkungan penting yang terkait secara langsung atau tidak langsung dengan perusahaan	✓	2. Information about important environmental impacts and risks that are directly or indirectly related to the company
3. Informasi tentang target/rencana kegiatan pada tahun 2019 yang ditetapkan manajemen;	✓	3. Information about the 2019 activity targets / plans set by management;
4. Informasi tentang kegiatan yang dilakukan dan terkait program lingkungan hidup yang berhubungan dengan kegiatan operasional perusahaan;	✓	4. Information about activities carried out and related to environmental programs related to the company's operational activities;
5. Informasi tentang pelaksanaan inisiatif CSR terkait lingkungan hidup;	✓	5. Information about implementing CSR initiatives related to the environment;



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6. Informasi tentang capaian dampak kuantitatif atas kegiatan tersebut; dan, seperti penggunaan material dan energi yang ramah lingkungan dan dapat didaur ulang, sistem pengolahan limbah perusahaan, mekanisme pengaduan masalah lingkungan, pertimbangan aspek lingkungan dalam pemberian kredit kepada nasabah, dan lain-lain; dan	√	6. Information about achieving quantitative impacts on the activity; and, such as the use of environmentally friendly and recyclable materials and energy, the company's waste treatment system, environmental complaints mechanism, consideration of environmental aspects in granting credit to customers, and others; and
7. Sertifikasi di bidang lingkungan yang dimiliki.	√	7. Certification in the environmental field owned.
19. Uraian mengenai <i>corporate social responsibility</i> yang terkait dengan ketenagakerjaan, kesehatan, dan keselamatan kerja, mencakup antara lain informasi tentang	480-487	19. Description of corporate social responsibility related to employment, health and work safety, including information about
1. Kebijakan dan komitmen tanggung jawab sosial perusahaan <i>core subject</i> ketenagakerjaan;	√	1. Corporate social responsibility policies and commitments core subject to employment;
2. Informasi lingkup dan perumusan tanggung jawab sosial bidang ketenagakerjaan;	√	2. Information on the scope and formulation of social responsibility in the field of employment;
3. Informasi terkait target/rencana kegiatan pada tahun 2019 yang ditetapkan manajemen;	√	3. Information related to targets / planned activities for 2019 set by management;
4. Kegiatan yang dilakukan dan dampak kuantitatif atas kegiatan tersebut; dan	√	4. Activities undertaken and quantitative impact on these activities; and
5. Informasi terkait praktik ketenagakerjaan, kesehatan, dan keselamatan kerja, seperti kesetaraan <i>gender</i> dan kesempatan kerja, sarana dan keselamatan kerja, tingkat <i>turnover</i> karyawan, tingkat kecelakaan kerja, remunerasi, mekanisme pengaduan masalah ketenagakerjaan, dan lain-lain.	√	5. Information related to employment practices, health and occupational safety, such as gender equality and job opportunities, facilities and work safety, employee turnover rates, work accident rates, remuneration, mechanisms for complaints of labor problems, and others.
20. Uraian mengenai <i>corporate social responsibility</i> yang terkait dengan tanggung jawab kepada konsumen, Mencakup antara lain:	488-493	20. Description of corporate social responsibility related to responsibility to consumers, including among others:
1. Target/rencana kegiatan yang pada tahun 2019 ditetapkan manajemen;	√	1. Targets/planned activities for 2019 set by management; and
2. Kegiatan yang dilakukan dan dampak atas kegiatan tersebut; dan	√	2. Information on the scope and formulation of social responsibility in the field of employment;
3. Terkait tanggung jawab produk, seperti kesehatan dan keselamatan konsumen, informasi produk, sarana, jumlah dan penanggulangan atas pengaduan konsumen, dan lain-lain.	√	3. Related to product responsibility, such as health and safety for the customers, product information, facilities, number and customers complaint handling, and others.
21. Uraian mengenai <i>corporate social responsibility</i> yang terkait dengan pengembangan sosial dan kemasyarakatan, mencakup antara lain informasi tentang:	494-495	21. Description of corporate social responsibility related to social and community development, including information on:
1. Kebijakan dan komitmen tanggung jawab sosial perusahaan <i>core subject</i> pengembangan sosial dan kemasyarakatan;	√	1. Corporate social responsibility policies and commitments core subject to social and community development;
2. Informasi tentang isu-isu sosial yang relevan dengan perusahaan;	√	2. Information about social issues that are relevant to the company
3. Informasi tentang resiko sosial yang dikelola perusahaan;	√	3. Information about social risks managed by the company;
4. Informasi lingkup dan perumusan tanggung jawab sosial bidang pengembangan sosial dan kemasyarakatan;	√	4. Information on the scope and formulation of social responsibility in the field of social and community development;
5. Target/rencana kegiatan pada tahun 2019 yang ditetapkan manajemen;	√	5. Targets/activity plans for 2019 set by management;
6. Kegiatan yang dilakukan dan dampak atas kegiatan tersebut;	√	6. Activities undertaken and their impact;

## KRITERIA ANNUAL REPORT AWARD

### Annual Report Award Criteria

<b>Keterangan</b>	<b>Halaman Page</b>	<b>Description</b>
7. Biaya yang dikeluarkan; dan	✓	7. Cost incurred; and
8. Terkait pengembangan sosial dan kemasyarakatan, seperti penggunaan tenaga kerja lokal, pemberdayaan masyarakat sekitar perusahaan, perbaikan sarana dan prasarana sosial, bentuk donasi lainnya, komunikasi mengenai kebijakan dan prosedur anti korupsi, pelatihan mengenai anti korupsi, dan lain-lain.	✓	8. Related to social and community development, such as the use of local labor, empowerment of the community around the company, improvement of social facilities and infrastructure, other forms of donations, communication regarding anticorruption policies and procedures, training on anti-corruption, etc.
22. Uraian mengenai manajemen risiko perusahaan	<b>421-425</b>	22. Description on risk management of the company
Mencakup antara lain:		Includes the following:
1. Penjelasan mengenai sistem manajemen risiko yang diterapkan perusahaan;	✓	1. Explanation on risk management system implemented by the company;
2. Penjelasan mengenai hasil reviu yang dilakukan atas sistem manajemen risiko pada tahun buku;	✓	2. Explanation on risk management system effectiveness evaluation;
3. Penjelasan mengenai risiko-risiko yang dihadapi perusahaan; dan	✓	3. Explanation on risks faced by the company; and
4. Upaya untuk mengelola risiko tersebut.	✓	4. Risk mitigation.
23. Uraian mengenai sistem pengendalian intern	<b>402</b>	23. Description of internal control system
Mencakup antara lain:		Includes the following:
1. Penjelasan singkat mengenai sistem pengendalian intern, antara lain mencakup pengendalian keuangan dan operasional;	-	1. Brief explanation on internal control system, among others on financial and operational control;
2. Penjelasan kesesuaian sistem pengendalian intern dengan kerangka yang diajukan secara internasional (COSO – <i>internal control framework</i> ); dan	-	2. Explanation on internal control system alignment with international standard framework (COSO – internal control framework); and
3. Penjelasan mengenai hasil reviu yang dilakukan atas pelaksanaan sistem pengendalian intern pada tahun buku.	-	3. Explanation on internal control system effectiveness evaluation.
24. Perkara penting yang sedang dihadapi oleh perusahaan, entitas anak, serta anggota Dewan Komisaris dan anggota Direksi yang menjabat pada periode laporan tahunan, mencakup antara lain:	<b>445-451</b>	24. Description of corporate social responsibility related to responsibility to consumers, including among others:
1. Pokok perkara/gugatan;	✓	1. Case/ Claim;
2. Status penyelesaian perkara/gugatan;	✓	2. Settlement status of litigation/claims;
3. Risiko yang dihadapi perusahaan dan nilai nominal tuntutan/gugatan; dan	✓	3. Impact to the company's condition; and
4. Sanksi administrasi yang dikenakan kepada perusahaan, anggota Dewan Komisaris dan Direksi, oleh otoritas terkait (pasar modal, perbankan dan lainnya) pada tahun buku terakhir (atau terdapat pernyataan bahwa tidak dikenakan sanksi administrasi).	✓	4. Administration sanctions charged to the company, members of the Board of Commissioners and Board of Directors, by relevant authorities (capital market, banking and others) at the last fiscal year (or a statement of no administration sanction being charged).
Catatan: dalam hal perusahaan, entitas anak, anggota Dewan Komisaris, dan anggota Direksi tidak memiliki perkara penting, agar diungkapkan.		Note: in the case of a Corporate, a subsidiary, a member of the Board of Commissioners, and a member of the Board of Directors has no important case to disclose.
25. Akses informasi dan data perusahaan	<b>454-455</b>	25. Access to company information and data
Uraian mengenai tersedianya akses informasi dan data perusahaan kepada publik, misalnya melalui website (dalam bahasa Indonesia dan bahasa Inggris), media massa, <i>mailing list</i> , buletin, pertemuan dengan analis, dan sebagainya.		Description on the availability of company information and data for public access, including dissemination through company website (in Bahasa and English), mass media, mailing list, bulletin, analyst gatherings, and others.
26. Bahasan mengenai kode etik, memuat uraian antara lain:	<b>442-444</b>	26. The description on code of ethic, which contains, among others:
1. Pokok-pokok kode etik;	✓	1. Contents of Code of Conduct;



## KRITERIA ANNUAL REPORT AWARD

### Annual Report Award Criteria

<b>Keterangan</b>	<b>Halaman Page</b>	<b>Description</b>
2. Pengungkapan bahwa kode etik berlaku bagi seluruh level organisasi; 3. Penyebarluasan kode etik; 4. Sanksi untuk masing-masing jenis pelanggaran yang diatur dalam kode etik (normatif); dan 5. Jumlah pelanggaran kode etik beserta sanksi yang diberikan pada tahun buku terakhir.  Catatan: apabila tidak terdapat pelanggaran kode etik pada tahun buku terakhir, agar diungkapkan.	✓ ✓ ✓ ✓  456-457	2. Disclosure of code of conduct application in all level of organization; 3. Code of conduct dissemination; 4. Sanctions on code of conduct violations; and 5. Number of violation and sanction in the last fiscal year.  Note: should be disclosed if there are no violations of code of conduct in the last fiscal year.
27. Pengungkapan mengenai <i>whistleblowing system</i>  Memuat uraian tentang mekanisme <i>whistleblowing system</i> antara lain: 1. Penyampaian laporan pelanggaran; 2. Perlindungan bagi <i>whistleblower</i> ; 3. Penanganan pengaduan; 4. Jumlah pengaduan yang masuk dan diproses pada tahun buku terakhir; dan 5. Sanksi/tindak lanjut atas pengaduan yang telah selesai diproses pada tahun buku terakhir.  Catatan: apabila tidak terdapat pengaduan yang masuk dan telah selesai diproses pada tahun buku terakhir, agar diungkapkan.	✓ ✓ ✓ ✓ ✓  456-457	27. Disclosure on whistleblowing system  Includes the following mechanism of whistleblowing system: 1. Violations report submission; 2. Whistleblowers protection; 3. Complaints handling; 4. Total claims registered in the fiscal year; and 5. Sanctions/report processed at the last fiscal year including its follow up measures.  Note: should be disclosed if there is no report and follow up action in the last fiscal year.
28. Kebijakan mengenai keberagaman komposisi Dewan Komisaris dan Direksi. Uraian kebijakan tertulis Perusahaan mengenai keberagaman komposisi Dewan Komisaris dan Direksi dalam pendidikan (bidang studi), pengalaman kerja, usia, dan jenis kelamin.  Catatan: apabila tidak ada kebijakan dimaksud, agar diungkapkan alasan dan pertimbangannya.	329	28. Diversity of the Board of Commissioners and Board of Directors Composition. Description of written policy regarding diversity of the Board of Commissioners and Board of Directors composition regarding education, work experience, age, and gender.  Note: to disclose the reasons and considerations, if there is no policy applied.
<b>VII. Informasi Keuangan</b>		<b>VII. Financial Information</b>
1. Surat Pernyataan Direksi dan/atau Dewan Komisaris tentang Tanggung Jawab atas Laporan Keuangan  Kesesuaian dengan peraturan terkait tentang Tanggung Jawab atas Laporan Keuangan.	554 ✓	1. Board of Directors and/or Board of Commissioners' Statements regarding the Responsibility for the Financial Statements  Conformity with related regulations regarding the Financial Statements Responsibility.
2. Opini auditor independen atas laporan keuangan	556	2. Independent auditor opinion on financial statements
3. Deskripsi Auditor Independen di Opini  Deskripsi memuat tentang:	555-556	3. Independent Auditor Description in the Opinion  Description contains the following:
1. Nama dan tanda tangan; 2. Tanggal Laporan Audit; dan 3. Nomor ijin KAP dan nomor ijin Akuntan Publik.	✓ ✓ ✓	1. Name & signatures; 2. Audit Report date; and 3. License of Public Accountant Firm and license of Public Accountant
4. Laporan keuangan yang lengkap	557-645	4. Comprehensive financial statements
Memuat secara lengkap unsur-unsur laporan keuangan:		Comprehensively covers the financial statements elements:
1. Laporan posisi keuangan; 2. Laporan laba rugi dan penghasilan komprehensif lain;	✓ ✓	1. Statements of financial position; 2. Statements of profit (loss) and other comprehensive income;
3. Laporan perubahan ekuitas;	✓	3. Statements of changes in equity;
4. Laporan arus kas;	✓	4. Statements of cash flows;
5. Catatan atas laporan keuangan;	✓	5. Notes to financial statements;

## KRITERIA ANNUAL REPORT AWARD

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Keterangan	Halaman Page	Description
6. Informasi komparatif mengenai periode sebelumnya; dan	✓	6. Comparative information on previous periods; and
7. Laporan posisi keuangan pada awal periode sebelumnya ketika entitas menerapkan suatu kebijakan akuntansi secara retrospektif atau membuat penyajian kembali pospos laporan keuangan, atau ketika entitas mereklasifikasi pospos dalam laporan keuangannya (jika relevan).	✓	7. Statements of financial position at the beginning of previous periods upon the application of retrospective accounting policy by the entity or representation of financial statements postings, or reclassifications of postings in the financial statements (if relevant).
5. Perbandingan tingkat profitabilitas  Perbandingan kinerja/laba (rugi) tahun berjalan dengan tahun sebelumnya.	N/A	5. Profitability level comparison  Comparison of current profit (loss) with the previous year.
6. Laporan Arus Kas  Memenuhi ketentuan sebagai berikut:	562	6. Statements of Cash Flows  Conformity to the following provisions:
1. Pengelompokan dalam tiga kategori aktivitas: operasi, investasi, dan pendanaan;	✓	1. Grouping into three category of activities: operations, investment, and financing;
2. Penggunaan metode langsung ( <i>direct method</i> ) untuk melaporkan arus kas dari aktivitas operasi;	✓	2. Direct method application in the statements of cash flows from operations activity;
3. Pemisahan penyajian antara penerimaan kas dan atau pengeluaran kas selama tahun berjalan pada aktivitas operasi, investasi dan pendanaan; dan	✓	3. Separation of presentation between cash in and or cash out during current year in the operation, investment and financing activities; and
4. Pengungkapan transaksi non kas harus dicantumkan dalam catatan atas laporan keuangan.	✓	4. Disclosure of non cash transaction shall be stated in the notes to financial statements.
7. Ikhtisar Kebijakan Akuntansi  Meliputi sekurang-kurangnya:	565-594	7. Accounting policies highlights  Including at least:
1. Pernyataan kepatuhan terhadap SAK;	✓	1. Compliance statement to SAK;
2. Dasar pengukuran dan penyusunan laporan keuangan;	✓	2. Basis of measurement and formulation of financial statements;
3. Pajak penghasilan;	✓	3. Income tax;
4. Imbalan kerja; dan	✓	4. Employee benefits; and
5. Instrumen Keuangan.	✓	5. Financial instrument.
8. Pengungkapan transaksi pihak berelasi  Hal-hal yang diungkapkan antara lain:	626-629	8. Disclosure of related parties transactions  The disclosures includes:
1. Nama pihak berelasi, serta sifat dan hubungan dengan pihak berelasi;	✓	1. Name of related parties, and the nature and relationship with related parties;
2. Nilai transaksi beserta persentasenya terhadap total pendapatan dan beban terkait; dan	✓	2. Transaction values and its percentage to total income and expense; and
3. Jumlah saldo beserta persentasenya terhadap total aset atau liabilitas terkait.	✓	3. Total balance and its percentage to total assets or liabilities.
9. Pengungkapan yang berhubungan dengan perpajakan  Hal-hal yang harus diungkapkan:	615-618	9. Disclosure related to taxes  The disclosures shall includes:
1. Rekonsiliasi fiskal dan perhitungan beban pajak kini;	✓	1. Fiscal reconciliation and current tax expense calculation;
2. Penjelasan hubungan antara beban (penghasilan) pajak dan laba akuntansi;	✓	2. Explanation of relationship between tax expenses (income) and accounting profit;
3. Pernyataan bahwa Laba Kena Pajak (LKP) hasil rekonsiliasi dijadikan dasar dalam pengisian SPT Tahunan PPh Badan tahun 2016;	✓	3. Statement that Taxable Income as a result of reconciliation is used as the basis in completing the 2016 Annual corporate income tax return;
4. Rincian aset dan liabilitas pajak tangguhan yang diakui pada laporan posisi keuangan untuk setiap periode penyajian, dan jumlah beban (penghasilan) pajak tangguhan yang diakui pada laporan laba rugi apabila jumlah tersebut tidak terlihat dari jumlah aset atau liabilitas pajak tangguhan yang diakui pada laporan posisi keuangan; dan	✓	4. The details of deferred tax assets and liabilities recognized in the financial position statements for every presentation period, and total deferred tax expenses (income) recognized in the income statements if the total are not visible from the total deferred tax assets or liabilities recognized in the financial position statements; and



## KRITERIA ANNUAL REPORT AWARD

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<b>Keterangan</b>	<b>Halaman Page</b>	<b>Description</b>
5. Pengungkapan ada atau tidak ada sengketa pajak.	✓	5. Disclosure of availability or un-availability of tax disputes.
10. Pengungkapan yang berhubungan dengan aset tetap	<b>605-607</b>	10. Disclosure related to fixed assets
Hal-hal yang harus diungkapkan:		The disclosures shall includes:
1. Metode penyusutan yang digunakan;	✓	1. Used depreciation method;
2. Uraian mengenai kebijakan akuntansi yang dipilih antara model revaluasi dan model biaya;	✓	2. Description on accounting policies selected between revaluation model and cost model;
3. Metode dan asumsi signifikan yang digunakan dalam mengestimasi nilai wajar aset tetap (untuk model revaluasi) atau pengungkapan nilai wajar aset tetap (untuk model biaya); dan	✓	3. Significant methods and assumptions used in estimation of fixed assets fair value (for revaluation model) or disclosure of fixed assets fair value (for cost model); and
4. Rekonsiliasi jumlah tercatat bruto dan akumulasi penyusutan aset tetap pada awal dan akhir periode dengan menunjukkan: penambahan, pengurangan dan reklasifikasi.	✓	4. Reconciliation of gross total recorded and accumulation of fixed assets depreciation at the beginning and end of period by presenting: addition, deduction and reclassification.
11. Pengungkapan yang berhubungan dengan segmen operasi	<b>557, 559</b>	11. Disclosure related to operations segments
Hal-hal yang harus diungkapkan:		The disclosures shall includes:
1. Informasi umum yang meliputi faktor-faktor yang digunakan untuk mengidentifikasi segmen yang dilaporkan;	✓	1. General information covering factors used to identify reported segments;
2. Informasi tentang laba rugi, aset, dan liabilitas segmen yang dilaporkan;	✓	2. Information on segment's reported profit loss, assets, and liabilities;
3. Rekonsiliasi dari total pendapatan segmen, laba rugi segmen yang dilaporkan, aset segmen, liabilitas segmen, dan unsur material segmen lainnya terhadap jumlah terkait dalam entitas; dan	✓	3. Reconciliation of segment's total revenues, segment's reported profit loss, segment's assets, segment's liabilities, and segment's other material elements to related total in entity; and
4. Pengungkapan pada level entitas, yang meliputi informasi tentang produk dan/atau jasa, wilayah geografis dan pelanggan utama.	✓	4. Disclosure of entity level, which covers information on products and/or services, geographic areas and main customers.
12. Pengungkapan yang berhubungan dengan Instrumen Keuangan	<b>566-572</b>	12. Disclosure related to Financial Instruments
Hal-hal yang harus diungkapkan:		The disclosures shall includes:
1. Rincian instrumen keuangan yang dimiliki berdasarkan klasifikasinya;	✓	1. Financial instrument classification;
2. Nilai wajar dan hirarkinya untuk setiap kelompok instrumen keuangan;	✓	2. Fair value of every financial instrument group;
3. Penjelasan risiko yang terkait dengan instrumen keuangan: risiko pasar, risiko kredit dan risiko likuiditas;	✓	3. Explanation on risks related to financial instrument: market risk, credit risk and liquidity risk;
4. Kebijakan manajemen risiko; dan	✓	4. Risk management policies; and
5. Analisis risiko yang terkait dengan instrumen keuangan secara kuantitatif.		5. Risk analysis related to financial instrument in quantitative way.
13. Penerbitan laporan keuangan	<b>554-556</b>	13. Financial statements publication
Hal-hal yang diungkapkan antara lain:		The disclosures includes:
1. Tanggal laporan keuangan diotorisasi untuk terbit; dan	✓	1. Date of financial statements authorized for publication; and
2. Pihak yang bertanggung jawab mengotorisasi laporan keuangan.	✓	2. Parties responsible to authorize the financial statements.

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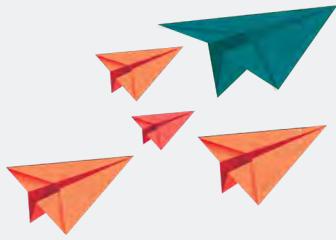
Tata Kelola Perusahaan  
Good Corporate Governance



Tanggung Jawab Sosial Perusahaan  
Corporate Social Responsibility



Laporan Keuangan Konsolidasian  
Consolidated Financial Report



# Laporan Keuangan Konsolidasian

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Consolidated Financial Report

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Tata Kelola Perusahaan  
Good Corporate Governance



Tanggung Jawab Sosial Perusahaan  
Corporate Social Responsibility



Laporan Keuangan Konsolidasian  
Consolidated Financial Report

## PT BNI LIFE INSURANCE

### LAPORAN KEUANGAN/ FINANCIAL STATEMENTS

31 DESEMBER/ DECEMBER 2021



**SURAT PERNYATAAN DIREKSI  
TENTANG TANGGUNG JAWAB ATAS  
LAPORAN KEUANGAN PADA TANGGAL  
DAN UNTUK TAHUN-TAHUN YANG BERAKHIR  
31 DESEMBER 2021 DAN 2020**

**PT BNI LIFE INSURANCE**

Kami yang bertanda tangan dibawah ini:

- |               |   |   |
|---------------|---|---|
| 1. Nama       | : | Shadiq Akasya   |
| Alamat kantor | : | Centennial Tower, Lantai 9<br>Jl. Gatot Subroto Kav. 24 – 25<br>Jakarta |
| Jabatan       | : | Presiden Direktur   |
| 2. Nama       | : | Eben Eser Nainggolan  |
| Alamat kantor | : | Centennial Tower, Lantai 9<br>Jl. Gatot Subroto Kav. 24 – 25<br>Jakarta |
| Jabatan       | : | Direktur Keuangan   |

menyatakan bahwa:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT BNI Life Insurance ("Perusahaan");
2. Laporan keuangan Perusahaan telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan Perusahaan telah dimuat secara lengkap dan benar;  
b. Laporan keuangan Perusahaan tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;
4. Kami bertanggung jawab atas sistem pengendalian internal Perusahaan.

Demikian pernyataan ini dibuat dengan sebenarnya.

**BOARD OF DIRECTORS' STATEMENT  
REGARDING THE RESPONSIBILITY  
FOR THE FINANCIAL STATEMENTS  
AS AT AND FOR THE YEARS ENDED  
31 DECEMBER 2021 AND 2020**

**PT BNI LIFE INSURANCE**

We, the undersigned:

- |                |   |   |
|----------------|---|---|
| 1. Name        | : | Shadiq Akasya   |
| Office address | : | Centennial Tower, Lantai 9<br>Jl. Gatot Subroto Kav. 24 – 25<br>Jakarta |
| Title          | : | President Director  |
| 1. Name        | : | Eben Eser Nainggolan  |
| Office address | : | Centennial Tower, Lantai 9<br>Jl. Gatot Subroto Kav. 24 – 25<br>Jakarta |
| Title          | : | Finance Director  |

declare that:

1. We are responsible for the preparation and the presentation of the financial statements of PT BNI Life Insurance (the "Company");
2. The financial statements of the Company have been prepared and presented in accordance with Indonesian Financial Accounting Standards;
3. a. All information have been fully and correctly disclosed in the financial statements of the Company;  
b. The financial statements of the Company do not contain false material information or facts, nor do they omit material information or facts;
4. We are responsible for the Company's internal control system.

This statement has been made truthfully.

JAKARTA, 4 Februari/February 2022

Atas nama dan mewakili Direksi/For and on behalf of the Board of Directors

Shadiq Akasya  
President Director



Eben Eser Nainggolan  
Finance Director

**PT BNI LIFE INSURANCE**

Centennial Tower, 9<sup>th</sup> Floor  
Jl. Gatot Subroto Kav. 24-25, Jakarta 12930  
Phone: (+62-21) 2953 9999 | Fax: (+62-21) 2953 9998

CONTACT CENTER  
**1-500-045**  
www.bnli-life.co.id

**M**IRI  
Berasuransi



## LAPORAN AUDITOR INDEPENDEN KEPADÀ PARA PEMEGANG SAHAM

### PT BNI LIFE INSURANCE

Kami telah mengaudit laporan keuangan PT BNI Life Insurance terlampir, yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2021, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, dan suatu ikhtisar kebijakan akuntansi signifikan dan informasi penjelasan lainnya.

#### Tanggung jawab manajemen atas laporan keuangan

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan ini sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

#### Tanggung jawab auditor

Tanggung jawab kami adalah untuk menyatakan suatu opini atas laporan keuangan ini berdasarkan audit kami. Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Standar tersebut mengharuskan kami untuk mematuhi ketentuan etika serta merencanakan dan melaksanakan audit untuk memperoleh keyakinan memadai tentang apakah laporan keuangan bebas dari kesalahan

#### INDEPENDENT AUDITORS' REPORT TO THE SHAREHOLDERS OF

*We have audited the accompanying financial statements of PT BNI Life Insurance, which comprise the statement of financial position as at 31 December 2021, and the statements of profit or loss and other comprehensive income, changes in equity and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.*

#### Management's responsibility for the financial statements

*Management is responsible for the preparation and fair presentation of these financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.*

#### Auditors' responsibility

*Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material*

**Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis & Rekan**  
WTC 3, Jl. Jend. Sudirman Kav. 29-31, Jakarta 12920 - Indonesia  
T: +62 21 50992901 / 31192901, F: +62 21 52905555 / 52905050, [www.pwc.com/id](http://www.pwc.com/id)



Suatu audit melibatkan pelaksanaan prosedur untuk memperoleh bukti audit tentang angka-angka dan pengungkapan dalam laporan keuangan. Prosedur yang dipilih bergantung pada pertimbangan auditor, termasuk penilaian atas risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan. Dalam melakukan penilaian risiko tersebut, auditor mempertimbangkan pengendalian internal yang relevan dengan penyusunan dan penyajian wajar laporan keuangan entitas untuk merancang prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal entitas. Suatu audit juga mencakup pengevaluasian atas ketepatan kebijakan akuntansi yang digunakan dan kewajaran estimasi akuntansi yang dibuat oleh manajemen, serta pengevaluasian atas penyajian laporan keuangan secara keseluruhan.

Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

### Opini

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan PT BNI Life Insurance pada tanggal 31 Desember 2021, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

*An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.*

*We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.*

### Opinion

*In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of PT BNI Life Insurance as at 31 December 2021, and its financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.*

JAKARTA  
4 Februari/February 2022

Drs. M. Jusuf Wibisana, M.Ec., CPA  
Izin Akuntan Publik/License of Public Accountant No. AP.0222

00054/2.1025/AU.1/08/0222-1/1/II/2022



## PT BNI LIFE INSURANCE

### LAPORAN POSISI KEUANGAN

**31 DESEMBER 2021**

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

### STATEMENT OF FINANCIAL POSITION

**31 DECEMBER 2021**

(Expressed in millions of Rupiah, unless otherwise stated)

Catatan/ Notes	31 Desember/December 2021		1 Januari/ January 2020/ 31 Desember/ December 2019 <sup>1)</sup>		ASSETS
	2021	2020 <sup>1)</sup>	January 2020/ 31 Desember/ December 2019 <sup>1)</sup>	January 2020/ 31 Desember/ December 2019 <sup>1)</sup>	
<b>ASET</b>					
Kas dan kas pada bank	9	100,421	84,451	40,796	Cash and cash in banks
Investasi					Investments
Dana jaminan	4	531,293	449,394	386,402	Statutory funds
Deposito berjangka	5	634,536	845,100	731,555	Time deposits
Efek-efek	6	19,522,148	17,839,021	15,606,775	Marketable securities
Penyertaan saham	7	9,346	1,500	1,500	Investment in shares
Piutang premi	10	84,876	86,660	83,821	Premium receivables
Piutang hasil investasi	12	623,638	151,844	134,178	Investment income receivables
Piutang reasuransi	11	176,223	59,722	93,258	Reinsurance receivables
Aset reasuransi	17	157,602	122,188	95,567	Reinsurance assets
Pinjaman kepada pemegang polis	8	65,634	3,701	1,567	Loan to policyholders
Piutang lain-lain - bersih	14	18,448	22,108	131,087	Other receivables - net
Beban dibayar dimuka dan uang muka	13	7,651	8,334	17,205	Prepaid expenses and advances
Aset tetap - bersih	16	198,321	195,443	139,905	Fixed assets - net
Aset pajak tangguhan	22c	86,080	17,425	46,522	Deferred tax assets
Aset lain-lain	15	600,870	660,951	728,118	Other assets
<b>JUMLAH ASET</b>		<b>22,817,087</b>	<b>20,547,842</b>	<b>18,238,256</b>	<b>TOTAL ASSETS</b>
<b>LIABILITAS, DANA PESERTA DAN EKUITAS</b>					
<b>LIABILITAS</b>					
Utang klaim	18e	1,523	5,413	1,810	Claim payables
Utang reasuransi	21	69,367	41,350	75,013	Reinsurance payables
Utang komisi		18,394	9,524	11,537	Commission payables
Utang pajak	22a	3,264	2,880	3,177	Tax payables
Titipan premi	20	166,238	109,568	64,255	Premium deposits
Akrual dan utang lain-lain	23	1,136,235	286,044	397,164	Accrued expenses and other payables
Liabilitas sewa	16	25,785	35,404	3,369	Lease liabilities
Liabilitas kontrak asuransi					Insurance contract liabilities
Cadangan atas premi yang belum merupakan pendapatan	18c	106,537	95,931	125,535	Unearned premium reserves
Estimasi liabilitas klaim	18d	318,693	205,693	185,103	Estimated claim liabilities
Liabilitas manfaat polis masa depan	18a	8,312,786	7,107,348	5,763,404	Liabilities for future policy benefits
Penyisihan manfaat polis masa depan dan kontribusi yang belum menjadi hak	18b	135,137	121,963	119,744	Provision for liabilities for future policy benefits and unearned contributions
Liabilitas kepada pemegang unitlink	18a	5,920,996	6,076,760	5,430,497	Liabilities to unit-linked holders
Ujrah diterima dimuka		20,599	15,884	12,885	Unearned ujrah
Liabilitas imbalan kerja	24	138,865	134,098	98,604	Employee benefits liability
<b>JUMLAH LIABILITAS</b>		<b>16,374,419</b>	<b>14,247,860</b>	<b>12,292,097</b>	<b>TOTAL LIABILITIES</b>
Dana Peserta	19	499,826	428,132	333,996	Participants' Fund

<sup>1)</sup> Disajikan kembali lihat Catatan 40

Restated refer to Note 40 <sup>\*)</sup>

Catatan atas laporan keuangan terlampir merupakan  
bagian yang tidak terpisahkan dari laporan keuangan.

The accompanying form an integral part of these  
financial statements.

## PT BNI LIFE INSURANCE

### LAPORAN POSISI KEUANGAN

**31 DESEMBER 2021**

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

### STATEMENT OF FINANCIAL POSITION

**31 DECEMBER 2021**

(Expressed in millions of Rupiah, unless otherwise stated)

	<b>Catatan/ Notes</b>	<b>31 Desember/December 2021</b>		<b>1 Januari/ January 2020/ 31 Desember/ December 2019<sup>1)</sup></b>		
		<b>2021</b>	<b>2020<sup>1)</sup></b>	<b>January 2020/ 31 Desember/ December 2019<sup>1)</sup></b>		
<b>LIABILITAS, DANA PESERTA DAN EKUITAS (lanjutan)</b>						
<b>EKUITAS</b>						
Modal saham - nilai nominal Rp 1,000 per saham (angka penuh)					<b>EQUITY</b>	
Modal dasar - 400,000,000 saham ditempatkan dan disetor penuh - 300,699,133 saham	25	300,699	300,699	300,699	Share capital - Rp 1,000 par value per share (full amount)	
Tambahan modal disetor	26	4,157,813	4,157,813	4,157,813	Authorised - 400,000,000 shares issued and fully paid - 300,699,133 shares	
Keuntungan yang belum direalisasi atas efek-efek tersedia untuk dijual					Additional paid-in capital	
Cadangan revaluasi aset	16	127,937	200,342	8,016	Unrealized gain on available-for-sale	
Pengukuran kembali imbalan pasca kerja		39,515	36,051	36,051	marketable securities	
Saldo laba		14,556	6,927	6,522	Assets revaluation reserve	
Telah ditentukan penggunaannya		60,140	60,140	60,140	Remeasurement of post employee benefit	
Belum ditentukan penggunaannya	25	1,242,182	1,109,878	1,042,922	Retained earnings	
<b>JUMLAH EKUITAS</b>		<b>5,942,842</b>	<b>5,871,850</b>	<b>5,612,163</b>	Appropriated Unappropriated	
<b>JUMLAH LIABILITAS, DANA PESERTA DAN EKUITAS</b>		<b>22,817,087</b>	<b>20,547,842</b>	<b>18,238,256</b>	<b>TOTAL EQUITY</b>	
<b>TOTAL LIABILITIES, PARTICIPANT'S FUND AND EQUITY</b>						

<sup>1)</sup> Disajikan kembali lihat Catatan 40

Restated refer to Note 40 <sup>1)</sup>

Catatan atas laporan keuangan terlampir merupakan  
bagian yang tidak terpisahkan dari laporan keuangan.

*The accompanying notes form an integral part of these  
financial statements.*

**Halaman - 1/2 - Page**



## PT BNI LIFE INSURANCE

**LAPORAN LABA RUGI DAN  
PENGHASILAN KOMPREHENSIF LAIN  
UNTUK TAHUN YANG BERAKHIR  
31 DESEMBER 2021**

(Dinyatakan dalam Jutaan Rupiah, kecuali dinyatakan lain)

**STATEMENT OF PROFIT OR LOSS AND  
OTHER COMPREHENSIVE INCOME  
FOR THE YEAR ENDED  
31 DECEMBER 2021**

(Expressed in millions of Rupiah, unless otherwise stated)

	<b>2021</b>	<b>Catatan/ Notes</b>	<b>2020<sup>1)</sup></b>	
<b>PENDAPATAN</b>				<b>INCOME</b>
Pendapatan premi				Premium income
Premi bruto	4,753,078		4,600,586	Gross premium
Premi reasuransi	(123,286)		(89,871)	Reinsurance premium
(Kenaikan)/penurunan cadangan atas premi belum merupakan pendapatan	(1,934)	18c	58,849	(Increase)/decrease in unearned premium reserves
Pendapatan premi - bersih	4,627,858	27	4,569,564	Premium income - net
Pendapatan <i>ujrah</i> dari asuransi syariah	70,337		60,107	Sharia insurance ujrah
Pendapatan investasi - bersih	1,222,100	28	816,200	Investment income - net
Pendapatan lain-lain	37,412	29	45,611	Other income
<b>JUMLAH PENDAPATAN</b>	<b>5,957,707</b>		<b>5,491,482</b>	<b>TOTAL INCOME</b>
<b>BEBAN</b>				<b>EXPENSES</b>
Klaim dan manfaat polis	3,526,556	30	2,059,822	Claim and policy benefits
Klaim reasuransi	(207,369)	30	(93,128)	Reinsurance claim
<i>Ujrah</i> dibayar	3,842		4,518	Payment of ujrah
Kenaikan liabilitas manfaat polis masa depan	1,053,142	18a	2,002,822	Increase in liabilities for future policy benefits
Kenaikan estimasi liabilitas klaim	87,710	18d	12,050	Increase in estimated claim liabilities
Beban akuisisi	640,353	31	641,614	Acquisition costs
Beban pemasaran	25,571	32	20,967	Marketing expenses
Beban umum dan administrasi	589,143	33	568,401	General and administrative expenses
Beban asuransi lainnya	23,804		26,533	Other insurance expenses
Lain-lain	2,100	34	10,330	Others
<b>JUMLAH BEBAN</b>	<b>5,744,852</b>		<b>5,253,929</b>	<b>TOTAL EXPENSES</b>
<b>LABA SEBELUM BEBAN PAJAK FINAL DAN PAJAK PENGHASILAN</b>	<b>212,855</b>		<b>237,553</b>	<b>INCOME BEFORE FINAL TAX EXPENSE AND INCOME TAX</b>
Beban pajak final	(85,510)		(75,836)	Final tax expense
<b>LABA SEBELUM PAJAK PENGHASILAN</b>	<b>127,345</b>		<b>161,717</b>	<b>INCOME BEFORE INCOME TAX</b>
Manfaat/(beban) pajak penghasilan	52,235	22b	(4,131)	Income tax benefit/(expenses)
<b>LABA BERSIH TAHUN BERJALAN</b>	<b>179,580</b>		<b>157,586</b>	<b>NET PROFIT FOR THE YEAR</b>

<sup>1)</sup> Disajikan kembali lihat Catatan 40

Restated refer to Note 40 <sup>1)</sup>

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan.

The accompanying notes form an integral part of these financial statements.

## PT BNI LIFE INSURANCE

**LAPORAN LABA RUGI DAN  
PENGHASILAN KOMPREHENSIF LAIN  
UNTUK TAHUN YANG BERAKHIR  
31 DESEMBER 2021**

(Dinyatakan dalam Jutaan Rupiah, kecuali dinyatakan lain)

**STATEMENT OF PROFIT OR LOSS AND  
AND OTHER COMPREHENSIVE INCOME  
FOR THE YEAR ENDED  
31 DECEMBER 2021**

(Expressed in millions of Rupiah, unless otherwise stated)

	<b>2021</b>	<b>Catatan/ Notes</b>	<b>2020</b>	<b>OTHER COMPREHENSIVE INCOME</b>
<b>PENGHASILAN KOMPREHENSIF LAIN</b>				
<b>Pos-pos yang tidak akan direklasifikasi ke laba rugi</b>				<i>Items that will not be reclassified to profit or loss</i>
Pengukuran kembali imbalan pasca kerja	9,781	24c	519	Remeasurement of post employment benefit
Efek pajak terkait	(2,152)	22c	(114)	Related tax expense
Pengukuran kembali revaluasi aset tetap	4,442	16	-	Revaluation of fixed assets
Efek pajak terkait	(978)	22c	-	Related tax expense
<b>Pos-pos yang akan direklasifikasi ke laba rugi</b>				<i>Items that will be reclassified to profit or loss</i>
(Kerugian)/keuntungan yang belum direalisasi atas efek-efek yang tersedia untuk dijual	(91,956)	22c	217,178	Unrealized (loss)/gain on available-for-sale marketable securities
Efek pajak terkait	<u>19,551</u>		<u>(24,852)</u>	Related tax expenses
(Beban)/penghasilan komprehensif lain tahun berjalan, setelah pajak	<u>(61,312)</u>		<u>192,731</u>	<i>Other comprehensive (expense)/ income for the year, net of tax</i>
<b>JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN</b>	<b><u>118,268</u></b>		<b><u>350,317</u></b>	<b>TOTAL COMPREHENSIVE INCOME FOR THE YEAR</b>

\*) Disajikan kembali lihat Catatan 40

Restated refer to Note 40 \*)

Catatan atas laporan keuangan terlampir merupakan  
bagian yang tidak terpisahkan dari laporan keuangan.

*The accompanying notes form an integral part of these  
financial statements.*



## PT BNI LIFE INSURANCE

### LAPORAN PERUBAHAN EKUITAS UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2021

(Dinyatakan dalam Jutaan Rupiah, kecuali dinyatakan lain)

Keuntungan (Kerugian) yang belum direalisasi atas efek-tekanan untuk dijual, sejauh pajak/ <i>Unrealized gain (loss) on available-for-sale marketable securities, net of tax</i>		Cadangan revaluasi aset, sejauh pajak/ <i>Assets revaluation reserve, net of tax</i>	Pengukuran kembali imbalan paska kerja, setelah pajak/ <i>Remeasurement of post employee benefit, net of tax</i>	Saldo laba/Retained earnings
Modal saham - diempatkan dan disertor penuh/ <i>Issued and fully paid share capital</i>	300.639	4,157,813	8,016	36,051
Catatan/ <i>Notes</i>	25	-	-	-
<b>Saldo pada tanggal 31 Desember 2019</b>				
Dividen kas				
Laba bersih tahun berjalan				
Penghasilan komprehensif lain				
<b>Saldo pada tanggal 31 Desember 2020</b>				
Dividen kas				
Laba bersih tahun berjalan				
Beban komprehensif lain				
<b>Saldo pada tanggal 31 Desember 2021</b>				
Dividen kas				
Laba bersih tahun berjalan				
Beban komprehensif lain				

				Balance as at 31 December 2019
Keuntungan (Kerugian) yang belum direalisasi atas efek-tekanan untuk dijual, sejauh pajak/ <i>Unrealized gain (loss) on available-for-sale marketable securities, net of tax</i>		Cadangan revaluasi aset, sejauh pajak/ <i>Assets revaluation reserve, net of tax</i>	Telah ditentukan penggunaannya/ <i>Appropriated</i>	Saldo laba/Retained earnings
Modal saham - diempatkan dan disertor penuh/ <i>Issued and fully paid share capital</i>	300.639	4,157,813	8,016	36,051
Catatan/ <i>Notes</i>	25	-	-	-
<b>Saldo pada tanggal 31 Desember 2019</b>				60,140
Dividen kas				-
Laba bersih tahun berjalan				-
Penghasilan komprehensif lain				-
<b>Saldo pada tanggal 31 Desember 2020</b>				6,522
Dividen kas				-
Laba bersih tahun berjalan				-
Penghasilan komprehensif lain				405
<b>Saldo pada tanggal 31 Desember 2021</b>				60,140
Dividen kas				-
Laba bersih tahun berjalan				-
Beban komprehensif lain				-

*Balance as at  
31 December 2021*

*Cash dividends*

*Net income for the year*

*Other comprehensive income*

*Balance as at  
31 December 2021*

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan.

The accompanying notes form an integral part of these financial statements.

## PT BNI LIFE INSURANCE

**LAPORAN ARUS KAS**  
**UNTUK TAHUN YANG BERAKHIR**  
**31 DESEMBER 2021**  
(Dinyatakan dalam ribuan Rupiah, kecuali dinyatakan lain)

**STATEMENT OF CASH FLOWS**  
**FOR THE YEAR ENDED**  
**31 DECEMBER 2021**  
*(Expressed in thousands of Rupiah, unless otherwise stated)*

	<b>2021</b>	<b>Catatan/ Notes</b>	<b>2020</b>	
<b>ARUS KAS DARI AKTIVITAS OPERASI</b>				<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>
Penerimaan premi dan kontribusi	5,028,432		4,870,113	Premium and contributions received
Penerimaan klaim reasuransi	181,941		196,635	Reinsurance claim received
Penerimaan lain-lain	98,095		313,556	Other receipts
Pembayaran untuk:				Payments for:
Premi reasuransi	(180,371)		(219,385)	Reinsurance premium
Komisi	(619,553)		(635,915)	Acquisition costs
Klaim dan manfaat polis	(3,732,493)		(2,236,461)	Claim and policy benefit
Beban umum dan administrasi	(404,166)		(444,397)	General expenses and administrations
Pajak final	(85,510)		(75,836)	Final tax
Lain-lain - bersih	<u>(89,748)</u>		<u>(40,876)</u>	Others, net
<b>Arus kas bersih diperoleh dari aktivitas operasi</b>	<b>196,627</b>		<b>1,727,434</b>	<b>Net cash provided from operating activities</b>
<b>ARUS KAS DARI AKTIVITAS INVESTASI</b>				<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>
Penerimaan dari hasil investasi	709,710		711,900	Proceeds from investment income
Penerimaan dari penjualan aset tetap	2,979		138	Proceeds from sale of fixed assets
Perolehan aset tetap	(61,092)		(48,458)	Acquisitions of fixed assets
Penempatan investasi - bersih	(736,671)		(2,186,808)	Investments placement - net
Pembayaran beban investasi	<u>(20,300)</u>		<u>(43,927)</u>	Payment of investment expenses
<b>Arus kas bersih digunakan untuk aktivitas investasi</b>	<b>(105,374)</b>		<b>(1,567,155)</b>	<b>Net cash used in investing activities</b>
<b>ARUS KAS DARI AKTIVITAS PENDANAAN</b>				<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>
Pembayaran dividen kas	(47,276)	25	(90,630)	Cash dividends paid
Pembayaran liabilitas sewa	<u>(27,997)</u>		<u>(26,019)</u>	Payment of lease liabilities
<b>Arus kas bersih digunakan untuk aktivitas pendanaan</b>	<b>(75,273)</b>		<b>(116,649)</b>	<b>Net cash used in financing activities</b>
<b>KENAIKAN BERSIH KAS DAN KAS PADA BANK</b>	<b>15,980</b>		<b>43,630</b>	<b>NET INCREASE IN CASH AND CASH IN BANKS</b>
<b>DAMPAK BERSIH PERUBAHAN NILAI TUKAR ATAS KAS DAN KAS PADA BANK</b>	<b>(10)</b>		<b>25</b>	<b>NET EFFECT OF CHANGES IN EXCHANGE RATES IN CASH AND CASH IN BANKS</b>
<b>KAS DAN KAS PADA BANK AWAL TAHUN</b>	<b>84,451</b>	9	<b>40,796</b>	<b>CASH AND CASH IN BANKS AT THE BEGINNING OF THE YEAR</b>
<b>KAS DAN KAS PADA BANK AKHIR TAHUN</b>	<b>100,421</b>		<b>84,451</b>	<b>CASH AND CASH IN BANKS AT THE END OF THE YEAR</b>

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan.

*The accompanying notes form an integral part of these financial statements.*



## PT BNI LIFE INSURANCE

**CATATAN ATAS LAPORAN KEUANGAN**  
**31 DESEMBER 2021**  
(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

### 1. INFORMASI UMUM

#### Pendirian Perusahaan

PT BNI Life Insurance ("Perusahaan") pada awalnya didirikan dengan nama "PT Asuransi Jiwa BNI Jiwasraya" berdasarkan Akta Notaris No. 24 tanggal 28 November 1996 di Jakarta, yang diaktaskan oleh Laura Elisabeth Palilingan, S.H., sebagai pengganti dari Koesbiono Sarmanhadi, S.H., M.H. Akta pendirian ini disahkan dengan Keputusan Menteri Kehakiman Republik Indonesia No. C2-1787 HT.01.01.Th.97 tanggal 14 Maret 1997 serta diumumkan dalam Lembaran Berita Negara No. 74 Tambahan No. 4121 tanggal 16 September 1997.

Pada tanggal 26 November 2004, Perusahaan telah mengubah namanya menjadi PT BNI Life Insurance, dan telah disahkan dengan Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia Nomor C-31600 HT.01.04.TH.2004 tanggal 29 Desember 2004.

Anggaran Dasar Perusahaan telah mengalami perubahan beberapa kali, yang terakhir dengan Akta Notaris Nomor 42 tanggal 14 Juli 2020 dari Notaris Mala Mukti S.H., mengenai perubahan Pasal 9 (4) huruf c, Pasal 13 (6), Pasal 16 (2), Pasal 16 (4), Pasal 18 (1), Pasal 19 (2). Akta perubahan Anggaran Dasar terakhir ini telah diterima dan dicatat di Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.03-0293483 pada tanggal 17 Juli 2020.

Sesuai dengan pasal 3 Anggaran Dasar Perusahaan, ruang lingkup kegiatan Perusahaan adalah menjalankan usaha-usaha dalam bidang asuransi jiwa termasuk usaha asuransi jiwa dengan prinsip syariah. Perusahaan memperoleh izin usaha sebagai perusahaan asuransi jiwa berdasarkan Keputusan Menteri Keuangan Republik Indonesia No. Kep-305/KMK.017/1997 tanggal 7 Juli 1997.

Perusahaan juga telah memperoleh izin pembukaan kantor cabang dengan prinsip syariah berdasarkan Keputusan Menteri Keuangan Republik Indonesia No. KEP-186/KM.6/2004 tanggal 19 Mei 2004.

Perusahaan memulai kegiatan komersialnya pada tahun 1997.

**NOTES TO THE FINANCIAL STATEMENTS**  
**31 DECEMBER 2021**  
(Expressed in millions of Rupiah, unless otherwise stated)

### 1. GENERAL INFORMATION

#### *Establishment of the Company*

*PT BNI Life Insurance (the "Company") was originally established under the name "PT Asuransi Jiwa BNI Jiwasraya" based on the Notarial Deed No. 24 of Laura Elisabeth Palilingan, S.H., as substitute of Koesbiono Sarmanhadi, S.H., M.H., dated 28 November 1996, in Jakarta. The deed of establishment was approved by the Ministry of Justice of the Republic of Indonesia Decree No. C2-1787 HT.01.01.Th.97 dated 14 March 1997, and was published in Supplement No. 4121 of State Gazette No. 74 dated 16 September 1997.*

*On 26 November 2004, the Company has changed its name to PT BNI Life Insurance, which was approved by the Ministry of Law and Human Rights of the Republic of Indonesia Number C-31600 HT.01.04.TH.2004 dated 29 December 2004.*

*The Company's Articles of Association has been amended several times, the latest by the Notarial Deed Number 42 dated 14 July 2020 of Notary Mala Mukti, S.H., regarding the amendment of Article 9 (4) point c, Article 13 (6) and Article 16 (2), Article 16 (4), Article 18 (1), Article 19 (2). The Deed of establishment has been received and recorded by the Ministry of Law and Human Rights of Republic Indonesia No. AHU-AH. AH.01.03-0293483 dated July 17, 2020.*

*In accordance with article 3 of the Company's Articles of Association, the scope of the Company's activities is to engage in life insurance business including life insurance business under sharia principle. The Company obtained its operating license as a life insurance company based on the Ministry of Finance of the Republic of Indonesia Decree No. Kep-305/KMK.017/1997 dated 7 July 1997.*

*The Company also has obtained license to open branch office that would operate in accordance with sharia principle based on the Ministry of Finance of the Republic of Indonesia Decree No. KEP-186/KM.6/2004 dated 19 May 2004.*

*The Company started its commercial operation in 1997.*

## PT BNI LIFE INSURANCE

### CATATAN ATAS LAPORAN KEUANGAN

**31 DESEMBER 2021**

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

### 1. INFORMASI UMUM (lanjutan)

#### Pendirian Perusahaan (lanjutan)

Perusahaan berdomisili di Jakarta; dan kantor pusatnya berlokasi di Centennial Tower, Lantai 9, Jl. Gatot Subroto Kav. 24 - 25 Jakarta 12930. Perusahaan memiliki kantor-kantor pemasaran yang tersebar di beberapa kota di Indonesia.

Entitas Induk dan Entitas Induk Terakhir masing-masing adalah PT Bank Negara Indonesia (Persero) Tbk dan Pemerintah Pusat Republik Indonesia.

#### Dewan Komisaris, Direksi, Komite Audit, Dewan Pengawas syariah dan Karyawan

Susunan Dewan Komisaris, Direksi, Komite Audit dan Dewan Pengawas Syariah pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

		<b>2021</b>	<b>2020</b>	
<b>Dewan Komisaris</b>				<b>Board of Commissioners</b>
Komisaris Utama/Independen	Parikesit Suprapto	Parikesit Suprapto	President Commissioner/Independent	
Komisaris	Iwan Abdi <sup>(2)</sup>	Darwin Suzandi <sup>(1)</sup>	Commissioner	
Komisaris	Kazuhiko Arai	Kazuhiko Arai	Commissioner	
Komisaris Independen	Alwi Abdurrahman Shihab <sup>(3)</sup>	Husain Abdullah <sup>(1)</sup>	Independent Commissioner	
Komisaris Independen	Henry Cratein Suryanaga	Henry Cratein Suryanaga	Independent Commissioner	
<b>Dewan Direksi</b>				<b>Board of Directors</b>
Direktur Utama	Shadiq Akasya	Shadiq Akasya	President Director	
Direktur Keuangan	Eben Eser Nainggolan	Eben Eser Nainggolan	Finance Director	
Direktur	Neny Asriany	Neny Asriany	Director	
Direktur	Hiroshi Ono	Hiroshi Ono	Director	
Direktur	Naoto Oda	Naoto Oda	Director	
<b>Komite Audit</b>				<b>Audit Committee</b>
Ketua	Alwi Abdurrahman Shihab <sup>(4)</sup>	Husain Abdullah <sup>(1)</sup>	Chairman	
Anggota	Kazuhiko Arai	Darwin Suzandi <sup>(1)</sup>	Member	
Anggota	Ludovicus Sensi Wondabio	Kazuhiko Arai	Member	
Anggota	Arzul Andaliza <sup>(4)</sup>	Ludovicus Sensi Wondabio	Member	
<b>Dewan Pengawas Syariah</b>				<b>Sharia Supervisory Board</b>
Ketua	Ir. Agus Haryadi, AAAIJ, FIIS, ASAI	Ir. Agus Haryadi, AAAIJ, FIIS, ASAI	Chairman	
Anggota	Prof. Dr. H. Utang Ranuwijaya, MA	Prof. Dr. H. Utang Ranuwijaya, MA	Member	
Anggota	Hajjah Siti Haniatunnisa, LLB, M.H.	Hajjah Siti Haniatunnisa, LLB, M.H.	Member	

<sup>1)</sup> berhenti menjabat pada 30 Juni 2021

<sup>2)</sup> efektif 15 September 2021

<sup>3)</sup> efektif 26 Agustus 2021

<sup>4)</sup> efektif 6 Oktober 2021

### NOTES TO THE FINANCIAL STATEMENTS

**31 DECEMBER 2021**

(Expressed in millions of Rupiah, unless otherwise stated)

### 1. GENERAL INFORMATION (continued)

#### Establishment of the Company (continued)

*The Company is domiciled in Jakarta; and its head office is located in Centennial Tower, 9<sup>th</sup> Floor, Jl. Gatot Subroto Kav. 24 - 25 Jakarta 12930. The Company has marketing offices in several cities in Indonesia.*

*The Parent Entity and Ultimate Parent Entity are PT Bank Negara Indonesia (Persero) Tbk and the Central Government of the Republic of Indonesia, respectively.*

#### Boards of Commissioners, Directors, Audit Committee, Sharia Supervisory Board and Employees

*The Boards of Commissioners, Directors, Audit Committee and Sharia Supervisory Board as at 31 December 2021 and 2020 are as follows:*

		<b>2021</b>	<b>2020</b>	
<b>Dewan Komisaris</b>				<b>Board of Commissioners</b>
Komisaris Utama/Independen	Parikesit Suprapto	Parikesit Suprapto	President Commissioner/Independent	
Komisaris	Iwan Abdi <sup>(2)</sup>	Darwin Suzandi <sup>(1)</sup>	Commissioner	
Komisaris	Kazuhiko Arai	Kazuhiko Arai	Commissioner	
Komisaris Independen	Alwi Abdurrahman Shihab <sup>(3)</sup>	Husain Abdullah <sup>(1)</sup>	Independent Commissioner	
Komisaris Independen	Henry Cratein Suryanaga	Henry Cratein Suryanaga	Independent Commissioner	
<b>Dewan Direksi</b>				<b>Board of Directors</b>
Direktur Utama	Shadiq Akasya	Shadiq Akasya	President Director	
Direktur Keuangan	Eben Eser Nainggolan	Eben Eser Nainggolan	Finance Director	
Direktur	Neny Asriany	Neny Asriany	Director	
Direktur	Hiroshi Ono	Hiroshi Ono	Director	
Direktur	Naoto Oda	Naoto Oda	Director	
<b>Komite Audit</b>				<b>Audit Committee</b>
Ketua	Alwi Abdurrahman Shihab <sup>(4)</sup>	Husain Abdullah <sup>(1)</sup>	Chairman	
Anggota	Kazuhiko Arai	Darwin Suzandi <sup>(1)</sup>	Member	
Anggota	Ludovicus Sensi Wondabio	Kazuhiko Arai	Member	
Anggota	Arzul Andaliza <sup>(4)</sup>	Ludovicus Sensi Wondabio	Member	
<b>Dewan Pengawas Syariah</b>				<b>Sharia Supervisory Board</b>
Ketua	Ir. Agus Haryadi, AAAIJ, FIIS, ASAI	Ir. Agus Haryadi, AAAIJ, FIIS, ASAI	Chairman	
Anggota	Prof. Dr. H. Utang Ranuwijaya, MA	Prof. Dr. H. Utang Ranuwijaya, MA	Member	
Anggota	Hajjah Siti Haniatunnisa, LLB, M.H.	Hajjah Siti Haniatunnisa, LLB, M.H.	Member	

<sup>1)</sup> has stopped serving as of 30 June 2021

<sup>2)</sup> effective as of 15 September 2021

<sup>3)</sup> effective as of 26 August 2021

<sup>4)</sup> effective as of 6 October 2021

Pada tanggal-tanggal 31 Desember 2021 dan 2020, Perusahaan mempunyai masing-masing 651 dan 714 karyawan tetap (tidak diaudit).

*As at 31 December 2021 and 2020, the Company has a total of 651 and 714 permanent employees, respectively (unaudited).*



## PT BNI LIFE INSURANCE

### CATATAN ATAS LAPORAN KEUANGAN 31 DESEMBER 2021

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

#### 2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN

Laporan keuangan Perusahaan disusun dan diotorisasi oleh Direksi untuk terbit pada tanggal 4 Februari 2022.

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan adalah seperti yang dijabarkan di bawah ini:

##### a. Dasar penyusunan laporan keuangan

Laporan keuangan telah disusun sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Laporan keuangan disusun berdasarkan konsep harga perolehan, kecuali tanah dan bangunan yang diukur dengan menggunakan model revaluasi, dan untuk aset keuangan yang diklasifikasikan dalam kelompok tersedia untuk dijual dan aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi dimana diukur pada nilai wajar. Laporan keuangan disusun berdasarkan akuntansi berbasis akrual, kecuali laporan arus kas.

Laporan arus kas disusun dengan menggunakan metode langsung dan menyajikan arus kas yang diklasifikasikan ke dalam aktivitas operasi, investasi, dan pendanaan. Untuk tujuan laporan arus kas, kas dan setara kas mencakup kas dan kas pada bank, serta kas, kas pada bank dan deposito berjangka yang dimiliki oleh pemegang dana unit link.

Pos-pos yang disertakan dalam laporan keuangan Perusahaan diukur menggunakan mata uang sesuai dengan lingkungan ekonomi utama dimana Perusahaan beroperasi ("mata uang fungsional"). Mata uang fungsional Perusahaan adalah Rupiah.

Seluruh angka dalam laporan keuangan ini, dibulatkan menjadi jutaan Rupiah, kecuali dinyatakan lain.

Dalam penyusunan laporan keuangan membutuhkan estimasi dan asumsi yang mempengaruhi nilai aset dan liabilitas dilaporkan dan pengungkapan atas aset dan liabilitas kontingen pada tanggal laporan keuangan, dan total pendapatan dan beban selama periode laporan. Estimasi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan tindakan saat ini, hasil yang timbul mungkin berbeda dengan jumlah yang diestimasi semula.

#### NOTES TO THE FINANCIAL STATEMENTS 31 DECEMBER 2021

*(Expressed in millions of Rupiah, unless otherwise stated)*

#### 2. SIGNIFICANT ACCOUNTING POLICIES

*The financial statements of the Company were prepared and authorised by the Directors to be issued on 4 February 2022.*

*The principal accounting policies adopted in the preparation of these financial statements are set out below:*

##### a. Basis of preparation of the financial statements

*The financial statements have been prepared in accordance with Indonesian Financial Accounting Standards.*

*The financial statements have been prepared under the historical cost convention, except land and buildings which measured using revaluation model and for financial assets classified at available-for-sale and at fair value through profit or loss which have been measured at fair value. The financial statements are prepared under the accrual basis of accounting, except for the statement of cash flows.*

*The statement of cash flows is prepared based on the direct method that present cash flows classified into operating, investing, and financing activities. For the purpose of the statement of cash flows, cash and cash equivalents include cash on hand and cash in banks, and cash, cash in banks and time deposits held by unit-linked policyholders' fund.*

*Items included in the financial statements of the Company are measured using the currency at the primary economy environment in which the Company operates ('functional currency'). The functional currency of the Company is Rupiah.*

*The figures in the financial statements are rounded to and expressed in millions of Rupiah, unless otherwise stated.*

*The preparation of financial statements requires the use of estimates and assumptions that affects the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the reporting period. These estimates are based on management's best knowledge of current events and activities, actual results may differ from those estimates.*



## **PT BNI LIFE INSURANCE**

### **CATATAN ATAS LAPORAN KEUANGAN**

**31 DESEMBER 2021**

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

### **NOTES TO THE FINANCIAL STATEMENTS**

**31 DECEMBER 2021**

(Expressed in millions of Rupiah, unless otherwise stated)

#### **2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

##### **b. Perubahan pada pernyataan standar akuntansi keuangan dan interpretasi pernyataan standar akuntansi keuangan**

Berikut ini adalah standar akuntansi keuangan dan perubahan standar akuntansi keuangan yang berlaku efektif sejak 1 Januari 2021:

- PSAK 112 "Akuntansi wakaf";
- Amandemen PSAK 22 "Kombinasi bisnis"; dan
- Amandemen PSAK 73 "Konsesi sewa terkait Covid-19".

Implementasi dari standar-standar tersebut di atas tidak menghasilkan perubahan substansial terhadap kebijakan akuntansi Perusahaan dan tidak memiliki dampak yang material terhadap laporan keuangan di tahun berjalan atau tahun-tahun sebelumnya.

#### **c. Instrumen keuangan**

##### **Aset keuangan**

Perusahaan mengklasifikasikan aset keuangannya dalam kategori aset keuangan yang diukur pada nilai wajar melalui laba rugi, aset keuangan yang dimiliki hingga jatuh tempo, dan aset keuangan tersedia untuk dijual dan pinjaman yang diberikan dan piutang. Klasifikasi ini tergantung dari tujuan perolehan aset tersebut. Manajemen menentukan klasifikasi aset keuangan tersebut pada saat awal pengakuananya.

- (i) Aset keuangan yang diukur pada nilai wajar melalui laba rugi

Kategori ini terdiri dari dua sub-kategori: aset keuangan yang diklasifikasikan dalam kelompok diperdagangkan, dan aset keuangan yang pada saat pengakuan awal telah ditetapkan oleh Perusahaan untuk diukur pada nilai wajar melalui laba rugi.

Aset keuangan diklasifikasikan dalam kelompok diperdagangkan jika diperoleh terutama untuk tujuan dijual dalam waktu dekat atau jika merupakan bagian dari portofolio instrumen keuangan tertentu yang dikelola bersama dan terdapat bukti mengenai pola ambil untung dalam jangka pendek (*short term profit taking*) yang terkini.

#### **2. SIGNIFICANT ACCOUNTING POLICIES (continued)**

##### **b. Changes to the statements of financial accounting standards and interpretation of statement financial accounting standards**

The followings are financial accounting standards and amendments of financial accounting standards become effective starting 1 January 2021:

- SFAS 112 "Accounting for endowments";
- Amendment of SFAS 22 "Business combination"; and
- Amendment PSAK 73 "Lease concession related to Covid-19".

The implementation of the above standards did not result in substantial changes to the Company's accounting policies and had no material impact to the financial statements for current year or prior financial years.

#### **c. Financial instruments**

##### **Financial assets**

The Company classifies its financial assets in the following categories of financial assets; at fair value through profit or loss, held-to-maturity investments, available-for-sale financial assets, and loans and receivables. The classification depends on the purpose for which the financial assets were acquired. Management determines the classification of financial assets at initial recognition.

- (i) *Financial assets at fair value through profit or loss*

This category comprises two sub-categories: financial assets classified as held for trading, and financial assets designated by the Company as at fair value through profit or loss upon initial recognition.

A financial asset is classified as held for trading if it is acquired principally for the purpose of selling it in the near term or if it is part of a portfolio of identified financial instruments that are managed together and for which there is evidence of a recent actual pattern of short-term profit taking.



## PT BNI LIFE INSURANCE

### CATATAN ATAS LAPORAN KEUANGAN 31 DESEMBER 2021 (Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

#### 2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

##### c. Instrumen keuangan (lanjutan)

###### Aset keuangan (lanjutan)

- (i) Aset keuangan yang diukur pada nilai wajar melalui laba rugi (lanjutan)

Instrumen keuangan yang dikelompokkan ke dalam kategori ini diakui pada nilai wajarnya pada saat pengakuan awal; biaya transaksi (jika ada) diakui secara langsung ke dalam laporan laba rugi. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar dan penjualan instrumen keuangan ini diakui di dalam laporan laba rugi dan penghasilan komprehensif lain pada "Pendapatan investasi - bersih".

Pendapatan bunga dari instrumen keuangan yang diperdagangkan termasuk di dalam "Pendapatan investasi - bersih". Hasil investasi diakui berdasarkan basis akrual. Keuntungan/(kerugian) selisih kurs atas investasi dilaporkan sebagai "Pendapatan investasi, neto".

- (ii) Aset keuangan dimiliki hingga jatuh tempo

Aset keuangan dalam kelompok dimiliki hingga jatuh tempo adalah aset keuangan non-derivatif dengan pembayaran tetap atau telah ditentukan dan jatuh temponya telah ditetapkan, serta Perusahaan mempunyai intensi positif dan kemampuan untuk memiliki aset keuangan tersebut hingga jatuh tempo, kecuali:

- yang pada saat pengakuan awal ditetapkan oleh Perusahaan sebagai aset keuangan yang diukur pada nilai wajar melalui laba rugi;
- yang ditetapkan oleh Perusahaan dalam kelompok tersedia untuk dijual; dan
- yang memiliki definisi pinjaman yang diberikan dan piutang.

Pada saat pengakuan awal, aset keuangan dimiliki hingga jatuh tempo diakui pada nilai wajarnya ditambah biaya transaksi (jika ada) dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan suku bunga efektif dikurangi cadangan kerugian penurunan nilai (jika ada).

### NOTES TO THE FINANCIAL STATEMENTS 31 DECEMBER 2021

(Expressed in millions of Rupiah, unless otherwise stated)

#### 2. SIGNIFICANT ACCOUNTING POLICIES (continued)

##### c. Financial instruments (continued)

###### Financial assets (continued)

- (i) Financial assets at fair value through profit or loss (continued)

*Financial instruments included in this category are recognised initially at fair value; transaction costs (if any) are taken directly to the profit or loss. Gain or loss arising from changes in fair value and sales of these financial instruments are included directly in the statement of profit or loss and other comprehensive income and are recorded as "Investment income -net".*

*Interest income on financial instruments held for trading are included in "Investment income - net". Investment income is recognised on an accrual basis. Foreign exchange gain/(loss) on investments are reported as "Investment income - net".*

- (ii) Held-to-maturity financial assets

*Held-to-maturity financial assets are non-derivative financial assets with fixed or determinable payments and fixed maturities that the Company has the positive intention and ability to hold to maturity, other than:*

- *those that the Company upon initial recognition designates as at fair value through profit or loss;*
- *those that the Company designates as available for sale; and*
- *those that meets the definition of loans and receivables.*

*Held-to-maturity financial assets are recognised at fair value including transaction costs (if any) and subsequently measured at amortized cost, using the effective interest method less allowance for impairment loss (if any).*



## PT BNI LIFE INSURANCE

### CATATAN ATAS LAPORAN KEUANGAN

**31 DESEMBER 2021**

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

#### 2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

##### c. Instrumen keuangan (lanjutan)

###### Aset keuangan (lanjutan)

###### (iii) Aset keuangan tersedia untuk dijual

Aset keuangan dalam kelompok tersedia untuk dijual adalah aset keuangan non-derivatif yang ditetapkan untuk dimiliki untuk periode tertentu dimana akan dijual dalam rangka pemenuhan likuiditas atau perubahan suku bunga, valuta asing atau yang tidak diklasifikasikan sebagai pinjaman yang diberikan atau piutang, aset keuangan yang diklasifikasikan dalam kelompok dimiliki hingga jatuh tempo atau aset keuangan yang diukur pada nilai wajar melalui laba rugi.

Pada saat pengakuan awalnya, aset keuangan tersedia untuk dijual diakui pada nilai wajarnya ditambah biaya transaksi (jika ada) dan selanjutnya diukur pada nilai wajarnya dimana keuntungan atau kerugian diakui sebagai penghasilan komprehensif lain, kecuali untuk kerugian penurunan nilai dan laba rugi selisih kurs, hingga aset keuangan dihentikan pengakuannya. Jika aset keuangan tersedia untuk dijual mengalami penurunan nilai, akumulasi laba atau rugi yang sebelumnya diakui di penghasilan komprehensif lain, diakui sebagai laba atau rugi. Pendapatan bunga dihitung menggunakan metode suku bunga efektif dan keuntungan atau kerugian yang timbul akibat perubahan nilai tukar dari aset moneter yang diklasifikasikan sebagai kelompok tersedia untuk dijual diakui pada laporan laba rugi.

###### (iv) Pinjaman yang diberikan dan piutang

Pinjaman yang diberikan dan piutang adalah aset keuangan non-derivatif dengan pembayaran tetap atau telah ditentukan dan tidak mempunyai kuotasi di pasar aktif, kecuali:

- yang dimaksudkan oleh Perusahaan untuk dijual dalam waktu dekat, yang diklasifikasikan dalam kelompok diperdagangkan, serta yang pada saat pengakuan awal ditetapkan sebagai diukur pada nilai wajar melalui laporan laba rugi;
- yang pada saat pengakuan awal ditetapkan dalam kelompok tersedia untuk dijual; dan
- dalam hal Perusahaan mungkin tidak akan memperoleh kembali investasi awal secara substansial kecuali yang disebabkan oleh penurunan kualitas pinjaman yang diberikan dan piutang

### NOTES TO THE FINANCIAL STATEMENTS

**31 DECEMBER 2021**

(Expressed in millions of Rupiah, unless otherwise stated)

#### 2. SIGNIFICANT ACCOUNTING POLICIES (continued)

##### c. Financial instruments (continued)

###### Financial assets (continued)

###### (iii) Available-for-sale financial assets

Available-for-sale financial assets are non-derivative financial assets that are intended to be held for an indefinite period of time, which may be sold in response to needs for liquidity or changes in interest rates, exchange rates or those that are not classified as loans or receivables, held-to-maturity financial assets or financial assets measured at fair value through profit or loss.

Available-for-sale financial assets are initially recognised at fair value plus transaction costs (if any) and measured subsequently at fair value with gain or loss being recognised as other comprehensive income, except for impairment loss and foreign exchange gain and loss, until the financial asset is derecognised. If an available-for-sale financial asset is determined to be impaired, the cumulative gain or loss previously recognised in other comprehensive income is recognised in the profit or loss. Interest income is calculated using the effective interest method, and foreign currency gain or loss on monetary assets classified as available-for-sale are recorded in profit or loss.

###### (iv) Loans and receivables

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market, other than:

- those that the Company intends to sell immediately or in the short term, which are classified as held for trading, and those that the entity upon initial recognition designates as at fair value through profit or loss;
- those that the Company upon initial recognition designates as available-for-sale; and
- those for which the Company may not recover substantially all of its initial investment, other than because of loans and receivables deterioration.



## PT BNI LIFE INSURANCE

### CATATAN ATAS LAPORAN KEUANGAN 31 DESEMBER 2021 (Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

#### 2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

##### c. Instrumen keuangan (lanjutan)

###### Aset keuangan (lanjutan)

###### (iv) Pinjaman yang diberikan dan piutang (lanjutan)

Pada saat pengakuan awal, pinjaman yang diberikan dan piutang diakui pada nilai wajarnya ditambah biaya transaksi (jika ada) dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Pendapatan bunga dari aset keuangan yang diklasifikasi sebagai pinjaman yang diberikan dan piutang dicatat di dalam pendapatan investasi. Pendapatan bunga diakui dengan basis akrual. (Kerugian)/keuntungan selisih kurs dicatat dalam pendapatan investasi.

Dalam hal terjadi penurunan nilai, kerugian penurunan nilai dilaporkan sebagai pengurang dari nilai tercatat dari aset keuangan dalam kelompok pinjaman yang diberikan dan piutang, dan diakui di dalam laporan posisi keuangan sebagai "Cadangan kerugian penurunan nilai".

###### Pengakuan

Perusahaan menggunakan akuntansi tanggal perdagangan untuk kontrak regular ketika mencatat transaksi aset keuangan.

###### Liabilitas keuangan

Perusahaan mengklasifikasikan liabilitas keuangan dalam kategori liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Pada saat pengakuan awal, liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi diukur pada nilai wajar dikurangi biaya transaksi (jika ada). Setelah pengakuan awal, Perusahaan mengukur seluruh liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

###### Penghentian pengakuan

Penghentian pengakuan aset keuangan dilakukan ketika hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir, atau ketika aset keuangan tersebut telah ditransfer dan secara substansial seluruh risiko dan manfaat atas kepemilikan aset tersebut telah ditransfer (jika secara substansial seluruh risiko dan manfaat tidak ditransfer, maka Perusahaan melakukan evaluasi untuk memastikan keterlibatan berkelanjutan atas kendali yang masih dimiliki tidak mencegah penghentian pengakuan). Liabilitas keuangan dihentikan pengakuannya ketika liabilitas yang ditetapkan dalam kontrak dihentikan atau dibatalkan atau kadaluwarsa.

#### NOTES TO THE FINANCIAL STATEMENTS

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(Expressed in millions of Rupiah, unless otherwise stated)

#### 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

##### c. Financial instruments (continued)

###### Financial assets (continued)

###### (iv) Loans and receivables (continued)

*Loans and receivables are initially recognised at fair value plus transaction costs (if any) and subsequently measured at amortized cost using the effective interest rate method. Interest income on financial assets classified as loans and receivables is included in the investment income. Interest income is recognised on accrual basis. Foreign exchange (losses)/gains in investments are recorded in investment income.*

*In case of impairment, the impairment of loss is reported as a deduction from the carrying value of the financial assets classified as loans and receivables and recognised in the statement of financial position as "Allowance for impairment losses".*

###### Recognition

*The Company uses trade date accounting for regular way contracts when recording financial assets transactions.*

###### Financial liabilities

*The Company classified its financial liabilities in the category of financial liabilities measured at amortised costs. Financial liabilities measured at amortised cost are initially recognised at fair value less transaction costs (if any). After initial recognition, the Company measures all financial liabilities at amortised cost using effective interest rate method. The Company classified its financial liabilities in the category of financial liabilities measured at amortised costs.*

###### Derecognition

*Financial assets are derecognised when the contractual rights to receive the cash flows from these assets have ceased to exist or the assets have been transferred and substantially all the risks and rewards of ownership of the assets are also transferred (that is, if substantially all the risks and rewards have not been transferred, the Company evaluates to ensure that continuing involvement on the basis of any retained powers of control does not prevent derecognition). A Financial liabilities are derecognised when the obligation under the contract is discharged, or cancelled, or expired.*

## PT BNI LIFE INSURANCE

CATATAN ATAS LAPORAN KEUANGAN  
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NOTES TO THE FINANCIAL STATEMENTS  
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(Expressed in millions of Rupiah, unless otherwise stated)

2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN  
(lanjutan)

## c. Instrumen keuangan (lanjutan)

## Klasifikasi instrumen keuangan

Perusahaan mengklasifikasikan instrumen keuangan ke dalam klasifikasi tertentu yang mencerminkan sifat dari informasi dan mempertimbangkan karakteristik dari instrumen keuangan tersebut. Klasifikasi dapat dilihat pada tabel berikut:

2. SIGNIFICANT ACCOUNTING POLICIES  
(continued)

## c. Financial instruments (continued)

## Financial instruments classification

The Company classifies the financial instruments into classes that reflect the nature of information and take into account the characteristics of those financial instruments. The classification can be seen in the table below:

Kategori yang didefinisikan oleh PSAK No. 55/ Category as defined by PSAK No. 55	Golongan (ditentukan oleh Perusahaan)/ Class (as determined by the Company)	Sub-golongan/ Sub-classes
Aset keuangan/ Financial assets	Aset keuangan yang diukur pada nilai wajar melalui laba rugi/Financial assets at fair value through profit or loss	Efek-efek/Marketable securities
	Aset keuangan yang dimiliki hingga jatuh tempo/Held-to-maturity financial assets	Dana jaminan/Statutory funds
	Aset keuangan yang tersedia untuk dijual/Available-for-sale financial assets	Efek-efek/Marketable securities
	Pinjaman yang diberikan dan piutang/ Loans and receivables	Obligasi/Bonds
		Saham/Shares
		Reksadana/Mutual funds
		Dana jaminan/Statutory funds
		Efek-efek/Marketable securities
		Obligasi/Bonds
		Penyertaan saham/Investment in shares
Liabilitas keuangan/ Financial liabilities	Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi/ Financial liabilities at amortized cost	Kas dan kas pada bank/Cash and cash in banks
		Piutang premi/Premium receivables
		Piutang hasil investasi/Investment income receivables
		Piutang reasuransi/Reinsurance receivables
		Dana jaminan/Statutory funds
		Deposito berjangka/Time deposits
		Pinjaman pemegang polis/Loan to policyholders
		Piutang lain-lain/Other receivables
		Aset lain – lain/Other assets
		Utang klaim/Claim payables

## Saling hapus instrumen keuangan

Aset keuangan dan liabilitas keuangan saling hapus buku dan nilai bersihnya disajikan dalam laporan posisi keuangan jika memiliki hak yang berkekuatan hukum untuk melakukan saling hapus buku atas jumlah yang telah diakui tersebut dan berniat untuk menyelesaikan secara neto atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara simultan.

## Offsetting financial instruments

Financial assets and liabilities are offset and the net amount reported in the statement of financial position when there is a legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis or realise the asset and settle the liability simultaneously.



## PT BNI LIFE INSURANCE

### CATATAN ATAS LAPORAN KEUANGAN 31 DESEMBER 2021 (Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

### NOTES TO THE FINANCIAL STATEMENTS 31 DECEMBER 2021 (Expressed in millions of Rupiah, unless otherwise stated)

#### 2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

##### c. Instrumen keuangan (lanjutan)

###### Saling hapus instrumen keuangan (lanjutan)

Hak yang berkekuatan hukum harus tidak bersifat kontingen atas peristiwa di masa depan dan harus dapat dipaksakan dalam situasi bisnis yang normal dan dalam peristiwa gagal bayar, peristiwa kepailitan atau kebangkrutan perusahaan atau *counterparty*.

###### Penurunan nilai aset keuangan

Pada setiap tanggal pelaporan keuangan, Perusahaan mengevaluasi apakah terdapat bukti yang obyektif bahwa aset keuangan atau kelompok aset keuangan mengalami penurunan nilai. Aset keuangan atau kelompok aset keuangan diturunkan nilainya dan kerugian penurunan nilai telah terjadi, jika dan hanya jika, terdapat bukti yang obyektif mengenai penurunan nilai tersebut sebagai akibat dari satu atau lebih peristiwa yang terjadi setelah pengakuan awal aset tersebut (peristiwa yang merugikan), dan peristiwa yang merugikan tersebut berdampak pada estimasi arus kas masa depan atas aset keuangan atau kelompok aset keuangan yang dapat diestimasi secara andal.

###### Pengukuran nilai wajar

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur antara pelaku pasar pada tanggal pengukuran di pasar utama atau, jika tidak terdapat pasar utama, di pasar yang paling menguntungkan dimana Perusahaan memiliki akses pada tanggal tersebut. Nilai wajar liabilitas mencerminkan risiko wanprestasinya.

Jika tersedia, Perusahaan mengukur nilai wajar instrumen keuangan dengan menggunakan harga kuotasi di pasar aktif untuk instrumen tersebut.

Nilai wajar untuk instrumen keuangan yang diperdagangkan di pasar yang aktif ditentukan berdasarkan nilai pasar yang berlaku pada tanggal laporan posisi keuangan. Kuotasi pasar aktif ini termasuk yang berasal dari *Interdealer Market Association* ("IDMA"), *Indonesia Bond Pricing Agency* ("IBPA"), atau harga kuotasi broker untuk obligasi, harga saham dari indeks harga saham yang ada di Bursa Efek Indonesia untuk saham, dan nilai aset bersih untuk reksadana.

#### 2. SIGNIFICANT ACCOUNTING POLICIES (continued)

##### c. Financial instruments (continued)

###### Offsetting financial instruments (continued)

*The legally enforceable right must not be contingent on future events and must be enforceable in the normal course of business and in the event of default, insolvency or bankruptcy of the company or the counterparty.*

###### Impairment of financial assets

*At each reporting date, the Company assesses whether there is objective evidence that a financial asset or group of financial assets is impaired. A financial asset or a group of financial assets is impaired and impairment loss are incurred only if there is objective evidence of impairment as a result of one or more events that occurred after the initial recognition of the asset (loss event) and that loss event (or events) has an impact on the estimated future cash flows of the financial asset or group of financial assets that can be reliably estimated.*

###### Fair value measurement

*Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date in the principal market or, in its absence, in the most advantageous market to which the Company has access at that date. The fair value of a liability reflects its non-performance risk.*

*When available, the Company measures the fair value of a financial instrument using the quoted price in an active market for that instrument.*

*Fair value of financial instruments traded in active markets are determined based on quoted market price at the statement of financial position date, by using prices from credible sources which are published regularly. This includes IDMA's (Interdealer Market Association) quoted market prices, IBPA's (Indonesia Bond Pricing Agency) quoted price or broker's quoted price for bonds, shares price from shares prices indexes at Indonesia Stock Exchange for shares and net assets value for mutual funds.*



## **PT BNI LIFE INSURANCE**

### **CATATAN ATAS LAPORAN KEUANGAN**

**31 DESEMBER 2021**

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### **NOTES TO THE FINANCIAL STATEMENTS**

**31 DECEMBER 2021**

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#### **2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN** (lanjutan)

##### **c. Instrumen keuangan** (lanjutan)

###### **Pengukuran nilai wajar** (lanjutan)

Instrumen keuangan dianggap memiliki kuotasi pasar aktif, jika harga kuotasi tersedia sewaktu-waktu dan dapat diperoleh secara rutin dari bursa, pedagang efek (*dealer*), perantara efek (*broker*), kelompok industri, badan pengawas (*pricing service or regulatory agency*), dan harga tersebut mencerminkan transaksi pasar yang aktual dan rutin dalam suatu transaksi yang wajar. Jika kriteria di atas tidak terpenuhi, maka pasar aktif dinyatakan tidak tersedia. Indikasi-indikasi dari pasar tidak aktif adalah terdapat selisih yang besar antara harga penawaran dan permintaan atau kenaikan signifikan dalam selisih harga penawaran dan permintaan dan hanya terdapat beberapa transaksi terkini.

Untuk instrumen keuangan yang tidak mempunyai kuotasi harga pasar, estimasi yang wajar ditetapkan dengan mengacu pada nilai pasar terkini instrumen keuangan lain yang secara substansi memiliki karakteristik yang sama atau dihitung berdasarkan arus kas estimasi terhadap aset bersih dari instrumen keuangan tersebut.

Nilai wajar untuk semua instrumen keuangan lainnya ditentukan dengan menggunakan teknik penilaian. Dengan teknik ini, nilai wajar merupakan suatu estimasi yang dihasilkan dari data yang dapat diobservasi dari instrumen keuangan yang sama, menggunakan model-model untuk mendapatkan estimasi nilai kini dari arus kas masa depan yang diharapkan atau teknik penilaian lainnya menggunakan input yang tersedia pada tanggal laporan posisi keuangan.

Investasi pemegang unit link dan reksa dana dinyatakan pada nilai pasar berdasarkan nilai aset bersih pada tanggal laporan posisi keuangan. Nilai pasar yang digunakan Perusahaan untuk aset keuangan yang dimiliki adalah harga penutupan (*closing price*).

##### **d. Transaksi dengan pihak-pihak berelasi**

Perusahaan melakukan transaksi dengan pihak-pihak berelasi sebagaimana didefinisikan dalam PSAK No. 7 mengenai "Pengungkapan Pihak-pihak Berelasi".

Seluruh transaksi dan saldo yang material dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan konsolidasian.

#### **2. SIGNIFICANT ACCOUNTING POLICIES** (continued)

##### **c. Financial instruments** (continued)

###### **Fair value measurement** (continued)

A financial instrument is regarded as quoted in an active market if quoted prices are readily and regularly available from an exchange, dealer, broker, industry group, pricing service or regulatory agency, and those prices represent actual and regularly occurring market transactions on an arm's length basis. If the above criteria are not met, the market is regarded as being inactive. Indications that a market is inactive are when there is a wide bid-offer spread or significant increase in the bid-offer spread and there are few recent transactions.

For financial instruments with no quoted market price, a reasonable estimate of the fair value is determined by reference to the current market value of another instrument which substantially have the same characteristic or calculated based on the expected cash flows of the underlying net asset base of the financial instruments.

For all other financial instruments, fair value is determined using valuation techniques. In these techniques, fair value are estimated from observable data in respect of similar financial instruments, using models to estimate the present value of expected future cash flows or other valuation techniques, using available inputs at the dates of the statement of financial position.

Investment in unit-linked and mutual funds are stated at market value in accordance with the net asset value at the statement of financial position date. The quoted market price used for financial assets held by the Company is the closing price.

##### **d. Transactions with related parties**

The Company enters into transactions with related parties as defined in SFAS No. 7 "Related Party Disclosures".

All significant transactions and balances with related parties are disclosed in the notes to the financial statements.



## PT BNI LIFE INSURANCE

### CATATAN ATAS LAPORAN KEUANGAN

**31 DESEMBER 2021**

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

#### 2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

##### d. Transaksi dengan pihak-pihak berelasi (lanjutan)

Pihak-pihak berelasi adalah orang atau entitas yang terkait dengan entitas yang menyiapkan laporan keuangannya (entitas pelapor). Yang termasuk pihak-pihak berelasi adalah sebagai berikut:

1. Orang atau anggota keluarga terdekat mempunyai relasi dengan entitas pelapor jika orang tersebut:
  - a. Memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
  - b. Memiliki pengaruh signifikan atas entitas pelapor; atau
  - c. Merupakan personil manajemen kunci entitas pelapor atau entitas induk pelapor.
2. Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal sebagai berikut:
  - a. Entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak dan entitas anak berikutnya terkait dengan entitas lain);
  - b. Suatu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, yang mana entitas lain adalah anggotanya);
  - c. Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
  - d. Suatu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
  - e. Entitas tersebut adalah sebuah program imbalan pasca kerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor;
  - f. Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi sebagaimana dimaksud dalam angka 1; atau
  - g. Orang yang diidentifikasi sebagaimana dimaksud dalam angka (1) huruf (a) memiliki pengaruh signifikan atas entitas atau merupakan manajemen kunci entitas (atau entitas induk dari entitas).

### NOTES TO THE FINANCIAL STATEMENTS

**31 DECEMBER 2021**

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#### 2. SIGNIFICANT ACCOUNTING POLICIES (continued)

##### d. Transactions with related parties (continued)

A related party is a person or entity that is related to the entity that is preparing its financial statements (reporting entity). The related parties are as follows:

1. A person or a close member of that person's family is related to a reporting entity if that person:
  - a. Has control or joint control of the reporting entity;
  - b. Has significant influence over the reporting entity; or
  - c. Is a member of the key management personnel of the reporting entity or of a parent of the reporting entity.
2. An entity is related to a reporting entity if any of the following conditions apply:
  - a. The entity and the reporting entity are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the other entity);
  - b. One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member);
  - c. Both entities are joint ventures of the same third party;
  - d. One entity is a joint venture of a third party and the other entity is an associate of the third entity;
  - e. The entity is a post-employment benefit plan for the benefits of employees of either the reporting entity or an entity related to the reporting entity;
  - f. The entity is controlled or jointly controlled by a person identified in (1); or
  - g. A person identified in (1) (a) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).

**PT BNI LIFE INSURANCE****CATATAN ATAS LAPORAN KEUANGAN****31 DESEMBER 2021**

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

**2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN  
(lanjutan)****e. Penjabaran mata uang asing**

Transaksi dalam mata uang asing dijabarkan ke dalam mata uang Rupiah dengan menggunakan kurs yang berlaku pada tanggal transaksi. Pada tanggal laporan posisi keuangan, aset dan liabilitas moneter dalam mata uang asing dijabarkan dengan menggunakan kurs yang berlaku pada tanggal laporan posisi keuangan.

Keuntungan dan kerugian selisih kurs yang timbul dari transaksi dalam mata uang asing dan dari penjabaran aset dan liabilitas moneter dalam mata uang asing diakui pada laporan laba rugi.

Pada tanggal 31 Desember 2021 dan 2020, kurs nilai tukar yang digunakan adalah kurs tengah Bank Indonesia dan masing-masing adalah Rp 14.269 dan Rp 14.105 untuk 1 Dolar Amerika Serikat ("Dolar AS").

**f. Biaya dibayar di muka dan uang muka**

Biaya dibayar di muka diamortisasi dan dibebankan pada operasi selama masa manfaat dengan menggunakan metode garis lurus. Uang muka diakui atas pembayaran kepada pihak lain yang belum memenuhi kewajiban.

**g. Penyertaan saham**

Penyertaan saham merupakan penanaman dana dalam bentuk saham pada perusahaan non-publik yang bergerak di bidang jasa keuangan untuk tujuan jangka panjang.

Investasi dalam saham yang diklasifikasikan sebagai aset keuangan tersedia untuk dijual dicatat sebesar biaya perolehan setelah pengakuan awalnya karena terdiri dari efek ekuitas tanpa harga kuotasi yang nilai wajarnya tidak dapat diukur secara andal, kecuali untuk investasi dalam saham tertentu yang memiliki harga kuotasi dicatat sebesar nilai wajar setelah pengakuan awalnya.

Investasi dengan persentase kepemilikan dibawah 20% dan tidak memiliki pengaruh yang signifikan dicatat dengan metode biaya dikurangi dengan cadangan kerugian penurunan nilai.

**NOTES TO THE FINANCIAL STATEMENTS****31 DECEMBER 2021**

(Expressed in millions of Rupiah, unless otherwise stated)

**2. SIGNIFICANT ACCOUNTING POLICIES  
(continued)****e. Foreign currency translation**

*Transactions denominated in foreign currencies are translated into Rupiah at the exchange rate prevailing at the date of the transactions. At the statement of financial position date, monetary assets and liabilities in foreign currencies are translated into Rupiah at the exchange rates prevailing at statement of financial position date.*

*Exchange gains and losses arising from transactions in foreign currency and from the translation of foreign currency monetary assets and liabilities are recognised in the profit or loss.*

*As at 31 December 2021 and 2020, the exchange rate used are the Bank Indonesia middle rate of Rp 14,269 and Rp 14,105, respectively, for 1 United States Dollar ("USD").*

**f. Prepaid expenses and advances**

*Prepaid expenses are amortized and charged to operational over their benefited periods using the straight-line method. Advances are recognised for payment to the party that has not fulfilled their liability.*

**g. Investments in shares**

*Equity investments represent investments in the form of shares of stock, in non-public companies engaged in financial services held for long-term purposes.*

*Investments in shares classified as available for sale financial asset is carried at cost after its initial recognition as it consists of unquoted equity securities whose fair value cannot be reliably measured, except for certain investment in shares that has quoted price which are accounted for at fair value after initial recognition.*

*Investments with an ownership interest below 20% and have no significant influence are carried at cost reduced by an allowance for impairment losses.*



## PT BNI LIFE INSURANCE

### CATATAN ATAS LAPORAN KEUANGAN 31 DESEMBER 2021

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

#### 2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

##### **h. Aset tetap**

Berdasarkan PSAK 16, Perusahaan memilih menggunakan metode biaya kecuali tanah dan bangunan dimana menggunakan metode revaluasi.

Tanah dan bangunan disajikan sebesar nilai wajar, dikurangi akumulasi penyusutan untuk bangunan. Penilaian terhadap tanah dan bangunan dilakukan oleh penilai independen eksternal yang telah terdaftar di Otoritas Jasa Keuangan ("OJK"). Penilaian atas aset tersebut dilakukan secara berkala untuk memastikan bahwa nilai wajar aset yang direvaluasi tidak berbeda secara material dengan nilai tercatatnya. Akumulasi penyusutan pada tanggal revaluasi dieliminasi terhadap nilai tercatat bruto aset dan nilainya disajikan kembali sebesar nilai revaluasian aset tetap.

Kenaikan yang berasal dari revaluasi diakui pada penghasilan komprehensif lain dan terakumulasi dalam ekuitas pada bagian "cadangan revaluasi aset tetap", kecuali sebelumnya penurunan revaluasi atas aset yang sama pernah diakui dalam laporan laba rugi, dalam hal ini kenaikan revaluasi hingga sebesar penurunan nilai aset akibat revaluasi tersebut, dikreditkan dalam laporan laba rugi. Penurunan jumlah tercatat yang berasal dari revaluasi dibebankan dalam laporan laba rugi apabila penurunan tersebut melebihi saldo surplus revaluasi aset yang bersangkutan, jika ada. Setiap periode pelaporan, selisih antara penyusutan berdasarkan nilai revaluasi aset yang diakui di dalam laporan laba rugi dan penyusutan berdasarkan harga perolehan awal aset ditransfer dari "cadangan revaluasi aset" ke dalam "saldo laba".

Aset tetap selain tanah dan bangunan disajikan sebesar harga perolehan dikurangi dengan akumulasi penyusutan.

Biaya-biaya setelah pengakuan awal diakui sebagai bagian nilai tercatat aset atau sebagai aset yang terpisah, sebagaimana mestinya, hanya jika kemungkinan besar Perusahaan mendapat manfaat ekonomis di masa depan berkenaan dengan aset tersebut dan biaya perolehan aset dapat diukur dengan andal. Nilai tercatat dari komponen yang diganti dihapuskan. Biaya perbaikan dan pemeliharaan dibebankan ke dalam laporan laba rugi dalam tahun keuangan ketika biaya-biaya tersebut terjadi. Pengeluaran yang memperpanjang masa manfaat aset atau manfaat ekonomis aset akan dikapitalisasi dan disusutkan.

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#### 2. SIGNIFICANT ACCOUNTING POLICIES (continued)

##### **h. Fixed assets**

*Under SFAS 16, the Company has chosen the cost method except for land and buildings which use revaluation method.*

*Land and buildings are presented at fair value, less subsequent depreciation for buildings. Valuation of land and buildings are performed by external independent valuers which are registered with Financial Services Authority ("OJK"). Valuations are performed with sufficient regularity to ensure that the fair value of a revalued asset does not differ materially from its carrying amount. Any accumulated depreciation at the date of revaluation is eliminated against the gross carrying amount of the asset and the net amount is restated to the revalued amount of the asset.*

*Any revaluation increase arising from revaluation is recognised in other comprehensive income and accumulated in equity under "asset revaluation reserve", except to the extent that it reverses a revaluation decrease, for the same asset which was previously recognised in the profit or loss, in which case the increase is credited to profit or loss to the extent of the decrease previously charged. A decrease in carrying amount arising on the revaluation is charged to profit or loss to the extent that it exceeds the balance, if any, held in the revaluation surplus relating to a previous revaluation of such assets. At each reporting period, the difference between depreciation based on the revalued carrying amount of the asset charged to the profit or loss and depreciation based on the asset's original cost is transferred from "asset revaluation reserve" to "retained earnings".*

*Fixed assets besides land and buildings are stated at cost less accumulated depreciation.*

*Subsequent costs are included in the asset's carrying amount or recognised as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Company and the cost of the item can be measured reliably. The carrying amount of replaced part is derecognised. Repairs and maintenance costs are charged to the profit or loss during the financial year in which they are incurred. Expenditure which extends the useful lives of the assets or provides further economic benefits are capitalized and depreciated.*



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#### 2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

##### h. Aset tetap (lanjutan)

Biaya legal awal untuk mendapatkan hak legal diakui sebagai bagian biaya akuisisi tanah, biaya-biaya tersebut tidak didepresiasi. Biaya terkait dengan pembaruan hak atas tanah diakui sebagai aset takberwujud dan diamortisasi sepanjang umur hak atau umur ekonomis tanah, mana yang lebih pendek.

Beban akuisisi meliputi semua biaya yang dapat diatribusikan secara langsung untuk perolehan aset tersebut. Kecuali tanah, disusutkan berdasarkan metode garis lurus selama estimasi masa manfaat aset ekonomis dari aset tetap tersebut sebagai berikut:

#### 2. SIGNIFICANT ACCOUNTING POLICIES (continued)

##### h. Fixed assets (continued)

*Initial legal costs incurred to obtain legal rights are recognised as part of the acquisition cost of the land, and these costs are not depreciated. Costs related to renewal of land rights are recognised as an intangible asset and amortised over the life of legal rights or economic life of the land, whichever is shorter.*

*Acquisition cost covers expenditures that is directly attributable to the acquisitions of the assets. Except land, are depreciated using straight-line method over their expected useful lives as follows:*

#### Tahun/Years

Bangunan	20	Buildings
Kendaraan	5 - 8	Vehicles
Perabot kantor	5	Office furniture and fixtures
Peralatan kantor	4	Office equipments
Perlengkapan kantor	4 - 5	Office supplies

Hak atas tanah tidak disusutkan kecuali terdapat bukti sebaliknya yang mengindikasikan bahwa perpanjangan atau pembaruan hak atas tanah kemungkinan besar atau pasti tidak diperoleh.

Jumlah tercatat aset tetap dihentikan pengakuan pada saat dilepaskan atau saat tidak ada manfaat ekonomis masa depan yang diharapkan dari penggunaan atau pelepasannya.

Keuntungan atau kerugian yang timbul dari penghentian pengakuan aset (dihitung sebagai perbedaan antara total neto hasil pelepasan dan total tercatat dari aset) dimasukkan dalam laba atau rugi pada tahun aset tersebut dihentikan pengakuan.

Pada setiap akhir tahun buku, nilai residu, umur manfaat dan metode penyusutan ditelaah, dan jika sesuai dengan keadaan, disesuaikan pada setiap akhir periode pelaporan.

Aset dalam penyelesaian dinyatakan sebesar biaya perolehan dan akan dipindahkan ke masing-masing aset tetap yang bersangkutan pada saat selesai dan siap digunakan.

*Land right is not depreciated unless there is contrary evidence indicating that the extension or renewal of landright is likely or definitely not obtainable.*

*An item of fixed asset is derecognised upon disposal or when no future economic benefits are expected from its use or disposal.*

*Any gain or loss arising from derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in profit or loss in the year the asset is derecognised.*

*The asset's residual values, useful lives and methods of depreciation are reviewed, and adjusted prospectively, if appropriate, at the end of each reporting period.*

*Construction in progress is stated at cost and transferred to the respective fixed assets account when completed and ready for use.*



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#### 2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

##### i. Aset tak berwujud

Aset tak berwujud dinyatakan sebesar biaya perolehan dikurangi akumulasi amortisasi dan rugi penurunan nilai. Amortisasi dihitung dengan menggunakan metode garis lurus berdasarkan estimasi masa manfaat ekonomis aset yaitu 5 tahun.

Perusahaan mengakui rugi penurunan nilai aset tak berwujud apabila estimasi total yang dapat diperoleh kembali dari suatu aset tak berwujud lebih rendah dari nilai tercatatnya.

Pada tanggal laporan posisi keuangan, Perusahaan melakukan penelaahan untuk menentukan apakah terdapat kejadian atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat aset tak berwujud tidak dapat dipulihkan. Penurunan atau pemulihan nilai aset tak berwujud diakui sebagai laba atau rugi dalam laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

Keuntungan atau kerugian yang timbul dari penghentian pengakuan suatu aset tak berwujud diukur sebagai perbedaan antara hasil pelepasan neto dan nilai tercatat neto aset, dan diakui dalam laporan laba rugi dan penghasilan komprehensif lain saat aset dihentikan pengakuannya.

Aset tak berwujud disajikan sebagai bagian dari "Aset lain-lain - bersih" pada laporan posisi keuangan.

##### j. Akuntansi transaksi syariah

Perusahaan menerapkan PSAK No. 101, "Penyajian Laporan Keuangan Syariah" dan PSAK No. 108, "Akuntansi Transaksi Asuransi Syariah".

Penyisihan teknis untuk asuransi syariah terdiri atas liabilitas manfaat polis masa depan, klaim yang masih dalam proses (*outstanding claims*) dan klaim yang terjadi tetapi belum dilaporkan (*incurred but not reported claims*). Selain itu, dana investasi wakalah yang telah diinvestasikan dicatat secara *on balance sheet*. Pendapatan *ujrah* dan beban akuisisi terkait diamortisasi dengan menggunakan metode garis lurus selama masa akad asuransi syariah.

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#### 2. SIGNIFICANT ACCOUNTING POLICIES (continued)

##### i. Intangible assets

*Intangible assets are stated at cost less accumulated amortization and impairment loss. Amortization is computed using the straight-line method over the estimated useful lives of the assets of 5 years.*

*The Company recognises loss on impairment value in intangible asset when the estimated recoverable amount of an intangible asset is lower than its carrying amount.*

*As at the statement of financial position's date, the Company determines whether there are events or changes in circumstances which indicate that the carrying amount of intangible assets may not be recoverable. The impairment or recovery of impairment value in intangible asset is recognised as profit or loss in the statement of profit or loss and other comprehensive income for the year.*

*Gain or loss arising from derecognition of an intangible asset is measured as the difference between the net disposal proceeds and the net carrying amount of the asset and is recognised in the statement of profit or loss and other comprehensive income when the asset is derecognised.*

*Intangible assets are presented as part of "Other assets - net" in the statement of financial position.*

##### j. Accounting for sharia transactions

*The Company adopted the SFAS No. 101 (Revised 2016), "Presentation of Sharia Financial Statements" and SFAS No. 108 (Revised 2016), "Accounting for Sharia Insurance Transactions".*

*The insurance sharia's technical provision consist of liabilities for future policy benefits, outstanding claims and incurred but not reported claims. Besides, invested wakalah investment fund is recorded on balance sheet. Ujrah income and related acquisition cost are amortized using straight line method over insurance sharia contract period.*



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#### 2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

##### j. Akuntansi transaksi syariah (lanjutan)

Dana peserta merupakan seluruh dana milik peserta berupa dana *tabarru'* dan dana investasi.

Porsi investasi dari kontribusi peserta diakui sebagai dana investasi *mudharabah* apabila menggunakan akad *mudharabah*, dana investasi *mudharabah musyarakah* apabila menggunakan akad *mudharabah musyarakah*, dan dana investasi *wakalah* apabila menggunakan akad *wakalah*.

Dana investasi peserta dan dana *tabarru'* disajikan sebagai dana peserta yang terpisah dari liabilitas dan ekuitas dalam laporan posisi keuangan.

Aset dan liabilitas yang berasal dari transaksi syariah termasuk di dalam laporan posisi keuangan Perusahaan, dimana pendapatan *underwriting* syariah dan beban asuransi dikeluarkan dari laporan laba rugi dan penghasilan komprehensif lain, dan akumulasi surplus *underwriting* dari operasional syariah tercermin di dalam laporan posisi keuangan Perusahaan sebagai "Dana Peserta - Dana *Tabarru'*".

Perusahaan menggunakan akad kontrak asuransi syariah *wakalah bil ujrah*. Kontribusi premi dari peserta asuransi syariah diakui sebagai dana *tabarru'* dan tidak diakui sebagai pendapatan premi oleh Perusahaan. Fee atau *ujrah* dalam mengelola produk-produk unit link dari peserta diakui sebagai pendapatan oleh Perusahaan selama periode kontrak asuransi.

Penerimaan dana dari nasabah untuk produk unit link syariah diakui sebagai liabilitas kepada pemegang unit link di laporan posisi keuangan sebesar jumlah yang diterima setelah dikurangi bagian *fee (ujrah)* untuk Perusahaan dalam rangka mengelola pendapatan dari produk unit link.

Surplus underwriting yang dapat didistribusikan akan ditetapkan berdasarkan kecukupan kontribusi *tabarru'* yang diterima untuk menutup beban atas pengelolaan reasuransi, pembayaran klaim dan pembentukan cadangan. Setiap kelebihan, setelah dikurangkan dengan porsi untuk membayar pinjaman kepada Perusahaan atau *qardh*, jika ada, akan dibagikan kepada peserta, Perusahaan, dan dana *tabarru'* sesuai dengan akad kontrak asuransi.

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#### 2. SIGNIFICANT ACCOUNTING POLICIES (continued)

##### j. Accounting for sharia transactions (continued)

*Participants' fund represent all funds that consist of investment fund and tabarru' fund.*

*The investment portion of the participant's contribution is recognised as a mudharabah investment funds if the akad use mudharabah, a mudharabah musyarakah invesment funds if the akad use mudharabah musyarakah, and wakalah invesment funds if the akad use wakalah.*

*Participant's invesment fund and tabarru' fund are presented as participants' fund and separated from liabilities and equity in the statement of financial position.*

*Assets and liabilities culminating from sharia transactions are included in the Company's statement of financial position, whereas sharia underwriting income and insurance expenses are excluded from the statement of profit or loss and other comprehensive income, and the accumulated underwriting surplus of sharia operations is reflected in the Company's statement of financial position as "Participants' Fund - Tabarru' Fund".*

*The Company use wakalah bil ujrah sharia insurance contract. Premiums contributed by policyholders on sharia insurance are recognised as tabarru fund and is not recognised as premium income by the Company. Fees or ujrah from policyholders in managing the unit-linked product is recognised as income by the Company over the insurance contract period.*

*Funds received from customers for sharia unit-linked products is recognised as liabilities to unit-linked policyholders in the statement of financial position for the amount received net of the portion representing the Company's fees (ujrah) in managing the unit-linked product revenue.*

*The distributable surplus underwriting will be determined based on whether the tabarru' contribution received is sufficient to cover the expenses on reinsurance, claims paid and tabarru' reserve set up. Any excess, after deduction the portion to repay the loan or qardh from the Company, if any, will be distributed to the policyholders, to the Company, and to the tabarru' fund in accordance with insurance contract.*



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### 2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

#### j. Akuntansi transaksi syariah (lanjutan)

Ketika dana *tabarru'* tidak mencukupi untuk menutup klaim yang telah terjadi, Perusahaan akan memberikan *qardh* (pinjaman tidak berbunga) untuk menyelesaikannya. Pada saat dana *tabarru'* memiliki surplus *underwriting*, maka *qardh* akan dibayarkan terlebih dahulu sebelum Perusahaan menyatakan pembagian surplus yang dapat didistribusikan.

Cadangan teknis dana *tabarru'* dinyatakan berdasarkan perhitungan aktuaris pada tanggal laporan posisi keuangan. Kenaikan atau penurunan cadangan teknis dana *tabarru'* diakui sebagai beban atau pendapatan dalam laporan surplus atau defisit dana *tabarru'*.

Klaim dan manfaat terdiri dari klaim yang telah diselesaikan, klaim dalam proses penyelesaian, dan estimasi atas klaim yang sudah terjadi namun belum dilaporkan ("IBNR"). Klaim dan manfaat diakui sebagai pengurang dana *tabarru'* apabila liabilitas klaim telah terjadi. Penerimaan klaim dari perusahaan reasuransi diakui dan dicatat sebagai tambahan dana *tabarru'* di periode yang sama dengan pengakuan klaim.

Jumlah klaim masih dalam proses, termasuk klaim yang terjadi namun belum dilaporkan, dicatat sebesar nilai estimasi yang ditetapkan berdasarkan perhitungan teknis oleh aktuaris. Perubahan estimasi liabilitas klaim sebagai akibat evaluasi lanjutan dan perbedaan antara estimasi klaim dan jumlah klaim dibayar diakui sebagai tambahan atau pengurang dana *tabarru'* di periode yang sama dengan perubahan tersebut terjadi.

Pendapatan *ujrah* dari kontrak asuransi syariah diakui sebagai pendapatan secara garis lurus selama masa akad dan menjadi beban dari dana *tabarru'*. Biaya akuisisi entitas pengelola diakui sebagai beban dari entitas pengelola selaras dengan pengakuan pendapatan *ujrah* tersebut.

#### k. Klasifikasi produk - kontrak asuransi dan investasi

Perusahaan melakukan penilaian terhadap signifikansi risiko asuransi pada saat penerbitan kontrak.

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### 2. SIGNIFICANT ACCOUNTING POLICIES (continued)

#### j. Accounting for sharia transactions (continued)

*When the tabarru' fund is insufficient to cover all claims incurred, the Company will settle under qardh (non-bearing interest loans). The qardh is to be repaid first when tabarru' fund have an underwriting surplus before the Company declares the distributable surplus.*

*Technical reserve for tabarru' fund is stated in the statement of financial position in accordance with actuarial calculation. Increases or decreases in technical reserve for tabarru' fund are recognised as an expense or income in the statement of surplus or deficit of tabarru' fund.*

*Claims and benefits consist of settled claims, claims that are still in process of completion and estimated of claims incurred but not yet reported ("IBNR"). Claims and benefits are recognised as a deduction from tabarru' fund when the liabilities to cover claims are incurred. Claim recoveries from reinsurance companies are recognised and recorded as an addition to tabarru' fund in the same period with the claim recognition.*

*Total claims in process, including claims incurred but not yet reported, are stated at estimated amounts determined based on the actuarial technical insurance calculations. Changes in estimated claims liabilities as a result of further evaluation and the difference between estimated claims and paid claims are recognised as addition to or deduction from tabarru' fund in the period the changes occurred.*

*Pendapatan ujrah dari kontrak asuransi syariah diakui sebagai pendapatan secara garis lurus selama masa akad dan menjadi beban dari dana *tabarru'*. Biaya akuisisi entitas pengelola diakui sebagai beban dari entitas pengelola selaras dengan pengakuan pendapatan ujrah tersebut.*

#### k. Product classification - insurance and investment contracts

*The Company assessed the significance of insurance risk at inception date for all contracts issued.*

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### 2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

#### k. Klasifikasi produk - kontrak asuransi dan investasi (lanjutan)

Penilaian dilakukan dengan basis per kontrak, kecuali untuk sejumlah kecil kontrak yang relatif homogen penilaian dilakukan secara agregat pada tingkat produk.

Kontrak asuransi adalah kontrak ketika Perusahaan (asuradur) telah menerima risiko asuransi signifikan dari pihak lain (pemegang polis) dengan menyetujui untuk mengkompensasi pemegang polis jika kejadian masa depan yang tidak pasti (kejadian yang diasuransikan) merugikan mempengaruhi pemegang polis.

#### I. Kontrak asuransi

Kontrak asuransi adalah kontrak yang diterbitkan oleh perusahaan asuransi dimana pada saat penerbitan polis perusahaan asuransi menerima risiko asuransi yang signifikan dari pemegang polis.

Risiko asuransi yang signifikan adalah kemungkinan untuk membayar manfaat secara signifikan kepada pemegang polis apabila suatu kejadian yang diasuransikan terjadi dibandingkan dengan manfaat minimum yang akan dibayarkan apabila risiko yang diasuransikan tidak terjadi. Skenario-skenario yang diperhatikan adalah skenario yang mengandung unsur komersial.

Perusahaan mendefinisikan risiko asuransi yang signifikan sebagai kemungkinan membayar manfaat pada saat terjadinya suatu kejadian yang diasuransikan, yang setidaknya 10% lebih besar dari manfaat yang dibayarkan jika kejadian yang diasuransikan tidak terjadi. Jika suatu kontrak asuransi tidak mengandung risiko asuransi yang signifikan, maka kontrak tersebut diklasifikasikan sebagai kontrak investasi. Ketika sebuah kontrak telah diklasifikasi sebagai kontrak asuransi, reklasifikasi terhadap kontrak tersebut tidak dapat dilakukan kecuali ketentuan perjanjian kemudian diamandemen.

Perusahaan menerbitkan kontrak asuransi untuk produk asuransi tradisional dan produk asuransi yang dikaitkan dengan investasi. Kedua jenis produk ini mempunyai risiko asuransi yang signifikan.

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### 2. SIGNIFICANT ACCOUNTING POLICIES (continued)

#### k. Product classification - insurance and investment contracts (continued)

The assessment is done on a contract-by-contract basis except for relatively homogeneous book of small contracts wherein the assessment is done on an aggregate product level.

Insurance contracts are those contracts where the Company (the insurer) has accepted significant insurance risk from another party (the policyholders) by agreeing to compensate the policyholders if a specified uncertain future event (the insured event) adversely affects the policyholders.

#### I. Insurance contract

Insurance contract is contract issued by insurance company which accepts significant insurance risk from policyholder upon the issuance of the policy.

Significant insurance risk is the possibility of paying significantly more benefit to the policyholder upon the occurrence of insured event compared to the minimum benefit payable in a scenario where the insured event does not occur. Scenarios considered are those with commercial substance.

The Company defines significant insurance risk as the possibility of having to pay benefits on the occurrence of an insured event of at least 10% more than the benefits payable if the insured event did not occur. If the insurance contract does not contain significant insurance risk, the contract will be deemed as an investment contract. Once a contract has been classified as an insurance contract, no reclassification is subsequently performed unless the terms of the agreement are later amended.

The Company issues insurance contracts for traditional insurance product and investment-linked insurance product. Both of these products have significant insurance risk.



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### 2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

#### I. Kontrak asuransi (lanjutan)

Produk-produk dari Perusahaan dibagi berdasarkan kategori utama sebagai berikut:

### 2. SIGNIFICANT ACCOUNTING POLICIES (continued)

#### I. Insurance contract (continued)

*The Company's products may be divided into the following main categories:*

<b>Tipe polis/Policy type</b>	<b>Deskripsi manfaat/ Description of benefits</b>
Asuransi jiwa tradisional <i>non-participating/Traditional non-participating life insurance</i>	Produk <i>non-participating</i> memberikan perlindungan untuk menutupi risiko kematian, kecelakaan, penyakit kritis, dan kesehatan dari pemegang polis. Jumlah uang pertanggungan akan dibayarkan pada saat terjadinya risiko yang ditanggung./ <i>Non participating products provide protection to cover the risk of death, accident, critical illness, and health of the insured. The basic sum assured will be paid upon the occurrence of the risks covered.</i>
Unit link/ <i>Unit-linked</i>	<p>Unit link adalah produk asuransi dengan pembayaran premi tunggal maupun regular yang dikaitkan dengan investasi yang memberikan kombinasi manfaat proteksi dan manfaat investasi./<i>Unit-linked is the insurance product with single and regular premium payment which linked to investment products, which provide a combined benefit of the protection and investment.</i></p> <p>Manfaat dari perlindungan asuransi adalah untuk menanggung risiko kematian yang memberikan manfaat sebesar nilai uang pertanggungan dan ditambah manfaat investasi berupa akumulasi nilai dana investasi yang akan dibayarkan pada saat terjadinya risiko yang ditanggung./<i>The benefit of protection is to cover the risks of death which provide basic sum assured plus the cumulative balance of the fund value, these benefit will be paid upon the occurrence of the risks covered.</i></p> <p>Nilai dana investasi akan dihitung berdasarkan tingkat pengembalian investasi yang didapat dari <i>fund</i> tergantung dari tipe <i>fund</i> yang dipilih oleh pemegang polis berdasarkan profil risiko investasi./<i>The investment fund value will be measured based on the yield of return from the underlying fund depend on the fund type which is chosen by the policyholders, depending on investment risk profile.</i></p>

Perusahaan memisahkan komponen deposit dari kontrak unit link seperti yang disyaratkan oleh PSAK No. 62 hanya jika kondisi-kondisi dibawah ini terpenuhi:

- Perusahaan dapat mengukur komponen "deposit" secara terpisah (termasuk opsi penyerahan melekat, yaitu tanpa memperhitungkan komponen "asuransi"); dan
- Kebijakan akuntansi Perusahaan tidak mensyaratkan untuk mengakui semua hak dan kewajiban yang timbul dari komponen "deposit".

Karena hanya kondisi pertama di atas yang terpenuhi, maka Perusahaan tidak memisahkan komponen deposit dari kontrak unit link.

*The Company unbundles the deposit component of unit-linked contract as required by SFAS No. 62 only when both of the following conditions are met:*

- *The Company can measure separately the "deposit" component (including any embedded surrender option, i.e. without taking into account the "insurance" component); and*
- *The Company's accounting policies do not otherwise require to recognise all obligations and rights arising from the "deposit" component.*

*Since only the first condition above is met, therefore the Company does not unbundle the deposit component of unit-linked contract.*



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## 2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

### I. Kontrak asuransi (lanjutan)

#### Pengujian kecukupan liabilitas

PSAK No. 62, "Kontrak Asuransi" mengharuskan setiap akhir periode pelaporan, Perusahaan menilai apakah liabilitas manfaat polis masa depan, premi yang belum merupakan pendapatan dan estimasi klaim yang diakui dalam laporan posisi keuangan telah mencukupi, dengan membandingkan total tercatat tersebut dengan estimasi arus kas masa depan sesuai dengan kontrak asuransi.

Jika perbandingan tersebut menunjukkan bahwa nilai tercatat atas liabilitas kontrak asuransi (dikurangi dengan biaya akuisisi tangguhan dan aset tak berwujud terkait) lebih rendah dibandingkan dengan estimasi nilai kini atas arus kas masa depan, maka kekurangan tersebut diakui dalam laporan laba rugi dan penghasilan komprehensif lain.

Tes kecukupan liabilitas dihitung berdasarkan diskonto dari arus kas untuk semua arus kas yang terkait yaitu arus kas keluar dan arus kas masuk seperti yang disebutkan di atas dengan menggunakan asumsi-asumsi aktuaria berdasarkan estimasi terbaik terkini yang ditetapkan oleh aktuaris Perusahaan, termasuk asumsi diskonto, mortalitas/morbiditas, lapse, biaya, dan inflasi tanpa marjin atas risiko pemburukan (dan tanpa flooring atas cadangan untuk bisnis Konvensional).

Perusahaan menerapkan metode Gross Premium Reserve dalam perhitungan liabilitas kepada pemegang polis dengan menggunakan asumsi aktuaria berdasarkan asumsi estimasi terbaik dan marjin atas risiko pemburukan, kecuali untuk asumsi biaya (untuk bisnis Konvensional) dan asumsi tingkat diskonto, sehingga liabilitas lebih rendah dari estimasi arus kas yang memenuhi persyaratan minimum dan liabilitas tersebut tidak cukup.

#### Pengakuan pendapatan premi

Premi kontrak jangka pendek diakui sebagai pendapatan dalam periode kontrak sesuai dengan proporsi total proteksi asuransi yang diberikan. Premi kontrak jangka panjang diakui sebagai pendapatan pada saat polis jatuh tempo.

Pendapatan premi yang diterima sebelum jatuh tempo polis dicatat sebagai titipan premi di laporan posisi keuangan.

Premi reasuransi bruto diakui sebagai beban pada saat dibayarkan atau pada tanggal di mana polis tersebut efektif.

## 2. SIGNIFICANT ACCOUNTING POLICIES (continued)

### I. Insurance contract (continued)

#### Liability adequacy test

SFAS No. 62, "Insurance Contracts" requires that at each end of reporting period, the Company evaluates whether the liabilities for future policy benefits, unearned premium and estimated claims as recognised in the statement of financial position have been adequately recognised by comparing the carrying amount with the estimated future cash flows in accordance with the insurance contracts.

If the valuation indicates that the carrying value of insurance contract liabilities (net of deferred acquisition costs and relevant intangible assets) is lower compared to the estimated present value of future cash flows, then such deficiency is recognised in the statement of profit or loss and other comprehensive income.

The liability adequacy test is calculated based on discounted cash flows basis for all related cash flows i.e. both of cash outflows and cash inflows as mentioned above using a set of most recent best estimate actuarial assumptions which is set by the Company's appointed actuary, including discount rate assumptions, mortality/morbidity assumptions, lapse assumptions, expense assumptions and inflation assumptions without margin for adverse deviation assumption (and without reserve flooring for Conventional business).

The Company applies the Gross Premium Reserve method to calculate the liability for future policy benefit based on actuarial assumptions which are based on best estimate assumptions and margin for adverse deviation, except for expense assumptions (for Conventional business) and discount rate assumptions, therefore, the liability is less than a measure of the cash flows that meet the minimum requirement and liabilities are inadequate.

#### Premium income recognition

Premiums received from short-term insurance contracts are recognised as income within the contract period based on the insurance coverage provided. Premium income from long duration contracts is recognised as revenue when the policy is due.

Premium income received before the due date of the respective policies are reported as policyholders' deposits in the statement of financial position.

Gross reinsurance premiums are recognised as an expense when payable or on the date in which the policy becomes effective.



## PT BNI LIFE INSURANCE

### CATATAN ATAS LAPORAN KEUANGAN 31 DESEMBER 2021 (Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

### NOTES TO THE FINANCIAL STATEMENTS 31 DECEMBER 2021 (Expressed in millions of Rupiah, unless otherwise stated)

#### 2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

##### I. Kontrak asuransi (lanjutan)

###### Pengakuan pendapatan premi (lanjutan)

Perusahaan menghitung cadangan atas premi yang belum merupakan pendapatan dengan menggunakan metode amortisasi harian.

Cadangan atas premi yang belum merupakan pendapatan hanya diterapkan terhadap premi yang mempunyai risiko (asuransi jangka warga, kecelakaan diri, dan kesehatan) yang periode asuransinya tidak lebih dari satu tahun.

Penurunan/(kenaikan) cadangan atas premi yang belum merupakan pendapatan diakui dalam laporan laba rugi periode berjalan.

*Ujrah/fee* yang diterima oleh Perusahaan diakui sebagai pendapatan dalam laporan laba rugi dan penghasilan komprehensif lain. *Ujrah* diamortisasi menggunakan metode garis lurus.

###### Reasuransi

Perusahaan mereasuransikan sebagian porsi risikonya kepada perusahaan reasuradur. Jumlah premi yang dibayar atau porsi premi atas transaksi reasuransi prospektif diakui sesuai dengan proporsi jumlah proteksi reasuransi yang diterima berdasarkan kontrak reasuransi.

Aset reasuransi termasuk saldo yang diharapkan dibayarkan oleh perusahaan reasuransi untuk ceded liabilitas manfaat polis masa depan, ceded estimasi liabilitas klaim dan ceded premi yang belum merupakan pendapatan. Jumlah manfaat yang ditanggung oleh reasuradur diperkirakan secara konsisten sesuai dengan liabilitas yang terkait dengan polis reasuransi.

Perusahaan menyajikan aset reasuransi secara terpisah sebagai aset atas liabilitas manfaat polis masa depan, premi yang belum merupakan pendapatan, dan estimasi liabilitas klaim.

Jika aset reasuransi mengalami penurunan nilai, Perusahaan mengurangi nilai tercatat dan mengakui kerugian penurunan nilai tersebut dalam laporan laba rugi dan penghasilan komprehensif lain. Aset reasuransi mengalami penurunan nilai jika ada bukti obyektif, sebagai akibat dari suatu peristiwa yang terjadi setelah pengakuan awal aset reasuransi, bahwa Perusahaan tidak dapat menerima seluruh total karena di bawah syarat-syarat kontrak, dan dampak pada total yang tidak akan diterima dari reasuradur dapat diukur secara andal.

#### 2. SIGNIFICANT ACCOUNTING POLICIES (continued)

##### I. Insurance contract (continued)

###### Premium income recognition (continued)

*The Company calculates unearned premium reserves using daily amortization method.*

*Unearned premium reserves only apply to premiums that are short-term with less than one year insurance period which have risk component only (term life, personal accident, and health insurance).*

*Decrease/(increase) in unearned premium reserves is recognised in the current year's profit or loss.*

*Ujrah/fee received by the Company is recognised as income in the statement of profit or loss and other comprehensive income. Ujrah are amortized using straight-line method.*

###### Reinsurance

*The Company reinsures a portion of its risk with reinsurance companies. The amount of premium paid or portion of premium from prospective reinsurance transactions is recognised to the reinsurance contract in proportion to the protection received.*

*Reinsurance assets include balances expected to be recovered from reinsurance companies for ceded liability for future policy benefits, ceded estimated claim liabilities and ceded unearned premiums. Amounts recoverable from reinsurers are estimated in a manner consistent with the liability associated with the reinsured policy.*

*The Company presents separately reinsurance assets of liabilities for future policy benefit liabilities, unearned premium, and estimated claim liabilities.*

*If a reinsurance asset is impaired, the Company reduces the carrying amount and recognises the impairment loss in the statement of profit or loss and other comprehensive income. A reinsurance asset is impaired if there is objective evidence, as a result of an event that occurred after initial recognition of the reinsurance asset, that the Company may not receive all amounts due to it under the terms of the contract, and the impact of the amounts that the Company will not receive from the reinsurer can be reliably measured.*



## PT BNI LIFE INSURANCE

### CATATAN ATAS LAPORAN KEUANGAN

**31 DESEMBER 2021**

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

### 2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

#### I. Kontrak asuransi (lanjutan)

##### Klaim dan manfaat

Klaim dan manfaat polis terdiri dari klaim yang telah diselesaikan, klaim dalam proses penyelesaian, dan estimasi atas klaim yang telah terjadi namun belum dilaporkan ("IBNR"). Klaim dan manfaat polis diakui sebagai beban pada saat terjadinya liabilitas untuk memberikan proteksi. Klaim reasuransi yang diperoleh dari perusahaan reasuradur diakui dan dicatat sebagai pengurang klaim dan manfaat polis pada periode yang sama dengan periode pengakuan klaim dan manfaat polis.

Total klaim dalam penyelesaian, termasuk klaim yang telah terjadi namun belum dilaporkan, dinyatakan berdasarkan nilai estimasi menggunakan teknik perhitungan teknis oleh aktuaris yang dilaporkan sebagai bagian dari "Estimasi liabilitas klaim" dalam laporan posisi keuangan. Perubahan dalam estimasi liabilitas klaim sebagai hasil dari evaluasi lebih lanjut dan perbedaan antara estimasi klaim dengan klaim yang dibayarkan, diakui sebagai biaya tambahan atau pengurang pada periode terjadinya perubahan.

##### Utang klaim

Utang klaim merupakan liabilitas yang timbul dari klaim yang diajukan oleh pemegang polis dan disetujui oleh Perusahaan tetapi belum dibayar hingga tanggal laporan posisi keuangan. Utang klaim diakui pada saat total yang harus dibayar disetujui. Liabilitas tersebut dihentikan pengakuannya pada saat kontrak berakhir, dilepaskan atau dibatalkan.

##### Liabilitas manfaat polis masa depan

Liabilitas manfaat polis masa depan merupakan nilai kini estimasi manfaat polis masa depan yang akan dibayarkan kepada pemegang polis atau ahli warisnya dikurangi dengan nilai sekarang dari estimasi premi masa depan yang akan diterima dari pemegang polis dan diakui secara konsisten pada saat pengakuan pendapatan premi. Liabilitas manfaat polis masa depan ditentukan dan dihitung dengan menggunakan rumus tertentu oleh aktuaris Perusahaan.

### NOTES TO THE FINANCIAL STATEMENTS

**31 DECEMBER 2021**

(Expressed in millions of Rupiah, unless otherwise stated)

### 2. SIGNIFICANT ACCOUNTING POLICIES (continued)

#### I. Insurance contract (continued)

##### Claims and benefits

*Claim and policy benefits consist of settled claims, claims that are still in process of completion and estimated of claims incurred but not yet reported ("IBNR"). Claim and policy benefits are recognised as expenses when the liabilities to cover claims are incurred. Reinsurance claim recoveries from reinsurance companies are recognised and recorded as deduction to claim and policy benefits consistent in the same period with the claim and policy benefits recognition.*

*Total claims in process, including claims incurred but not yet reported, are stated at estimated amounts determined based on the actuarial technical insurance calculations which is reported as part of "Estimated claim liabilities" in the statement of financial position. Changes in estimated claim liabilities as a result of further evaluation and the difference between estimated claims and paid claims are recognised as addition to or deduction from expenses in the period the changes occurred.*

##### Claims payable

*Claims payable represents liability arising from the submitted claim by policyholders and approved by the Company but not yet paid as of statement of financial position date. Claims payable is recognised at the time the amount to be paid is approved. The liability is derecognised when the contract expires, is discharged or is cancelled.*

##### Liability for future policy benefits

*The liabilities for future policy benefits represent the present value of estimated future policy benefits to be paid to policyholders or their heirs less present value of estimated future premiums to be received from the policyholders and recognised consistently with the recognition of premium income. The liabilities for future policy benefits are determined and computed based on certain formula by the Company's actuary.*



## PT BNI LIFE INSURANCE

### CATATAN ATAS LAPORAN KEUANGAN 31 DESEMBER 2021

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

#### 2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

##### I. Kontrak asuransi (lanjutan)

###### Liabilitas manfaat polis masa depan (lanjutan)

Perusahaan menghitung liabilitas manfaat polis masa depan dengan menggunakan metode *Gross Premium Reserves* yang mencerminkan nilai kini estimasi pembayaran seluruh manfaat yang diperjanjikan termasuk seluruh opsi yang disediakan, nilai kini estimasi seluruh biaya yang dikeluarkan dan juga mempertimbangkan penerimaan premi di masa depan.

Perubahan liabilitas manfaat polis masa depan diakui dalam laba rugi tahun berjalan.

Untuk produk unit link, liabilitas kepada pemegang polis unit link diakui pada saat penerimaan dana dikonversi menjadi unit setelah dikurangi biaya-biaya dan akan bertambah atau berkurang sesuai dengan nilai aset neto efektif yang berlaku. Risiko investasi terkait ditanggung oleh pemegang polis unit link.

Penerimaan dana dari nasabah untuk produk unit link dilaporkan sebagai pendapatan premi bruto dalam laporan laba rugi dan penghasilan komprehensif lain. Liabilitas kepada pemegang polis unit link diakui di laporan posisi keuangan dan termasuk di dalam liabilitas manfaat polis masa depan sebesar total yang diterima setelah dikurangi dengan bagian premi yang merupakan pendapatan Perusahaan, disertai dengan pengakuan kenaikan liabilitas kepada pemegang polis unit link di laporan laba rugi dan penghasilan komprehensif lain.

Setiap bunga, keuntungan atau kerugian dari kenaikan atau penurunan nilai pasar investasi dicatat sebagai pendapatan atau beban, disertai dengan pengakuan kenaikan atau penurunan liabilitas manfaat polis masa depan di laba rugi dan liabilitas manfaat polis masa depan di laporan posisi keuangan.

Penerimaan dana dari nasabah untuk produk unit link diakui sebagai liabilitas manfaat polis masa depan di laporan posisi keuangan sebesar total yang diterima setelah dikurangi charges atau admin fee lainnya dalam rangka mengelola pendapatan dari produk unit link.

### NOTES TO THE FINANCIAL STATEMENTS 31 DECEMBER 2021

(Expressed in millions of Rupiah, unless otherwise stated)

#### 2. SIGNIFICANT ACCOUNTING POLICIES (continued)

##### I. Insurance contract (continued)

###### Liability for future policy benefits (continued)

*The Company calculates the liabilities for future policy benefits using Gross Premium Reserve method that reflect the present value of estimated payments throughout the guaranteed benefits including all the embedded options available, the estimated present value of all handling costs incurred and also considering the future premium receipt.*

*Changes in the liabilities for future policy benefits are recognised in the current year's profit or loss.*

*For unit-linked products, the liabilities to unit-linked policyholders are recognised at the time the funds received are converted into units, net of related expenses and will increase or decrease in accordance with effective net asset value. Related investment risk is borne by the unit-linked policyholders.*

*Funds received from customers for unit-linked products are reported as gross premium income in the statement of profit or loss and other comprehensive income. Liabilities to unit-linked policyholders are recognised in the statement of financial position and included in the liabilities for future policy benefits for the amount received net of the portion of premium representing the Company's revenue, with corresponding profit or loss recognition for the increase in liabilities to unit-linked policyholders in the statement of profit or loss and other comprehensive income.*

*Any interest, gain or loss due to increases or decreases in market value of investments are recorded as income or expense, with a corresponding recognition of increase or decrease in liabilities for future policy benefits in the profit or loss and liabilities for future policy benefits in the statement of financial position.*

*Funds received from customers for unit-linked products are recognised as liabilities for future policy benefits in the statement of financial position for the amount received net of charges or other admin fee in managing the unit-linked product revenue.*



## PT BNI LIFE INSURANCE

### CATATAN ATAS LAPORAN KEUANGAN

**31 DESEMBER 2021**

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

### 2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

#### I. Kontrak asuransi (lanjutan)

##### Liabilitas manfaat polis masa depan (lanjutan)

Penerimaan dana dari peserta untuk produk Syariah diakui sebagai pendapatan kontribusi dari dana *tabarru'* sesuai dengan akad asuransinya dan bukan merupakan pendapatan entitas pengelola atau perusahaan, karena entitas pengelola sebagai wakil para peserta untuk mengelola dana *tabarru'*. Bagian kontribusi untuk *ujrah* entitas pengelola dalam rangka mengelola dana *tabarru'* diakui sebagai pendapatan *ujrah* pada laba atau rugi. Bagian penerimaan dana dari peserta untuk investasi dari akad *mudharabah* diakui sebagai dana investasi *mudharabah* dan penerimaan dari peserta untuk investasi dari akad *wakalah* diakui sebagai dana investasi *wakalah* di laporan posisi keuangan Dana Peserta.

#### m. Investasi

##### Deposito berjangka

Deposito berjangka dicatat sebesar nilai nominal.

##### Efek -efek

Efek-efek terdiri dari saham, obligasi dan reksa dana. Efek-efek diklasifikasikan atas dasar tujuan investasi atau intensi dari manajemen Perusahaan.

Perusahaan mengkonsolidasikan reksa dana dimana dana pemegang unit link yang diterbitkan oleh Perseroan memiliki unit penyeertaan lebih dari 50% dari unit penyeertaan yang diterbitkan serta Perusahaan mempunyai pengendalian secara langsung atau tidak langsung terhadap reksa dana tersebut.

Pada tanggal pelaporan, Perusahaan menyajikan reksa dana yang dikonsolidasikan berdasarkan *underlying assets* atas reksa dana yang dimiliki Perusahaan dan sebagai investasi pada reksa dana untuk bagian yang dimiliki oleh pihak ketiga. Bagian pihak ketiga atas reksa dana yang dikonsolidasikan oleh Perusahaan disajikan secara terpisah pada laporan posisi keuangan.

Efek-efek diklasifikasikan sebagai aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi dan aset keuangan tersedia untuk dijual. Lihat Catatan 2c untuk kebijakan akuntansi aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi dan aset keuangan tersedia dijual.

### NOTES TO THE FINANCIAL STATEMENTS

**31 DECEMBER 2021**

(Expressed in millions of Rupiah, unless otherwise stated)

### 2. SIGNIFICANT ACCOUNTING POLICIES (continued)

#### I. Insurance contract (continued)

##### Liability for future policy benefits (continued)

*Funds received from participant for Sharia unit products are recognised as contributions income from tabarru' fund in accordance with the insurance contract and not as income for operator or company, as the operator only acts as a representative of the participants to manage the tabarru' fund. The contribution portion for operator's ujrah in effort to manage the tabarru' fund is recognised as ujrah income in profit or loss. Portion of fund received from participant for investment of mudharabah contract is recognised as mudharabah investment fund and receipt from wakalah contract is recognised as wakalah investment fund in the statement of financial position for Participant Funds.*

#### m. Investments

##### Time deposit

*Time deposits are stated at nominal value.*

##### Marketable securities

*Marketable securities consist of shares, bonds and mutual funds. Marketable securities are classified based on management's purpose or intention of maintaining such investments.*

*The Company consolidates mutual funds which policyholders' unit-linked fund issued by the Company has more than 50% from total unit fund issued and also the Company has direct or indirect control over the respective mutual funds.*

*At the reporting date, the Company presents the consolidated mutual funds based on mutual funds' underlying assets for mutual funds directly held by the Company and as investment in mutual fund for portion owned by third parties. Third parties' portion of consolidated mutual funds are shown separately in the statement of financial position.*

*All marketable securities are classified as financial assets at fair value through profit or loss and available-for-sale financial assets. Refer to Note 2c for the accounting policies of financial assets at fair value through profit or loss and available-for-sale financial assets.*



## PT BNI LIFE INSURANCE

### CATATAN ATAS LAPORAN KEUANGAN 31 DESEMBER 2021 (Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

#### 2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

##### n. Investasi (lanjutan)

###### Investasi pada sukuk

Perusahaan menentukan klasifikasi investasi pada surat berharga, khususnya sukuk, berdasarkan model usaha yang ditentukan berdasarkan klasifikasi sesuai PSAK No. 110 tentang "Akuntansi Sukuk" sebagai berikut:

- 1) Surat berharga diukur pada biaya perolehan disajikan sebesar biaya perolehan (termasuk biaya transaksi) yang disesuaikan dengan premi dan/atau diskonto yang belum diamortisasi. Premi dan diskonto diamortisasi selama periode hingga jatuh tempo.
- 2) Surat berharga diukur pada nilai wajar melalui laba rugi, yang dinyatakan sebesar nilai wajar. Keuntungan atau kerugian yang belum direalisasi akibat kenaikan atau penurunan nilai wajarnya disajikan dalam laporan laba rugi tahun berjalan.
- 3) Surat berharga yang diukur pada nilai wajar melalui penghasilan komprehensif lainnya. Surat berharga disajikan sebesar nilai wajar. Keuntungan atau kerugian yang belum direalisasi akibat kenaikan atau penurunan nilai wajarnya disajikan dalam penghasilan komprehensif lain. Premi atau diskonto diamortisasi selama periode hingga jatuh tempo.

### NOTES TO THE FINANCIAL STATEMENTS 31 DECEMBER 2021 (Expressed in millions of Rupiah, unless otherwise stated)

#### 2. SIGNIFICANT ACCOUNTING POLICIES (continued)

##### n. Investments (continued)

###### Investment in sukuk

The Company defined the classification of investment in marketable securities, specifically sukuk, based on business model in accordance with SFAS No. 110 on "Accounting for Sukuk" as follows:

- 1) At cost securities are stated at cost (including transaction costs), adjusted by unamortized premium and/or discount. Premium and discount are amortized over the period until maturity.
- 2) At fair value securities are stated at fair values through profit or loss. Unrealized gains or losses from the increase or decrease in fair values are presented in current year profit or loss.
- 3) At fair value through other comprehensive income securities are measured at fair value. Unrealized gains or losses from the increase or decrease in fair value are presented in other comprehensive income. Premium or discount are amortized over the period until maturity.

Kategori yang didefinisikan oleh PSAK 110 / Category as defined by SFAS 110	Golongan (ditentukan oleh Perusahaan)/ Class (as determined by the Company)	Sub-golongan/ Sub-classes
Surat berharga diukur pada nilai wajar melalui laba rugi/At fair value through profit or loss securities	Efek-efek/Marketable securities	Sukuk/Sukuk
Surat berharga diukur pada nilai wajar melalui penghasilan komprehensif lain/At fair value through other comprehensive income	Efek-efek/Marketable securities	Sukuk/Sukuk

##### o. Liabilitas imbalan kerja

Liabilitas imbalan kerja karyawan jangka pendek diakui pada saat terutang kepada karyawan.

Liabilitas imbalan kerja jangka pendek seperti gaji, iuran jaminan sosial, cuti jangka pendek, bonus dan imbalan non-moneter lainnya diakui selama periode jasa diberikan. Liabilitas imbalan kerja jangka pendek diukur sebesar total yang tidak didiskontokan.

Liabilitas imbalan kerja jangka panjang dan imbalan pasca-kerja, seperti pensiun, uang pisah, uang penghargaan dan imbalan lainnya dihitung berdasarkan peraturan Perusahaan dan Undang-Undang Ketenagakerjaan No. 13/2003.

##### o. Employee benefits liabilities

Short-term employee benefits liability is recognised when they are accrued to the employees.

Short-term employee benefits liability, such as salaries, social security contributions, short-term leaves, bonuses, and other non-monetary benefits are recognised during the period when services have been rendered. Short-term employee benefits liability is measured using undiscounted amounts.

Long-term and post employment benefits, such as pension, severance payments, service payments, and other benefits are calculated in accordance with the Company's regulation and Labor Law No. 13/2003.



## PT BNI LIFE INSURANCE

### CATATAN ATAS LAPORAN KEUANGAN

**31 DESEMBER 2021**

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

### 2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

#### o. Liabilitas imbalan kerja (lanjutan)

Perusahaan memiliki program iuran pasti. Program iuran pasti adalah program pensiun dimana Perusahaan membayar kontribusi tetap kepada sebuah entitas yang terpisah (dana pensiun) dan Perusahaan tidak lagi memiliki liabilitas konstruktif untuk berkontribusi lebih lanjut. Perusahaan dan karyawan masing-masing berkontribusi sebesar 3,0% dan 2,0% atas penghasilan bulanan saat ini berdasarkan Referensi Dasar Pendapatan Kontribusi Pensiun (*Basic Reference of Pension Contribution Income*) ke Dana Pensiun Lembaga Keuangan PT Bank Negara Indonesia (Persero) Tbk, atas nama karyawan.

Perusahaan diwajibkan menyediakan total minimum imbalan pensiun berdasarkan UU No. 13/2003. Secara substansi, program pensiun dalam UU No. 13/2003 merupakan program imbalan pasti karena undang-undang telah menetapkan formula dalam menentukan total minimum imbalan.

Jika porsi program imbalan pensiun yang didanai oleh pemberi kerja lebih rendah dari imbalan yang diwajibkan menurut Undang-Undang Ketenagakerjaan, Perusahaan akan membentuk penyisihan untuk menutupi kekurangan tersebut.

Program pensiun imbalan pasti adalah program pensiun yang menetapkan total pensiun yang akan diterima oleh karyawan pada saat pensiun, yang biasanya tergantung pada satu faktor atau lebih, seperti umur, masa kerja, dan total kompensasi.

Liabilitas atas program pensiun imbalan pasti yang diakui di laporan posisi keuangan merupakan nilai kini dari liabilitas imbalan pasti pada tanggal laporan posisi keuangan setelah dikurangi dengan nilai wajar aset program, bersamaan juga dengan penyesuaian atas keuntungan atau kerugian aktuarial yang belum diakui dan beban jasa masa lalu. Liabilitas imbalan pasti dihitung secara tahunan oleh aktuaris independen menggunakan metode *Projected Unit Credit*. Nilai kini dari liabilitas imbalan pasti ditentukan dengan mendiskontokan estimasi arus kas yang dikeluarkan di masa depan menggunakan tingkat bunga obligasi jangka panjang yang berkualitas tinggi dalam mata uang Rupiah di mana imbalan tersebut akan dibayarkan, serta memiliki kriteria jatuh tempo yang mendekati dengan kriteria liabilitas pensiun tersebut.

### NOTES TO THE FINANCIAL STATEMENTS

**31 DECEMBER 2021**

(Expressed in millions of Rupiah, unless otherwise stated)

### 2. SIGNIFICANT ACCOUNTING POLICIES (continued)

#### o. Employee benefits liabilities (continued)

*The Company has a defined contribution plan. A defined contribution plan is a pension plan under which the Company pays fixed contributions into a separate entity (pension fund) and the Company has no legal or constructive obligation to pay further contributions. The Company and employees contribute 3.0% and 2.0%, respectively, of present monthly earnings based on Basic Reference of Pension Contribution Income to Dana Pensiun Lembaga Keuangan PT Bank Negara Indonesia (Persero) Tbk, on behalf of the employees.*

*The Company is required to provide a minimum amount of pension benefits in accordance with Law No. 13/2003. Since the Law sets the formula for determining the minimum amount of benefits, in substance pension plans under Law No. 13/2003 represent defined benefit plans.*

*If the employer funded portion of the pension plan benefit is less than the benefit as required by the Labor law, the Company will provide provision for such shortage.*

*A defined benefit plan is a pension plan that defines an amount of pension that will be received by the employee on becoming entitled to a pension, which usually depends on one or more factors, such as age, years of service and compensation.*

*The liability recognised in the statement of financial position in respect of defined benefit pension plans is the present value of the defined benefit obligation at the statement of financial position date less the fair value of plan assets, together with adjustments for unrecognised actuarial gain or loss and past service cost. The defined benefit obligation is calculated annually by independent actuaries using the "Projected Unit Credit" method. The present value of the defined benefit obligation is determined by discounting the estimated future cash outflows using interest rates of high quality long-term bonds that are denominated in Rupiah in which the benefit will be paid, and that have terms to maturity approximating the terms of the related pension liability.*



## PT BNI LIFE INSURANCE

### CATATAN ATAS LAPORAN KEUANGAN 31 DESEMBER 2021 (Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

#### 2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

##### **o. Liabilitas imbalan kerja (lanjutan)**

Untuk imbalan pasca kerja, keuntungan dan kerugian aktuarial yang timbul dari penyesuaian dan perubahan asumsi-umsi aktuarial (pengukuran kembali) dikreditkan atau dibebankan seluruhnya di ekuitas melalui penghasilan komprehensif lain pada saat terjadinya.

Biaya jasa lalu diakui segera dalam laporan laba rugi dan penghasilan komprehensif lain.

##### Liabilitas imbalan jangka panjang lainnya

Perusahaan memberikan imbalan kerja jangka panjang lainnya dalam bentuk penghargaan masa kerja dan cuti besar.

Biaya yang diharapkan timbul atas imbalan ini diakui selama masa kerja dengan menggunakan metodologi akuntansi yang sama seperti yang digunakan dalam program pensiun imbalan pasti. Keuntungan atau kerugian aktuarial yang timbul dari penyesuaian dan perubahan dalam asumsi-umsi aktuarial (pengukuran kembali) dikreditkan atau dibebankan seluruhnya di laba rugi pada saat terjadinya.

##### **p. Perpajakan**

Beban pajak terdiri dari pajak final, kini dan pajak tangguhan. Pajak diakui dalam laba rugi, kecuali jika pajak tersebut terkait dengan transaksi atau kejadian yang diakui di penghasilan komprehensif lain atau langsung diakui ke ekuitas. Dalam hal ini, pajak tersebut masing-masing diakui dalam penghasilan komprehensif lain atau ekuitas.

Peraturan perpajakan di Indonesia mengatur beberapa jenis penghasilan dikenakan pajak yang bersifat final. Pajak final yang dikenakan atas nilai bruto transaksi tetap dikenakan walaupun atas transaksi tersebut pelaku transaksi mengalami kerugian.

Mengacu pada revisi PSAK No. 46 yang disebutkan di atas, pajak final tersebut tidak termasuk dalam lingkup yang diatur oleh PSAK No. 46.

Oleh karena itu, Perusahaan memutuskan untuk menyajikan beban pajak final sehubungan dengan pendapatan bunga dari deposito jaminan, deposito berjangka dan obligasi yang diklasifikasikan sebagai aset keuangan yang diukur pada nilai wajar melalui laba rugi dan tersedia untuk dijual sebagai pos tersendiri.

### **NOTES TO THE FINANCIAL STATEMENTS 31 DECEMBER 2021**

*(Expressed in millions of Rupiah, unless otherwise stated)*

#### 2. SIGNIFICANT ACCOUNTING POLICIES (continued)

##### **o. Employee benefits liability (continued)**

*For post employment benefits, actuarial gain and loss arising from experience adjustments and changes in actuarial assumptions (remeasurement) are credited or fully charged to equity in other comprehensive income in the period in which they occur.*

*Past-service costs are recognised immediately in the statement of profit or loss and other comprehensive income.*

##### Other long-term benefits liability

*The Company provides other long-term defined benefits including gratuity and long-leave.*

*The expected costs of these benefits are accrued over the period of employment using the same accounting methodology as used for defined benefit pension plans. Actuarial gain or loss arising from experience adjustments and changes in actuarial assumptions (remeasurement) are credited or fully charged to profit or loss in the period in which they occur.*

##### **p. Taxation**

*The tax expense comprises of final, current and deferred tax. Tax is recognised in the profit or loss, except to the extent that it relates to items recognised in other comprehensive income or directly in equity. In this case, the tax is also recognised in other comprehensive income or directly in equity, respectively.*

*Tax regulation in Indonesia determined that certain taxable income is subject to final tax. Final tax applied to the gross value of transactions is applied even when the parties carrying the transaction are recognizing loss.*

*Referring to revised SFAS No. 46 as mentioned above, final tax is no longer governed by SFAS No. 46.*

*Therefore, the Company has decided to present all of the final tax arising from interest income from statutory deposits, time deposits and bonds classified as financial assets at fair value through profit or loss and available-for-sale as a separate line item.*



## PT BNI LIFE INSURANCE

### CATATAN ATAS LAPORAN KEUANGAN

**31 DESEMBER 2021**

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

#### 2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

##### p. Perpajakan (lanjutan)

Beban pajak kini dihitung berdasarkan peraturan perpajakan yang berlaku pada tanggal pelaporan keuangan. Manajemen Perusahaan mengevaluasi secara periodik implementasi terhadap peraturan perpajakan yang berlaku terutama yang memerlukan interpretasi lebih lanjut mengenai pelaksanaannya termasuk juga evaluasi terhadap surat ketetapan pajak yang diterima dari kantor pajak. Lebih lanjut, manajemen membentuk cadangan, jika dianggap perlu berdasarkan jumlah yang diestimasikan akan dibayarkan ke otoritas pajak.

Pajak penghasilan tangguhan diakui, dengan menggunakan metode *balance sheet liability* untuk semua perbedaan temporer antara dasar pengenaan pajak aset dan liabilitas dengan nilai tercatatnya pada laporan keuangan. Pajak penghasilan tangguhan ditentukan dengan menggunakan tarif pajak yang telah berlaku atau secara substantif telah berlaku pada akhir periode pelaporan dan diharapkan diterapkan ketika aset pajak penghasilan tangguhan direalisasi atau liabilitas pajak penghasilan tangguhan diselesaikan.

Aset pajak penghasilan tangguhan diakui hanya jika besar kemungkinan jumlah penghasilan kena pajak di masa depan akan memadai untuk dikompensasi dengan perbedaan temporer yang masih dapat dimanfaatkan.

Aset dan liabilitas pajak penghasilan tangguhan dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus antara aset pajak kini dengan liabilitas pajak kini dan apabila aset dan liabilitas pajak penghasilan tangguhan dikenakan oleh otoritas perpajakan yang sama, baik atas entitas kena pajak yang sama ataupun berbeda dan adanya niat untuk melakukan penyelesaian saldo-saldo tersebut secara neto.

Koreksi atas liabilitas pajak diakui pada saat surat ketetapan pajak diterima, atau apabila diajukan keberatan dan/atau banding, maka koreksi diakui pada saat keputusan atas keberatan dan/atau banding tersebut diterima. Manajemen juga dapat membentuk pencadangan terhadap liabilitas pajak di masa depan sebesar jumlah yang diestimasikan akan dibayarkan ke kantor pajak jika berdasarkan evaluasi pada tanggal laporan posisi keuangan terdapat risiko pajak yang probable. Asumsi dan estimasi yang digunakan dalam perhitungan pembentukan cadangan tersebut memiliki unsur ketidakpastian.

### NOTES TO THE FINANCIAL STATEMENTS

**31 DECEMBER 2021**

(Expressed in millions of Rupiah, unless otherwise stated)

#### 2. SIGNIFICANT ACCOUNTING POLICIES (continued)

##### p. Taxation (continued)

*The current income tax charge is calculated on the basis of the tax laws enacted or substantively enacted at the reporting date. The Company's management periodically evaluates the implementation of prevailing tax regulations especially those that are subject to further interpretation on its implementation, including evaluation on tax assessment letters received from tax authorities. Where appropriate management establishes provisions based on the amounts expected to be paid to the tax authorities.*

*Deferred income tax is recognised, using the balance sheet liability method, on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the financial statements. Deferred income tax is determined using tax rates that have been enacted or substantially enacted as at reporting period and is expected to apply when the related deferred income tax asset is realized or the deferred income tax liability is settled.*

*Deferred income tax assets are recognised only to the extent that it is probable that future taxable profit will be available against which the temporary differences can be utilised.*

*Deferred income tax assets and liabilities are offset when there is a legally enforceable right to offset current tax assets against current tax liabilities and when the deferred income taxes assets and liabilities related to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities where there is an intention to settle the balances on a net basis.*

*Correction to taxation obligations is recorded when an assessment is received or, if appealed against, when the result of the appeal is determined. Management provides provision for future tax liability at the amount that will be payable to the tax office on probable tax exposure, based on assessment as at the date of statement of financial position. Assumption and estimation used in the provisioning calculation may involve element of uncertainty.*



## PT BNI LIFE INSURANCE

### CATATAN ATAS LAPORAN KEUANGAN

**31 DESEMBER 2021**

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

#### 2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

##### r. Sewa

Suatu perjanjian, yang meliputi suatu transaksi atau serangkaian transaksi, merupakan perjanjian sewa atau mengandung sewa jika Perusahaan menentukan bahwa perjanjian tersebut memberikan hak untuk menggunakan suatu aset atau sekelompok aset selama periode tertentu dengan imbalan suatu atau serangkaian pembayaran.

Pertimbangan tersebut dibuat berdasarkan hasil evaluasi terhadap substansi perjanjian terlepas dari bentuk formal dari perjanjian sewa tersebut.

Sejak tanggal 1 Januari 2020, Perusahaan menerapkan PSAK 73 yang mensyaratkan pengakuan liabilitas sewa sehubungan dengan sewa yang sebelumnya diklasifikasikan sebagai 'sewa operasi'. Kebijakan ini berlaku untuk kontrak yang disepakati atau diamendemen, pada atau setelah 1 Januari 2020.

##### Perusahaan sebagai penyewa

Pada tanggal permulaan kontrak, Perusahaan menilai apakah kontrak merupakan, atau mengandung, sewa. Suatu kontrak merupakan atau mengandung sewa jika kontrak tersebut memberikan hak untuk mengendalikan penggunaan aset identifikasi selama suatu jangka waktu untuk dipertukarkan dengan imbalan. Perusahaan dapat memilih untuk tidak mengakui aset hak-guna dan liabilitas sewa untuk sewa jangka pendek.

Untuk menilai apakah kontrak memberikan hak untuk mengendalikan penggunaan aset identifikasi, Perusahaan mempertimbangkan apakah:

- Perusahaan memiliki hak untuk mendapatkan secara substansial seluruh manfaat ekonomi dari penggunaan aset identifikasi; dan
- Perusahaan memiliki hak untuk mengarahkan penggunaan aset identifikasi. Perusahaan memiliki hak ini ketika Perusahaan memiliki hak untuk pengambilan keputusan yang relevan tentang penentuan bagaimana dan untuk tujuan apa aset digunakan telah ditentukan sebelumnya dan:
  1. Perusahaan memiliki hak untuk mengoperasikan aset; atau
  2. Perusahaan telah mendesain aset dengan cara menetapkan sebelumnya bagaimana dan untuk tujuan apa aset akan digunakan selama periode penggunaan.

### NOTES TO THE FINANCIAL STATEMENTS

**31 DECEMBER 2021**

(Expressed in millions of Rupiah, unless otherwise stated)

#### 2. SIGNIFICANT ACCOUNTING POLICIES (continued)

##### r. Lease

*An arrangement, comprising a transaction or a series of transactions, is or contains a lease if the Company determines that the arrangement conveys a right to use a specific asset or assets for an agreed period of time in return for a payment or a series of payments.*

*Such a determination is made based on an evaluation of the substance of the arrangement regardless of whether the arrangement takes the legal form of a lease.*

*Since January 1, 2020, the Company has adopted SFAS 73, which sets the requirement for recognition of lease liabilities in relation to leases which had previously been classified as 'operating leases'. This policy is applied to contracts entered into or amended, on or, after January 1, 2020.*

##### The Company as a lessee

*At the inception of a contract, the Company assesses whether the contract is, or contains, a lease. A contract is or contains a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. The Company can choose not to recognise the right-of-use asset and lease liabilities for short-term lease.*

*To assess whether a contract conveys the right to control the use of an identified asset, the Company considers whether:*

- *The Company has the right to obtain substantially all the economic benefits from use of the asset throughout the period of use; and*
- *The Company has the right to direct the use of the asset. The Company has this right when it has the decision-making rights that are the most relevant to changing the determination of how and for what purpose the asset is used and:*
  1. *The Company has the right to operate the asset; or*
  2. *The Company has designed the asset in a way that predetermines how and for what purpose it will be used.*



## PT BNI LIFE INSURANCE

### CATATAN ATAS LAPORAN KEUANGAN

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(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

### 2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

#### r. Sewa

##### Perusahaan sebagai penyewa (lanjutan)

Pada tanggal insepsi atau pada penilaian kembali atas kontrak yang mengandung sebuah komponen sewa, Perusahaan mengalokasikan imbalan dalam kontrak ke masing-masing komponen sewa berdasarkan harga tersendiri relatif dari komponen sewa dan harga tersendiri agregat dari komponen nonsewa.

Pada tanggal permulaan sewa, Perusahaan mengakui aset hak-guna dan liabilitas sewa. Aset hakguna diukur pada biaya perolehan, dimana meliputi jumlah pengukuran awal liabilitas sewa yang disesuaikan dengan pembayaran sewa yang dilakukan pada atau sebelum tanggal permulaan, ditambah dengan biaya langsung awal yang dikeluarkan dan estimasi biaya yang akan dikeluarkan untuk membongkar dan memindahkan aset pendasar untuk merestorasi aset pendasar ke kondisi yang disyaratkan dan ketentuan sewa, dikurangi dengan insentif sewa yang diterima.

Aset hak-guna kemudian disusutkan menggunakan metode garis lurus dari tanggal permulaan hingga tanggal yang lebih awal antara akhir umur manfaat aset hak-guna atau akhir masa sewa.

Liabilitas sewa diukur pada nilai kini pembayaran sewa yang belum dibayar pada tanggal permulaan, didiskontokan dengan menggunakan suku bunga implisit dalam sewa atau jika suku bunga tersebut tidak dapat ditentukan, maka menggunakan suku bunga pinjaman inkremental. Pada umumnya, Perusahaan menggunakan suku bunga pinjaman inkremental sebagai tingkat bunga diskonto.

Pembayaran sewa yang termasuk dalam pengukuran liabilitas sewa meliputi pembayaran berikut ini :

- pembayaran tetap, termasuk pembayaran tetap secara substansi dikurangi dengan piutang insentif sewa;
- pembayaran sewa variabel yang bergantung pada indeks atau suku bunga yang pada awalnya diukur dengan menggunakan indeks atau suku bunga pada tanggal permulaan;
- jumlah yang diperkirakan akan dibayarkan oleh penyewa dengan jaminan nilai residual;
- harga eksekusi opsi beli jika Perusahaan cukup pasti untuk mengeksekusi opsi tersebut; dan
- penalti karena penghentian awal sewa kecuali jika Perusahaan cukup pasti untuk tidak menghentikan lebih awal.

### NOTES TO THE FINANCIAL STATEMENTS

**31 DECEMBER 2021**

(Expressed in millions of Rupiah, unless otherwise stated)

### 2. SIGNIFICANT ACCOUNTING POLICIES (continued)

#### r. Lease

##### The Company as a lessee (continued)

*At the inception or on reassessment of a contract that contains a lease component, the Company allocates the consideration in the contract to each lease component on the basis of the relative stand-alone prices and the aggregate stand-alone price of the non-lease components.*

*The Company recognises a right-of-use asset and a lease liability at the lease commencement date. The right-of-use asset is initially measured at cost, which comprises the initial amount of the lease liability adjusted for any lease payment made at or before the commencement date, plus any initial direct cost incurred and an estimate of costs to dismantle and remove the underlying asset or to restore the underlying asset to the condition required by the terms and conditions of the lease, less any lease incentives received.*

*The right-of-use asset is subsequently depreciated using the straight-line method from the commencement date to the earlier of the end of the useful life of the right-of-use asset or the end of the lease term.*

*The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, using the incremental borrowing rate. Generally, the Company uses its incremental borrowing rate as the discount rate.*

*Lease payments included in the measurement of the lease liability comprise the following:*

- fixed payments, including in-substance fixed payments less any lease incentive receivable;
- variable lease payments that depend on an index or a rate, initially measured using the index or rate as at the commencement date;
- amounts expected to be payable under a residual value guarantee;
- the exercise price under a purchase option that the Company is reasonably certain to exercise; and
- penalties for early termination of a lease unless the Company is reasonably certain not to terminate early.



## PT BNI LIFE INSURANCE

### CATATAN ATAS LAPORAN KEUANGAN 31 DESEMBER 2021

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

#### 2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

##### r. Sewa (lanjutan)

###### **Perusahaan sebagai penyewa (lanjutan)**

Pembayaran sewa dialokasikan menjadi bagian pokok dan biaya keuangan. Biaya keuangan dibebankan pada laba rugi selama periode sewa sehingga menghasilkan tingkat suku bunga periodik yang konstan atas saldo liabilitas untuk setiap periode.

Perusahaan menyajikan Aset hak-guna sebagai bagian dari "aset tetap - bersih" dan liabilitas sewa sebagai bagian dari "akrual dan utang lain-lain" di dalam laporan posisi keuangan.

Jika sewa mengalihkan kepemilikan aset pendasar kepada Perusahaan pada akhir masa sewa atau jika biaya perolehan aset hak-guna merefleksikan Perusahaan akan mengeksekusi opsi beli, maka Perusahaan menyusutkan aset hak-guna dari tanggal permulaan hingga akhir umur manfaat aset pendasar. Jika tidak, maka Perusahaan menyusutkan aset hak-guna dari tanggal permulaan hingga tanggal yang lebih awal antara akhir umur manfaat aset hak-guna atau akhir masa sewa.

###### Sewa jangka-pendek

Perusahaan tidak mengakui aset hak-guna dan liabilitas sewa untuk sewa jangka pendek yang memiliki masa sewa 12 bulan atau kurang. Perusahaan mengakui pembayaran sewa atas sewa tersebut sebagai beban dengan dasar garis lurus selama masa sewa.

###### Modifikasi sewa

Perusahaan mencatat modifikasi sewa sebagai sewa terpisah jika:

- modifikasi meningkatkan ruang lingkup sewa dengan menambahkan hak untuk menggunakan satu aset pendasar atau lebih; dan
- imbalan sewa meningkat sebesar jumlah yang setara dengan harga tersendiri untuk peningkatan dalam ruang lingkup dan penyesuaian yang tepat pada harga tersendiri tersebut untuk merefleksikan kondisi kontrak tertentu.

#### NOTES TO THE FINANCIAL STATEMENTS 31 DECEMBER 2021

(Expressed in millions of Rupiah, unless otherwise stated)

#### 2. SIGNIFICANT ACCOUNTING POLICIES (continued)

##### r. Lease (continued)

###### **The Company as a lessee (continued)**

*Each lease payment is allocated between the liability and finance cost. The finance cost is charged to the profit or loss over the lease period in order to produce a constant periodic rate of interest on the remaining balance of the liability for each period.*

*The Company presents right-of-use assets as part of "fixed assets - net" and lease liabilities as part of "accrued expense and other payables" in the statement of financial position.*

*If the lease transfers ownership of the underlying asset to the Company by the end of the lease term or if the cost of the right-of-use asset reflects that the Company will exercise a purchase option, the Company depreciates the right-of-use asset from the commencement date to the end of the useful life of the underlying asset. Otherwise, the Company depreciates the right-of-use asset from the commencement date to the earlier of the end of the useful life of the right-of-use asset or the end of the lease term.*

###### Short-term leases

*The Company has not recognised right-of-use assets and lease liabilities for short-term leases that have a lease term of 12 months or less. The Company recognises the leases payments associated with these leases as an expense on a straight-line basis over the lease term.*

###### Lease modification

*The Company account for a lease modification as a separate lease if both:*

- *the modification increases the scope of the lease by adding the right to use one or more underlying assets; and*
- *the consideration for the lease increases by an amount commensurate with the stand-alone price for the increase in scope and any appropriate adjustments to that stand-alone price to reflect the circumstances of the particular contract.*



## PT BNI LIFE INSURANCE

### CATATAN ATAS LAPORAN KEUANGAN

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### 2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

#### r. Sewa (lanjutan)

##### Perusahaan sebagai penyewa (lanjutan)

###### Modifikasi sewa (lanjutan)

Untuk modifikasi sewa yang tidak dicatat sebagai sewa terpisah, pada tanggal efektif modifikasi sewa, Perusahaan:

- mengukur kembali dan mengalokasikan imbalan kontrak modifikasi;
- menentukan masa sewa dari sewa modifikasi;
- mengukur kembali liabilitas sewa dengan mendiskontokan pembayaran sewa revisian menggunakan tingkat diskonto revisian berdasarkan sisa umur sewa dan sisa pembayaran sewa dengan melakukan penyesuaian terhadap aset hak-guna. Tingkat diskonto revisian ditentukan sebagai suku bunga efektif Perusahaan pada tanggal efektif modifikasi;
- menurunkan jumlah tercatat aset hak-guna untuk merefleksikan penghentian sebagian atau sepenuhnya sewa untuk modifikasi sewa yang menurunkan ruang lingkup sewa. Perusahaan mengakui dalam laba rugi setiap laba rugi yang terkait dengan penghentian sebagian atau sepenuhnya sewa tersebut; dan
- membuat penyesuaian terkait dengan aset hak-guna untuk seluruh modifikasi sewa lainnya.

#### s. Beban akuisisi

Beban akuisisi merupakan beban yang terjadi untuk mendapatkan kontrak asuransi baru dan perpanjangannya seperti komisi dan beban keagenan. Beban akuisisi ini dibebankan langsung ke laba rugi tahun berjalan, kecuali untuk beban akuisisi yang berkaitan dengan penyisihan *ujrah*. Beban akuisisi yang berkaitan dengan penyisihan *ujrah* diamortisasi menggunakan metode garis lurus.

Perusahaan mencatat beban asuransi diluar biaya komisi dan agen seperti biaya cetak polis dan biaya kirim polis sebagai beban asuransi lainnya.

#### t. Dividen

Distribusi dividen kepada pemegang saham Perusahaan diakui sebagai liabilitas dalam laporan keuangan Perusahaan pada periode dimana dividen telah disetujui oleh pemegang saham Perusahaan.

### NOTES TO THE FINANCIAL STATEMENTS

**31 DECEMBER 2021**

(Expressed in millions of Rupiah, unless otherwise stated)

### 2. SIGNIFICANT ACCOUNTING POLICIES (continued)

#### r. Lease (continued)

##### *The Company as a lessee* (continued)

###### *Lease modification* (continued)

*For a lease modification that is not accounted for as a separate lease, at the effective date of the lease modification, the Company:*

- *remeasure and allocate the consideration in the modified contract;*
- *determine the lease term of the modified lease;*
- *remeasure the lease liability by discounting the revised lease payments using a revised discount rate on the basis of the remaining lease term and the remaining lease payment with a corresponding adjustment to the right-of-use assets. The revised discount rate is determined as the Company's effective interest rate at the effective date of the modification;*
- *decrease the carrying amount of the right-of-use asset to reflect the partial or full termination of the lease for lease modifications that decrease the scope of the lease. The Company recognize in profit or loss any gain or loss relating to the partial or full termination of the lease; and*
- *make a corresponding adjustment to the right-of-use asset for all other lease modifications.*

#### s. Acquisition costs

*Acquisition costs represent costs related to new insurance contracts such as renewal commissions and agency expense. These are charged directly to the current year's profit or loss, except for acquisition cost related to ujrah reserve. Acquisition cost related to ujrah reserve is amortized using straight line method.*

*The Company record its insurance expenses other than commission and agency expenses such as policy's printing and shipping policy expenses as other insurance expenses.*

#### t. Dividend

*Dividend distribution to the Company's shareholders is recognised as a liability in the Company's financial statements in the period in which the dividends are approved by the Company's shareholders.*



## PT BNI LIFE INSURANCE

**CATATAN ATAS LAPORAN KEUANGAN**  
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**3. ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING**

Beberapa estimasi dan asumsi dibuat dalam rangka penyusunan laporan keuangan dimana dibutuhkan pertimbangan manajemen dalam menentukan metodologi yang tepat untuk penilaian aset dan liabilitas.

Manajemen membuat estimasi dan asumsi yang berimplikasi pada pelaporan nilai aset dan liabilitas atas tahun keuangan satu tahun ke depan. Semua estimasi dan asumsi yang diharuskan oleh standar akuntansi keuangan adalah estimasi terbaik yang didasarkan standar yang berlaku. Estimasi dan pertimbangan dievaluasi secara terus menerus dan berdasarkan pengalaman masa lalu dan faktor-faktor lain termasuk harapan atas kejadian yang akan datang.

Walaupun estimasi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan tindakan saat ini, hasil yang timbul mungkin berbeda dengan jumlah yang diestimasi semula.

**Sumber utama ketidakpastian estimasi:**

a. Cadangan teknis

Cadangan teknis dicatat di laporan posisi keuangan berdasarkan perhitungan aktuaris dengan menggunakan asumsi aktuarial. Termasuk dalam cadangan teknis adalah liabilitas manfaat polis masa depan, estimasi liabilitas klaim, cadangan atas premi yang belum merupakan pendapatan dan liabilitas kepada pemegang polis (lihat Catatan 2f dan 12).

b. Aset reasuransi

Aset yang timbul dari kontrak reasuransi juga dihitung dengan menggunakan metode di atas. Selain itu, pemulihan aset ini dinilai secara periodik untuk memastikan bahwa jumlahnya mencerminkan jumlah yang pada akhirnya akan diterima, mempertimbangkan faktor-faktor seperti counterparty dan risiko kredit. Penurunan nilai diakui dimana terdapat bukti objektif bahwa Perusahaan tidak dapat menerima jumlah yang terhutang untuk itu dan jumlah ini dapat diukur secara andal (lihat Catatan 11).

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**3. CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS**

*Certain estimates and assumption are made in the preparation of the financial statements. These often require management judgement in determining the appropriate methodology for valuation of assets and liabilities.*

*Management makes estimates and assumptions that affect the reported amounts of assets and liabilities within the next financial year. All estimates and assumptions required in conformity with financial accounting standards are best estimates undertaken in accordance with the applicable standard. Estimates and judgements are evaluated on a continuous basis, and are based on past experience and other factors, including expectations with regard to future events.*

*Although these estimates are based on management's best knowledge of current events and activities, actual results may differ from those estimates.*

**Key sources of estimation uncertainty:**

a. Technical reserve

*Technical reserves are stated in the statement of financial position in accordance with the actuarial calculation based on certain actuarial assumptions. Included in the technical reserves are liability for future policy benefits, estimated claim liabilities, unearned premium reserves and liability to policyholders (refer to Notes 2f and 12).*

b. Reinsurance assets

*Assets arising from reinsurance contracts are also computed using the above methods. In addition, the recoverability of these assets is assessed on a periodic basis to ensure that the balance is reflective of the amounts that will ultimately be received, taking into consideration factors such as counterparty and credit risk. Impairment is recognised where there is objective evidence that the Company may not receive amounts due to it and these amounts can be reliably measured (refer to Note 11).*



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## 3. ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (lanjutan)

Sumber utama ketidakpastian estimasi:  
(lanjutan)

## c. Liabilitas imbalan kerja

Nilai kini kewajiban pensiun tergantung pada beberapa faktor yang ditentukan dengan dasar aktuarial berdasarkan beberapa asumsi. Asumsi yang digunakan untuk menentukan biaya/(penghasilan) pensiun neto mencakup tingkat diskonto dan kenaikan gaji di masa datang. Adanya perubahan pada asumsi ini akan mempengaruhi jumlah tercatat kewajiban pensiun.

## d. Liabilitas imbalan kerja

Perusahaan menentukan tingkat diskonto dan kenaikan gaji masa datang yang sesuai pada akhir periode pelaporan. Tingkat diskonto adalah tingkat suku bunga yang harus digunakan untuk menentukan nilai kini atas estimasi arus kas keluar masa depan yang diharapkan untuk menyelesaikan kewajiban pensiun. Dalam menentukan tingkat suku bunga yang sesuai, Perusahaan mempertimbangkan tingkat suku bunga obligasi pemerintah yang didenominasikan dalam mata uang imbalan akan dibayar dan memiliki jangka waktu yang serupa dengan jangka waktu kewajiban pensiun yang terkait.

## e. Revaluasi dan penyusutan aset tetap

Perusahaan menerapkan model revaluasi untuk pengukuran selanjutnya atas aset tetap berupa tanah dan bangunan. Sesuai dengan kebijakan Perusahaan, revaluasi dilakukan secara reguler setiap tiga tahun untuk aset tetap berupa tanah dan bangunan oleh KJPP independen, dengan pendekatan nilai pasar atau biaya penggantian, atau penghasilan dan menggunakan asumsi-asumsi perhitungan nilai wajar (Lihat Catatan 2i).

Perusahaan mengestimasi masa manfaat ekonomis aset tetap antara 4 sampai dengan 20 tahun. Ini adalah umur yang secara umum diharapkan dalam industri di mana Perusahaan menjalankan bisnisnya. Perubahan tingkat pemakaian, renovasi dan perkembangan teknologi dapat mempengaruhi masa manfaat ekonomis dan nilai sisa aset, dan karenanya biaya penyusutan masa depan dapat direvisi.

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## 3. CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS (continued)

**Key sources of estimation uncertainty:**  
(continued)

## c. Employee benefit liabilities

*The present value of the pension obligations depends on a number of factors that are determined on an actuarial basis using a number of assumptions. The assumptions used in determining the net cost/(income) for pensions include the discount rate and future salary increase. Any changes in these assumptions will have an impact on the carrying amount of pension obligations.*

## d. Employee benefit liabilities

*The Company determines the appropriate discount rate and future salary increase at the end of each reporting period. The discount rate is interest rate that should be used to determine the present value of estimated future cash outflows expected to be required to settle the pension obligations. In determining the appropriate discount rate, the Company considers the interest rates of government bonds that are denominated in the currency in which the benefits will be paid and that have terms to maturity approximating the terms of the related pension obligation.*

## e. Revaluation and depreciation of fixed assets

*The Company implemented a revaluation model for further measurement of land and building of fixed assets. In accordance with the Company's policy, revaluations are made regularly every three years for land and building in form of fixed assets by independent valuers, using the market value or replacement cost, or income approaches and using fair value assumption assumptions (See Note 2i).*

*The Company estimates the useful life of fixed assets to be within 4 to 20 years. These are common life expectancies applied in the industries where the Company conducts its business. Changes in the expected level of usage, renovation and technological development could impact the economic useful lives and the residual values of these assets, and therefore future depreciation charges could be revised.*



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#### 3. ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (lanjutan)

##### Sumber utama ketidakpastian estimasi: (lanjutan)

###### f. Pengujian kecukupan liabilitas

Pengujian kecukupan liabilitas asuransi yang meliputi reviu atas cadangan premi dan cadangan klaim telah dilakukan dengan menggunakan perhitungan teknik aktuaria dimana digunakan asumsi dan estimasi aktuaria masa depan.

Beberapa asumsi harus digunakan dalam menentukan nilai kini tersebut. Asumsi-asumsi tersebut antara lain estimasi tingkat diskonto, estimasi klaim yang akan terjadi, estimasi terbaik dan margin atas kesalahan pengukuran.

#### 4. DANA JAMINAN

Dana jaminan merupakan total jaminan yang diadministrasikan oleh bank kustodian yang tidak terafiliasi sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK No. 71/POJK.05/2016 tanggal 28 Desember 2016 untuk unit konvensional dan POJK No. 72/POJK.05/2016 tanggal 28 Desember 2016 untuk unit syariah).

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#### 3. CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS (continued)

##### Key sources of estimation uncertainty: (continued)

###### f. Liability adequacy testing

The liability adequacy testing consist of review on premium reserve and claim reserve has been performed using actuary technical method which using the future actuarial assumptions and estimations.

Several assumptions must be used to determine the present value amounts. Those assumptions are estimated discount rate, estimated future claims, best estimates and margin for adverse deviation.

#### 4. STATUTORY FUNDS

The statutory funds represent statutory amounts administered by non-affiliated custodian bank in compliance with the Financial Authority Services Regulation (POJK No. 71/POJK.05/2016 dated 28 December 2016 for conventional unit and POJK No. 72/POJK.05/2016 dated 28 December 2016 for sharia unit).

	2021	2020	
<b>Deposito berjangka</b>			<b>Time deposits</b>
<b>Syariah</b>			<b>Sharia</b>
PT Bank Syariah Indonesia Tbk <sup>1)</sup>	10,000	10,000	PT Bank Syariah Indonesia Tbk <sup>1)</sup>
<b>Efek-efek</b>			<b>Marketable securities</b>
<b>Asuransi Jiwa</b>			<b>Life insurance</b>
Dimiliki hingga jatuh tempo:			Held to maturity:
Obligasi	509,491	427,476	Bonds
<b>Syariah</b>			<b>Sharia</b>
Tersedia untuk dijual:			Available-for-sale:
Obligasi	11,802	11,918	Bonds
	<u>521,293</u>	<u>439,394</u>	
	<u>531,293</u>	<u>449,394</u>	

Tingkat bagi hasil tahunan untuk deposito berjangka syariah sebesar 2,95% - 3,05% pada tahun 2021 dan sebesar 5,97% pada tahun 2020.

The annual profit-sharing rate for sharia's time deposit is 2.95% - 3.05% in 2021 and 5.97% in 2020.

Lihat Catatan 35 untuk rincian transaksi dan saldo dengan pihak-pihak berelasi.

Refer to Note 35 for details of related parties transactions and balances.

\*<sup>1)</sup> Merger PT Bank Syariah Mandiri, PT BRISyariah Tbk, and PT Bank BNI Syariah.

Merger of PT Bank Syariah Mandiri, PT BRISyariah Tbk and \*<sup>1)</sup> PT Bank BNI Syariah.

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#### 5. DEPOSITO BERJANGKA

#### 5. TIME DEPOSITS

	<u>2021</u>	<u>2020</u>	
Portofolio Perusahaan:			<i>Company's portfolio:</i>
Asuransi jiwa	430,720	559,850	<i>Life insurance</i>
Syariah	71,200	109,800	<i>Sharia</i>
Portofolio unit link	<u>132,616</u>	<u>175,450</u>	<i>Unit-link portfolio</i>
	<u>634,536</u>	<u>845,100</u>	
<b>Asuransi jiwa</b>			<b><i>Life insurance</i></b>
<b>Pihak ketiga</b>			<b><i>Third parties</i></b>
<b>Rupiah:</b>			<b><i>Rupiah:</i></b>
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	41,236	15,600	<i>PT Bank Pembangunan Daerah         Jawa Barat dan Banten Tbk</i>
PT Bank Woori Indonesia	1,250	-	<i>PT Bank Woori Indonesia</i>
PT Bank DBS Indonesia	7,200	-	<i>PT Bank DBS Indonesia</i>
PT Bank Net Indonesia Syariah Tbk (dahulu PT Maybank Syariah)	-	10,000	<i>PT Bank Net Indonesia Syariah Tbk         (formerly PT Maybank Syariah)</i>
PT Bank Pembangunan Daerah Sulawesi Utara	-	3,200	<i>PT Bank Pembangunan Daerah         Sulawesi Utara</i>
<b>Dolar Amerika Serikat:</b>			<b><i>US Dollar:</i></b>
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	21,546	38,225	<i>PT Bank Pembangunan Daerah         Jawa Barat dan Banten Tbk</i>
	<u>71,232</u>	<u>67,025</u>	
<b>Pihak-pihak berelasi</b>			<b><i>Related parties</i></b>
<b>Rupiah:</b>			<b><i>Rupiah:</i></b>
PT Bank Mandiri (Persero) Tbk	135,828	4,050	<i>PT Bank Mandiri (Persero) Tbk</i>
PT Bank Rakyat Indonesia (Persero) Tbk	77,750	238,466	<i>PT Bank Rakyat Indonesia (Persero) Tbk</i>
PT Bank Negara Indonesia (Persero) Tbk	66,842	84,986	<i>PT Bank Negara Indonesia (Persero) Tbk</i>
PT Bank Syariah Indonesia Tbk <sup>*)</sup>	52,000	135,727	<i>PT Bank Syariah Indonesia Tbk<sup>*)</sup></i>
PT Bank Tabungan Negara (Persero) Tbk	6,735	12,035	<i>PT Bank Tabungan Negara (Persero) Tbk</i>
<b>Dolar Amerika Serikat:</b>			<b><i>US Dollar:</i></b>
PT Bank Rakyat Indonesia (Persero) Tbk	14,269	14,105	<i>PT Bank Rakyat Indonesia (Persero) Tbk</i>
PT Bank Negara Indonesia (Persero) Tbk	6,064	3,456	<i>PT Bank Negara Indonesia (Persero) Tbk</i>
	<u>359,488</u>	<u>492,825</u>	
	<u>430,720</u>	<u>559,850</u>	
<b>Syariah</b>			<b><i>Sharia</i></b>
<b>Pihak ketiga</b>			<b><i>Third parties</i></b>
<b>Rupiah:</b>			<b><i>Rupiah:</i></b>
PT Bank BTPN Syariah Tbk	10,000	14,900	<i>PT Bank BTPN Syariah Tbk</i>
PT Bank BCA Syariah	500	15,500	<i>PT Bank BCA Syariah</i>
	<u>10,500</u>	<u>30,400</u>	
<b>Pihak-pihak berelasi</b>			<b><i>Related parties</i></b>
<b>Rupiah:</b>			<b><i>Rupiah:</i></b>
PT Bank Syariah Indonesia Tbk <sup>*)</sup>	35,700	69,400	<i>PT Bank Syariah Indonesia Tbk<sup>*)</sup></i>
PT Bank Tabungan Negara - Unit Syariah	25,000	10,000	<i>PT Bank Tabungan Negara         - Sharia Unit</i>
	<u>60,700</u>	<u>79,400</u>	
	<u>71,200</u>	<u>109,800</u>	
<b>Portofolio unit link</b>			<b><i>Unit-link portfolio</i></b>
<b>Pihak ketiga</b>			<b><i>Third parties</i></b>
<b>Rupiah:</b>			<b><i>Rupiah:</i></b>
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	35,900	6,150	<i>PT Bank Pembangunan Daerah         Jawa Barat dan Banten Tbk</i>
Bank Standard Chartered Indonesia	1,000	-	<i>Bank Standard Chartered Indonesia</i>
PT Bank DBS Indonesia	-	3,650	<i>PT Bank DBS Indonesia</i>
	<u>36,900</u>	<u>9,800</u>	

<sup>\*)</sup> Merger PT Bank Syariah Mandiri, PT BRISyariah Tbk, and PT Bank BNI Syariah.

Merger of PT Bank Syariah Mandiri, PT BRISyariah Tbk and \*)  
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### 5. DEPOSITO BERJANGKA (lanjutan)

### 5. TIME DEPOSITS (continued)

	<u>2021</u>	<u>2020</u>	<u>Related parties</u>
<u>Pihak berelasi</u>			<u>Rupiah:</u>
Rupiah:			PT Bank Negara Indonesia (Persero) Tbk
PT Bank Negara Indonesia (Persero) Tbk	34,675	22,166	PT Bank Rakyat Indonesia (Persero) Tbk
PT Bank Rakyat Indonesia (Persero) Tbk	30,000	21,484	PT Bank Mandiri (Persero) Tbk
PT Bank Mandiri (Persero) Tbk	25,341	-	PT Bank Tabungan Negara (Persero) Tbk
PT Bank Tabungan Negara (Persero) Tbk	5,700	5,000	PT Bank Syariah Indonesia Tbk <sup>1</sup>
PT Bank Syariah Indonesia Tbk <sup>1</sup>	-	117,000	
	<u>95,716</u>	<u>165,650</u>	
	<u>132,616</u>	<u>175,450</u>	

Suku bunga tahunan dan bagi hasil tahunan untuk syariah dari deposito berjangka berkisar antara:

*The annual interest rates of time deposits and annual profit sharing for sharia deposits ranged from:*

	<u>2021</u>	<u>2020</u>	<u>US Dollar</u>
Dolar Amerika Serikat			
Rupiah	1.50% - 2.25%	0.07% - 1.50%	Rupiah
	3.50% - 8.00%	1.00% - 7.73%	

Lihat Catatan 35 untuk rincian transaksi dan saldo dengan pihak-pihak berelasi.

*Refer to Note 35 for details of related parties transactions and balances.*

<sup>1</sup>) Merger PT Bank Syariah Mandiri, PT BRISyariah Tbk, dan PT Bank BNI Syariah.

*Merger of PT Bank Syariah Mandiri, PT BRISyariah Tbk and <sup>1</sup>) PT Bank BNI Syariah.*

### 6. EFEK-EFEK

### 6. MARKETABLE SECURITIES

	<u>2021</u>	<u>2020</u>	
<b>Dimiliki langsung oleh Perusahaan</b>			<b>Directly held by the Company</b>
Dimiliki hingga jatuh tempo:			
Obligasi	1,038,198	1,036,834	<i>Held-to-maturity: Bonds</i>
Nilai wajar melalui laba rugi:			
Obligasi	1,604,975	2,371,691	<i>Fair value through profit or loss: Bonds</i>
Reksadana	4,605,368	3,677,004	<i>Mutual funds</i>
Saham	257,888	-	<i>Shares</i>
Tersedia untuk dijual:			
Obligasi	6,183,864	4,790,270	<i>Available-for-sale: Bonds</i>
<b>Dimiliki oleh pemegang dana unit link</b>			<b>Held by unit-linked policyholders' funds</b>
Dimiliki hingga jatuh tempo:			
Obligasi	14,724	14,559	<i>Held-to-maturity: Bonds</i>
Nilai wajar melalui laba rugi:			
Obligasi	644,570	933,704	<i>Fairvalue through profit or loss: Bonds</i>
Reksadana	4,047,260	3,971,629	<i>Mutual funds</i>
Saham	558,088	205,409	<i>Shares</i>
Tersedia untuk dijual:			
Obligasi	567,213	837,921	<i>Available-for-sale: Bonds</i>
	<u>19,522,148</u>	<u>17,839,021</u>	

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#### 6. EFEK-EFEK (lanjutan)

##### Dimiliki langsung oleh Perusahaan

Efek-efek yang dimiliki hingga jatuh tempo terdiri dari:

	<b>2021</b>	<b>2020</b>	
<b>Obligasi:</b>			<b>Bonds:</b>
Obligasi pemerintah	1,030,641	1,029,251	Government bonds
Obligasi korporasi	10,891	10,891	Corporate bonds
Obligasi syariah	7,557	7,583	Sharia bonds
	1,049,089	1,047,725	
Dikurangi:			<i>Less:</i>
Cadangan kerugian penurunan nilai	(10,891)	(10,891)	Allowance for impairment losses
	1,038,198	1,036,834	

Efek-efek yang diukur pada nilai wajar melalui laporan laba rugi terdiri dari:

	<b>2021</b>	<b>2020</b>	
<b>Obligasi:</b>			<b>Bonds:</b>
Obligasi pemerintah	401,807	421,812	Government bonds
Obligasi korporasi	1,151,418	1,891,302	Corporate bonds
Obligasi syariah	51,750	58,577	Sharia bonds
	1,604,975	2,371,691	

	<b>2021</b>	<b>2020</b>	
<b>Reksadana:</b>			<b>Mutual funds:</b>
Penyertaan terbatas	365,901	173,921	Limited participation
Ekuitas	135	139	Equity
Terproteksi	371,949	66,545	Protected
Pendapatan tetap	3,795,905	3,409,724	Fixed income
Campuran	71,478	26,675	Corporate bonds
	4,605,368	3,677,004	

	<b>2021</b>	<b>2020</b>	
<b>Saham:</b>			<b>Shares:</b>
Perusahaan milik negara	87,531	-	State owned enterprises
Perusahaan milik swasta	170,357	-	Private owned companies
	257,888	-	
	6,468,231	6,048,695	

Efek-efek yang tersedia untuk dijual terdiri dari:

	<b>2021</b>	<b>2020</b>	
<b>Obligasi:</b>			<b>Bonds:</b>
Obligasi pemerintah	3,567,385	1,981,170	Government bonds
Obligasi korporasi	2,356,049	2,545,207	Corporate bonds
Obligasi syariah	260,430	263,893	Sharia bonds
	6,183,864	4,790,270	

	<b>2021</b>	<b>2020</b>	
<b>Obligasi:</b>			<b>Bonds:</b>
Obligasi pemerintah	14,224	14,059	Government bonds
Obligasi syariah	500	500	Sharia bonds
	14,724	14,559	



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#### 6. EFEK-EFEK (lanjutan)

Efek-efek yang diukur pada nilai wajar melalui laporan laba rugi terdiri dari:

	<b>2021</b>	<b>2020</b>	
<b>Obligasi:</b>			<b>Bonds:</b>
Obligasi pemerintah	609,392	641,997	Government bonds
Obligasi korporasi	24,976	281,476	Corporate bonds
Obligasi Syariah	10,202	10,231	Sharia bonds
	<b>644,570</b>	<b>933,704</b>	
<b>Reksadana:</b>			<b>Mutual funds:</b>
Penyertaan terbatas	161,849	48,343	Limited participation
Ekuitas	1,299,181	1,996,160	Equity
Terproteksi	190,344	57,184	Protected
Pendapatan tetap	1,555,378	1,162,568	Fixed income
Campuran	840,508	707,374	Corporate bonds
	<b>4,047,260</b>	<b>3,971,629</b>	
<b>Saham:</b>			<b>Shares:</b>
Perusahaan milik negara	252,508	123,316	State owned enterprises
Perusahaan milik swasta	305,580	82,093	Private owned companies
	<b>558,088</b>	<b>205,409</b>	
	<b>5,249,918</b>	<b>5,110,742</b>	

Efek-efek yang tersedia untuk dijual terdiri dari:

Available-for-sale marketable securities consist of the followings:

	<b>2021</b>	<b>2020</b>	
<b>Obligasi:</b>			<b>Bonds:</b>
Obligasi pemerintah	340,966	315,014	Government bonds
Obligasi korporasi	194,741	501,268	Corporate bonds
Obligasi syariah	31,506	21,639	Sharia bonds
	<b>567,213</b>	<b>837,921</b>	

Lihat Catatan 35 untuk rincian transaksi dan saldo dengan pihak-pihak berelasi.

Refer to Note 35 for details of related parties transactions and balances.

#### 7. PENYERTAAN SAHAM

Akun ini merupakan penyertaan saham pada PT Bank Syariah Indonesia Tbk, pihak berelasi, sebesar Rp 9.346 dengan persentase kepemilikan sebesar 0,1%, pada tanggal 31 Desember 2021. PT Bank Syariah Indonesia Tbk adalah perusahaan hasil merger atas 3 perusahaan perbankan syariah yaitu PT BNI Syariah, PT Bank Syariah Mandiri dan PT BRISyariah Tbk pada tahun 2021, dimana sebelumnya perusahaan menempatkan penyertaan langsung pada PT BNI syariah. Pada tanggal 31 Desember 2020, Perusahaan memiliki penyertaan langsung pada PT BNI Syariah sebesar Rp 1.500 dengan porsi kepemilikan 0,1%.

Manajemen berpendapat bahwa tidak terdapat indikasi penurunan nilai atas penyertaan saham pada tanggal 31 Desember 2021 dan 2020.

#### 7. INVESTMENT IN SHARES

This account represents investment in shares of PT Bank Syariah Indonesia Tbk, a related party, amounting to Rp 9,346 with percentage of ownership of 0.1% as at 31 December 2021. PT Bank Syariah Indonesia Tbk is a company as a result of the merger of 3 Islamic banks, namely PT BNI Syariah, PT Bank Syariah Mandiri and PT Bank BRISyariah in 2021, where previously the Company placed direct investment in PT BNI Syariah. As at 31 December 2020, the Company has a direct investment in PT BNI Syariah of Rp 1,500 with an ownership portion of 0.1%.

The Management believe that there is no indication of impairment in values of investment in shares of stock as of 31 December 2021 and 2020.

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## 8. PINJAMAN KEPADA PEMEGANG POLIS

Akun ini merupakan pinjaman dalam mata uang Rupiah yang diberikan kepada pemegang polis dengan total maksimal 80% dari masing-masing nilai tunai polis. Pinjaman ini mempunyai tanggal pembayaran yang pasti dan memiliki suku bunga tahunan sebesar 12,00% pada tahun 2021 dan 2020. Saldo pinjaman tersebut pada tanggal 31 Desember 2021 dan 2020 masing-masing sebesar Rp 65.634 dan Rp 3.701.

## 8. LOAN TO POLICYHOLDERS

*This account represents loans denominated in Rupiah currency, which is granted to policyholders at a maximum amount of 80% of the cash surrender value of the respective policy. These loans have definite repayment dates and earned annual interest for 12.00% in 2021 and 2020. The balance of the loans as of 31 December 2021 and 2020 amounted to Rp 65,634 and Rp 3,701, respectively.*

## 9. KAS DAN KAS PADA BANK

## 9. CASH AND CASH IN BANKS

	2021	2020	
Kas dan kas pada bank			<i>Cash and cash in bank</i>
Asuransi jiwa	84,294	67,747	<i>Life insurance</i>
Kas dan kas pada bank yang dimiliki oleh pemegang dana unit link	<u>16,127</u>	<u>16,704</u>	<i>Cash and cash in bank held by unit-linked policyholders'</i>
	<u>100,421</u>	<u>84,451</u>	<b><i>Cash and cash in bank</i></b>
<b>Kas dan kas pada bank</b>			<b><i>Life insurance</i></b>
<b>Asuransi jiwa</b>			
Kas	121	132	Cash
Kas pada bank:			<i>Cash in banks:</i>
Rupiah			<i>Rupiah</i>
Pihak ketiga			<i>Third parties</i>
PT Bank DBS Indonesia	11,081	12,887	<i>PT Bank DBS Indonesia</i>
PT Bank Central Asia Tbk	4,450	3,145	<i>PT Bank Central Asia Tbk</i>
PT Bank Mega Tbk	3,685	3,254	<i>PT Bank Mega Tbk</i>
PT Bank Permata Tbk	2,424	1,398	<i>PT Bank Permata Tbk</i>
PT Bank Muamalat Indonesia Tbk	2,020	2,007	<i>PT Bank Muamalat Indonesia Tbk</i>
PT Bank Maybank Indonesia Tbk	1,822	911	<i>PT Bank Maybank Indonesia Tbk</i>
Bank Standard Chartered Indonesia	929	971	<i>Bank Standard Chartered Indonesia</i>
PT Bank CIMB Niaga Tbk	42	445	<i>PT Bank CIMB Niaga Tbk</i>
PT Bank BCA Syariah	26	26	<i>PT Bank BCA Syariah</i>
Bank Jabar Banten Tbk	12	2	<i>Bank Jabar Banten Tbk</i>
PT Bank Danamon Indonesia Tbk	8	8	<i>PT Bank Danamon Indonesia Tbk</i>
PT Bank Pan Indonesia Tbk	7	63	<i>PT Bank Pan Indonesia Tbk</i>
PT BPD Sulawesi Utara	6	-	<i>PT BPD Sulawesi Utara</i>
PT BPD Kalimantan Timur	5	5	<i>PT BPD Kalimantan Timur</i>
PT Bank Panin Dubai Syariah Tbk	-	21	<i>PT Bank Panin Dubai Syariah Tbk</i>
PT Bank Mega Syariah	-	15	<i>PT Bank Mega Syariah</i>
PT Seabank Indonesia	-	130	<i>PT Seabank Indonesia</i>
PT BPD Jawa Timur Tbk	-	5	<i>PT BPD Jawa Timur Tbk</i>
	<u>26,517</u>	<u>25,293</u>	<b><i>Related parties</i></b>
<b>Pihak berelasi:</b>			
PT Bank Mandiri (Persero) Tbk	33,512	1,336	<i>PT Bank Mandiri (Persero) Tbk</i>
PT Bank Negara Indonesia (Persero) Tbk	11,249	22,288	<i>PT Bank Negara Indonesia (Persero) Tbk</i>
PT Bank Syariah Indonesia Tbk <sup>1)</sup>	8,230	13,749	<i>PT Bank Syariah Indonesia Tbk<sup>1)</sup></i>
PT Bank Rakyat Indonesia (Persero) Tbk	<u>307</u>	<u>210</u>	<i>PT Bank Rakyat Indonesia (Persero) Tbk</i>
	<u>53,298</u>	<u>37,583</u>	<b><i>US Dollar</i></b>
Dolar AS			<b><i>Third parties</i></b>
Pihak ketiga			
Bank Standard Chartered Indonesia	1,644	2,960	<i>Bank Standard Chartered Indonesia</i>
PT Bank DBS Indonesia	473	1,436	<i>PT Bank DBS Indonesia</i>
PT Bank Central Asia Tbk	<u>18</u>	<u>19</u>	<i>PT Bank Central Asia Tbk</i>
	<u>2,135</u>	<u>4,415</u>	
<b>Pihak berelasi:</b>			<b><i>Related parties</i></b>
PT Bank Negara Indonesia (Persero) Tbk	2,099	200	<i>PT Bank Negara Indonesia (Persero) Tbk</i>
PT Bank Mandiri (Persero) Tbk	<u>124</u>	<u>124</u>	<i>PT Bank Mandiri (Persero) Tbk</i>
	<u>2,223</u>	<u>324</u>	
	<u>84,294</u>	<u>67,747</u>	



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#### 9. KAS DAN KAS PADA BANK (lanjutan)

Lihat Catatan 35 untuk rincian transaksi dan saldo dengan pihak-pihak berelasi.

\*) Merger PT Bank Syariah Mandiri, PT BRISyariah Tbk, dan PT Bank BNI Syariah.

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#### 9. CASH AND CASH IN BANKS (continued)

Refer to Note 35 for details of related parties transactions and balances.

Merger of PT Bank Syariah Mandiri, PT BRISyariah Tbk and \*)  
PT Bank BNI Syariah.

#### 10. PIUTANG PREMI

#### 10. PREMIUM RECEIVABLES

	2021	2020	
Pihak ketiga	62,546	62,487	<i>Third parties</i>
Pihak-pihak berelasi	<u>22,330</u>	<u>24,173</u>	<i>Related parties</i>
	<u>84,876</u>	<u>86,660</u>	

Manajemen berpendapat bahwa seluruh piutang premi pada tanggal 31 Desember 2021 dan 2020 dapat tertagih sepenuhnya sehingga tidak diperlukan penyisihan untuk piutang premi tidak tertagih.

Lihat Catatan 35 untuk rincian transaksi dan saldo dengan pihak-pihak berelasi.

The Management believe that all premium receivables as of 31 December 2021 and 2020 are fully collectible and therefore no provision for doubtful accounts is required.

Refer to Note 35 for details of related parties transactions and balances.

#### 11. PIUTANG REASURANSI

#### 11. REINSURANCE RECEIVABLES

	2021	2020	
<b>Pihak ketiga</b>			<i>Third parties</i>
<b>Asuransi jiwa</b>			<i>Life insurance</i>
PT Maskapai Reasuransi Indonesia Tbk	15,910	2,230	PT Maskapai Reasuransi Indonesia Tbk
<b>Syariah</b>			<i>Sharia</i>
PT Maskapai Reasuransi Indonesia Tbk	<u>4,307</u>	<u>2,298</u>	PT Maskapai Reasuransi Indonesia Tbk
	<u>20,217</u>	<u>4,528</u>	
<b>Pihak-pihak berelasi</b>			<i>Related parties</i>
<b>Asuransi jiwa</b>			<i>Life insurance</i>
PT Reasuransi Indonesia Utama (Persero)	95,238	38,566	PT Reasuransi Indonesia Utama (Persero)
PT Tugu Reasuransi Indonesia	35,704	12,807	PT Tugu Reasuransi Indonesia
PT Reasuransi Nasional Indonesia	8,851	2,689	PT Reasuransi Nasional Indonesia
<b>Syariah</b>			<i>Sharia</i>
PT Reasuransi Nasional Indonesia	8,288	1,132	PT Reasuransi Nasional Indonesia
PT Reasuransi Indonesia Utama (Persero)	<u>7,925</u>	-	PT Reasuransi Indonesia Utama (Persero)
	<u>156,006</u>	<u>55,194</u>	
	<u>176,223</u>	<u>59,722</u>	

Manajemen berpendapat bahwa seluruh piutang reasuransi pada tanggal 31 Desember 2021 dan 2020 dapat tertagih sepenuhnya sehingga tidak diperlukan penyisihan untuk piutang reasuransi tidak tertagih.

Lihat Catatan 35 untuk rincian transaksi dan saldo dengan pihak-pihak berelasi.

The Management believe that all due from reinsurers as of 31 December 2021 and 2020 are fully collectible and therefore no provision for doubtful accounts is required.

Refer to Note 35 for details of related parties transactions and balances.

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### 12. PIUTANG HASIL INVESTASI

### 12. INVESTMENT INCOME RECEIVABLES

	<u>2021</u>	<u>2020</u>	
<b>Pihak ketiga</b>			<i>Third parties</i>
<b>Asuransi jiwa dan unit link</b>			<b>Life insurance and unit link</b>
Obligasi	131,200	32,290	Bonds
Deposito berjangka	59	49	Time deposits
Pinjaman kepada pemegang polis	533	437	Loan to policyholders
<b>Syariah</b>			<b>Sharia</b>
Obligasi	544	631	Bonds
Total pihak ketiga	<u>132,336</u>	<u>33,407</u>	<i>Total third parties</i>
<b>Pihak-pihak berelasi</b>			<i>Related parties</i>
<b>Asuransi jiwa dan unit link</b>			<b>Life insurance and unit link</b>
Obligasi	451,948	114,816	Bonds
Saham	35,929	—	Shares
Deposito berjangka	238	650	Time deposits
<b>Syariah</b>			<b>Sharia</b>
Obligasi	3,187	2,971	Bonds
Total pihak-pihak berelasi	<u>491,302</u>	<u>118,437</u>	<i>Total related parties</i>
	<u>623,638</u>	<u>151,844</u>	

Lihat Catatan 35 untuk rincian transaksi dan saldo dengan pihak-pihak berelasi.

Refer to Note 35 for details of related parties transactions and balances.

### 13. BEBAN DIBAYAR DI MUKA DAN UANG MUKA

### 13. PREPAID EXPENSES AND ADVANCES

	<u>2021</u>	<u>2020</u>	
Asuransi	2,951	5,012	<i>Insurance</i>
Uang muka	1,013	1,062	<i>Advances</i>
Sewa	707	645	<i>Rent</i>
Lain-lain	<u>2,980</u>	<u>1,615</u>	<i>Others</i>
	<u>7,651</u>	<u>8,334</u>	

### 14. PIUTANG LAIN-LAIN - BERSIH

### 14. OTHER RECEIVABLES - NET

	<u>2021</u>	<u>2020</u>	
Piutang kelebihan klaim kesehatan	13,729	17,666	<i>Excess health claim receivables</i>
Piutang dari manajer investasi	2,135	3,399	<i>Receivables from fund manager</i>
Piutang pegawai	1,748	1,402	<i>Loan to employee</i>
Lain-lain	<u>1,847</u>	<u>4,045</u>	<i>Others</i>
	<u>19,459</u>	<u>26,512</u>	
Cadangan kerugian penurunan nilai	<u>(1,011)</u>	<u>(4,404)</u>	<i>Allowance for impairment loss</i>
	<u>18,448</u>	<u>22,108</u>	

Mutasi cadangan kerugian penurunan nilai adalah sebagai berikut:

The movement in the allowance for impairment losses is as follows:

	<u>2021</u>	<u>2020</u>	
Saldo awal	4,404	3,488	<i>Beginning balance</i>
Penghapusan piutang tak tertagih (Pembalikan)/penyisihan tahun berjalan	<u>(2,743)</u>	<u>-</u>	<i>Written-off</i>
	<u>(650)</u>	<u>916</u>	<i>(Reversal)/provision during the year</i>
	<u>1,011</u>	<u>4,404</u>	

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai tersebut telah memadai untuk menutupi kerugian yang mungkin timbul dari tidak tertagihnya piutang lain-lain.

The Management believe that the allowance for impairment losses is adequate to cover possible losses on uncollectible other receivables.



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#### 15. ASET LAIN-LAIN

#### 15. OTHER ASSETS

	2021	2020	
Beban ditangguhkan	537,778	611,111	Deferred charges
Uang jaminan	47,726	37,183	Security deposits
Aset tak berwujud	14,866	12,088	Intangible assets
Iuran keanggotaan	445	569	Membership fees
Lain-lain	55	-	Others
	<u>600,870</u>	<u>660,951</u>	

Pada tanggal 12 Mei 2014, Perusahaan telah melakukan pembayaran ke PT Bank Negara Indonesia (Persero) Tbk terkait perjanjian pemasaran produk *bancassurance* dan diakui sebagai beban ditangguhkan. Beban ditangguhkan ini diamortisasi selama periode perjanjian menggunakan metode garis lurus selama 15 tahun.

Berdasarkan evaluasi Manajemen, tidak terdapat kejadian-kejadian atau perubahan-perubahan keadaan yang mengindikasikan adanya penurunan nilai aset lain-lain pada tanggal 31 Desember 2021 dan 2020.

On May 12, 2014, the Company paid to PT Bank Negara Indonesia (Persero) Tbk in relation to bancassurance product marketing agreement and recognized such payment as deferred charges. This deferred charges are amortized over the agreement period using straight-line method for 15 years.

Based on the Management assessment, there had been no events or changes in circumstances which may indicate impairment in value of other assets as at 31 December 2021 and 2020.

#### 16. ASET TETAP - BERSIH

#### 16. FIXED ASSETS - NET

31 Desember/December 2021					
	1 January/ January 2021	Penambahan/ Additions	Pengurangan/ Disposals	Reklasifikasi/ reclassification	Saldo akhir/ Ending balance
<b>Biaya perolehan/ Nilai revaluasi</b>					
Kepemilikan langsung					
Tanah	28,550	607	-	-	29,157
Bangunan	21,309	3,834	-	-	25,143
Kendaraan	10,272	-	(4,605)	-	5,667
Perabot kantor	58,628	933	(1,411)	565	58,715
Peralatan kantor	84,492	10,578	(83)	73,812	168,799
Perlengkapan kantor	5,189	604	(58)	-	5,735
Aset dalam penyelesaian	67,466	24,125	-	(75,534)	16,057
	<u>275,906</u>	<u>40,681</u>	<u>(6,157)</u>	<u>(1,157)</u>	<u>309,273</u>
Aset hak guna	76,597	20,411	(11,581)	-	85,427
	<u>352,503</u>	<u>61,092</u>	<u>(17,738)</u>	<u>(1,157)</u>	<u>394,700</u>
<b>Akumulasi penyusutan</b>					
Kepemilikan langsung					
Bangunan	2,793	1,241	-	-	4,034
Kendaraan	10,248	25	(4,605)	-	5,668
Perabot kantor	36,197	10,989	(1,156)	-	46,030
Peralatan kantor	62,125	13,533	(33)	-	75,625
Perlengkapan kantor	4,193	400	(56)	-	4,537
	<u>115,556</u>	<u>26,188</u>	<u>(5,850)</u>	<u>-</u>	<u>135,894</u>
Aset hak guna	41,504	30,561	(11,580)	-	60,485
	<u>157,060</u>	<u>56,749</u>	<u>(17,430)</u>	<u>-</u>	<u>196,379</u>
<b>Bersih</b>	<b><u>195,443</u></b>				<b>Net</b>
<b>31 Desember/December 2020</b>					
	Saldo awal/ Beginning balance	Penambahan/ Additions	Pengurangan/ Disposals	Reklasifikasi/ reclassification	Saldo akhir/ Ending balance
<b>Biaya perolehan/ Nilai revaluasi</b>					
Kepemilikan langsung					
Tanah	28,550	-	-	-	28,550
Bangunan	21,309	-	-	-	21,309
Kendaraan	3,991	-	(350)	6631	10,272
Perabot kantor	54,106	2,018	-	2,504	58,628
Peralatan kantor	50,941	15,083	-	18,468	84,492
Perlengkapan kantor	4,510	679	-	-	5,189
Aset dalam penyelesaian	46,269	29,693	-	(8,496)	67,466
	<u>209,676</u>	<u>47,473</u>	<u>(350)</u>	<u>19,107</u>	<u>275,906</u>
Aset hak guna	100,355	987	(2,338)	(22,407)	76,597
	<u>310,031</u>	<u>48,460</u>	<u>(2,688)</u>	<u>(3,300)</u>	<u>352,503</u>

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#### 16. ASET TETAP - BERSIH (lanjutan)

#### 16. FIXED ASSETS - NET (continued)

31 Desember/December 2020					
	<b>Saldo awal/ Beginning balance</b>	<b>Penambahan/ Additions</b>	<b>Pengurangan/ Disposals</b>	<b>Reklasifikasi/ reclassification</b>	<b>Saldo akhir/ Ending balance</b>
<b>Akumulasi penyusutan</b>					
Kepemilikan langsung					<i>Accumulated depreciation</i>
Bangunan	1,551	1,242	-	-	<i>Direct ownership</i>
Kendaraan	3,853	114	(350)	6,631	<i>Buildings</i>
Perabot kantor	24,534	11,663	-	-	<i>Vehicles</i>
Peralatan kantor	41,133	5,216	-	15,776	<i>Office furniture and fixtures</i>
Perlengkapan kantor	3,731	462	-	-	<i>Office equipments</i>
					<i>Office supplies</i>
Aset hak guna	74,802	18,697	(350)	22,407	<i>Right of use assets</i>
	<u>32,578</u>	<u>33,671</u>	<u>(2,338)</u>	<u>(22,407)</u>	<u>41,504</u>
	107,380	52,368	(2,688)	-	<b>157,060</b>
<b>Bersih</b>	<b>202,651</b>				<b>Net</b>

Pada tahun 2021, terdapat reklassifikasi dari aset tetap terhadap aset tidak berwujud sebesar Rp 1.157.

*In 2021, there is reclassification of fixed asset to intangible asset amounted to Rp 1,157.*

Tabel berikut menyajikan jumlah aset hak guna yang dilaporkan dalam laba rugi:

*The following table showed the right of use assets which presented in the profit and loss:*

31 Desember/December 2021					
	<b>Beban amortisasi/ Amortization expenses</b>	<b>Beban bunga/ Interest expenses</b>			
Bangunan	<u>30,561</u>	<u>2,033</u>			<i>Building</i>

Rincian liabilitas sewa terdiri dari:

*The details of lease liabilities are as follows:*

	<b>1 Januari/ January 2021</b>	<b>Penambahan/ Additions</b>	<b>Beban bunga/ Interest expenses</b>	<b>Pembayaran/ Payments</b>	<b>31 Desember/ December 2021</b>
Liabilitas sewa	35,404	20,411	(2,033)	(27,997)	<u>25,785</u>

Analisis jatuh tempo liabilitas sewa sebagai berikut:

*The analysis of the maturities related to lease liabilities is as follows:*

	<b>2021</b>	<b>2020</b>	
Dalam 12 bulan mendatang	17,755	25,130	
Diatas 1 tahun	<u>8,030</u>	<u>10,274</u>	
	<u>25,785</u>	<u>35,404</u>	

Rata-rata masa sewa aset hak guna adalah dua tahun sampai dengan lima tahun.

*The average lease term of right of use assets is two years to five years.*



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#### 16. ASET TETAP - BERSIH (lanjutan)

Pada tanggal 31 Desember 2021 dan 2020, aset tetap diasuransikan terhadap risiko kebakaran dan risiko lainnya. Manajemen berpendapat bahwa nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian atas aset yang dipertanggungkan.

Berdasarkan evaluasi Manajemen, tidak terdapat kejadian-kejadian atau perubahan-perubahan keadaan yang mengindikasikan adanya penurunan nilai aset tetap pada tanggal 31 Desember 2021 dan 2020.

Pada tahun 2021, penilaian atas tanah dan bangunan dilakukan oleh penilai independen eksternal KJPP Rengganis, Hamid and Rekan, dalam laporannya No. 00335/2.0012-00/PI/07/0005/1/XII/2021 tanggal 24 Desember 2021.

Penilaian dilakukan berdasarkan Standar Penilaian Indonesia, ditentukan berdasarkan transaksi pasar terkini, dan dilakukan dengan ketentuan-ketentuan yang lazim. Metode penilaian yang dipakai adalah metode data pasar dan metode biaya. Elemen-elemen yang digunakan dalam perbandingan data untuk menentukan nilai wajar aset antara lain:

- a) Jenis dan hak yang melekat pada properti
- b) Kondisi pasar
- c) Lokasi
- d) Karakteristik fisik
- e) Karakteristik dalam menghasilkan pendapatan
- f) Karakteristik tanah

Informasi mengenai penilaian kembali aset tetap untuk kelompok aset tanah dan bangunan yang dilakukan oleh Perusahaan adalah sebagai berikut:

31 Desember/December 2021

	Nilai tercatat sebelum revaluasi/ <i>Carrying amount before revaluation</i>	Nilai tercatat setelah revaluasi/ <i>Carrying amount after revaluation</i>	Keuntungan (revaluasi/ <i>Revaluation gain</i> )	
Tanah	28,550	29,157	474	
Bangunan	21,309	25,144	2,990	Land Buildings
	49,859	54,301	3,464	

Total nilai tercatat yang timbul dari revaluasi tanah dan bangunan setelah dikurangkan dengan pajak tangguhan terkait dicatat sebagai "Cadangan revaluasi aset" adalah sebesar Rp 39.515 dan Rp 36.051 masing-masing pada tanggal 31 Desember 2021 dan 2020.

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#### 16. FIXED ASSETS - NET (continued)

As of 31 December 2021 and 2020, fixed assets are covered by insurance against losses of fire and other risks. The Management believe that the insurance coverage is adequate to cover possible losses on the assets insured.

Based on the Management assessment, there had been no events or changes in circumstances which may indicate impairment in value of fixed assets as at 31 December 2021 and 2020.

In 2021, the valuations of land and building are performed by the following external independent valuers KJPP Rengganis, Hamid and Rekan, in its report No. 00335/2.0012-00/PI/07/0005/1/XII/2021 dated December 24, 2021.

Valuations are performed based on Indonesian Valuation Standards based on reference to recent market transactions done on arm's length terms. The valuation methods used are market data approach and cost approach. Elements used in data comparison to determine fair value of assets are among others are as follows:

- a) Type and right on property
- b) Market condition
- c) Location
- d) Physical characteristic
- e) Income producing characteristic
- f) Land characteristic

Information on the revaluation of land and buildings performed by the Company are as follows:

The carrying amount arising from revaluation of land and buildings net of deferred tax is recorded as "Assets revaluation reserve" amounting to Rp 39,515 and Rp 36,051 as of 31 December 2021 and 2020, respectively.

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#### 17. ASET REASURANSI

#### 17. REINSURANCE ASSETS

	<u>2021</u>	<u>2020</u>	
<b>Asuransi jiwa</b>			<b>Life insurance</b>
Liabilitas manfaat polis masa depan	29,734	33,202	Liability for future policy benefits
Premi yang belum merupakan pendapatan	42,448	33,776	Unearned premiums
Estimasi liabilitas klaim	<u>38,024</u>	<u>12,623</u>	Estimated claim liabilities
	<u>110,206</u>	<u>79,601</u>	
<b>Syariah</b>			<b>Sharia</b>
Penyisihan manfaat polis masa depan	27,869	20,473	Provision for future policy benefit
Kontribusi yang belum menjadi hak	13,373	14,659	Unearned contribution
Estimasi liabilitas klaim	<u>6,154</u>	<u>7,455</u>	Estimated claim liabilities
	<u>47,396</u>	<u>42,587</u>	
	<u>157,602</u>	<u>122,188</u>	

#### 18. LIABILITAS KEPADA PEMEGANG POLIS

#### 18. LIABILITIES TO POLICYHOLDERS

Perusahaan mengakui liabilitas manfaat polis masa depan, penyisihan kontribusi yang belum menjadi hak, estimasi liabilitas klaim dan premi yang belum merupakan pendapatan berdasarkan perhitungan internal aktuaris pada tanggal 31 Desember 2021 dan 2020.

*The Company recognized liabilities for future policy benefits, unearned contributions provisions, estimated claim liabilities and unearned premiums as of 31 December 2021 and 2020, based on internal actuary's calculations.*

##### a. Liabilitas manfaat polis masa depan

Liabilitas manfaat polis masa depan merupakan total dana yang disediakan untuk seluruh kewajiban yang timbul dari persyaratan yang tertera pada polis-polis yang masih berlaku pada tanggal laporan posisi keuangan. Perhitungan liabilitas manfaat polis masa depan menggunakan asumsi-asumsi aktuarial sebagai berikut:

##### a. Liabilities for future policy benefits

*Liabilities for future policy benefits represents amount provided for all obligations arising from the terms of the policies in force at the statement of financial position. The computation of liabilities for future policy benefits is based on the following actuarial assumptions:*

	<u>2021</u>	<u>2020</u>	
Metode aktuarial	Gross Premium Valuation and Fund Value	Gross Premium Valuation and Fund Value	Actuarial methods
Tabel mortalitas	TMI IV (2019)	TMI IV (2019)	Mortality tables
Tabel morbiditas	Munich Re basis Hospitalisation (Health Insurance & Cash Plan)	Munich Re basis Hospitalisation (Health Insurance & Cash Plan)	Morbidity tables
Suku bunga tahunan			Annual interest rate
Rupiah	4.18% - 7.79%	4.93% - 8.27%	Rupiah
Dolar Amerika Serikat	1.03% - 4.18%	1.88% - 4.17%	US Dollar

Asumsi lain yang digunakan dalam perhitungan liabilitas manfaat polis masa depan adalah tingkat *lapse*, inflasi dan asumsi biaya.

*Other assumptions used in the calculation of liabilities for future policy benefits include lapse rate, inflation and expense assumption.*

Perhitungan liabilitas manfaat polis masa depan dan cadangan atas premi yang belum merupakan pendapatan pada tanggal 31 Desember 2021 telah diperiksa oleh aktuaris Perusahaan.

*The calculation of the liability for future policy benefits and unearned premium reserves as of 31 December 2021 were reviewed Company's actuary.*



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#### 18. LIABILITAS KEPADA PEMEGANG POLIS (lanjutan)

##### a. Liabilitas manfaat polis masa depan (lanjutan)

Rincian liabilitas manfaat polis masa depan adalah sebagai berikut:

	2021	2020	
<b>Asuransi jiwa</b>			<b>Life insurance</b>
Perorangan	7,233,240	6,118,013	Individual
Kumpulan	<u>1,079,546</u>	<u>989,335</u>	Group
	<u>8,312,786</u>	<u>7,107,348</u>	
<b>Unit Link</b>			<b>Unit Link</b>
Perorangan	2,751,650	2,691,312	Individual
Kumpulan	<u>3,169,346</u>	<u>3,385,448</u>	Group
	<u>5,920,996</u>	<u>6,076,760</u>	
	<u>14,233,782</u>	<u>13,184,108</u>	

Termasuk dalam liabilitas manfaat polis masa depan adalah saldo dalam mata uang asing sebesar 5.395.671 Dolar AS (2020: 4.066.196 Dolar AS).

Mutasi pada liabilitas manfaat polis masa depan adalah sebagai berikut:

*Included in the above liabilities for future policy benefits are balances in foreign currencies amounting to USD 5,395,671 (2020: USD 4,006,196).*

*Movements in the liabilities for future policy benefits are as follows:*

	31 Desember/December 2021			31 Desember/December 2020			<i>Beginning balance Changes in liabilities for future policy benefits</i>	
	<b>Kotor/Gross</b>	<b>Aset Reasuransi/ Reinsurance assets</b>		<b>Bersih/Net</b>	<b>Kotor/Gross</b>	<b>Aset reasuransi/ Reinsurance assets</b>		
		<b>Kotor/Gross</b>	<b>Bersih/Net</b>			<b>Kotor/Gross</b>	<b>Bersih/Net</b>	
Saldo awal	13,184,108	(33,202)	13,150,906	11,193,901	(45,817)	11,148,084		
Perubahan pada liabilitas manfaat polis masa depan	<u>1,049,674</u>	<u>3,468</u>	<u>1,053,142</u>	<u>1,990,207</u>	<u>12,615</u>	<u>2,002,822</u>		
<b>Saldo akhir</b>	<b>14,233,782</b>	<b>(29,734)</b>	<b>14,204,048</b>	<b>13,184,108</b>	<b>(33,202)</b>	<b>13,150,906</b>		<b>Ending balance</b>

##### b. Penyisihan manfaat polis masa depan dan kontribusi yang belum menjadi hak

Penyisihan manfaat polis masa depan merupakan total penyisihan untuk memenuhi risiko yang timbul pada periode mendatang. Perhitungan menggunakan asumsi-asumsi aktuaria sebagai berikut:

##### b. Provision for future policy benefits and unearned contributions

*Provision for future policy benefits represent reserves amount provided for such risks arising in future periods. The computation is based on the following actuarial assumptions:*

	2021	2020	
Metode aktuaria			<i>Actuarial method</i>
	GPV hanya untuk dana tabarru/ only for tabarru' funds TMI III (2011)	GPV hanya untuk dana tabarru/ only for tabarru' funds TMI III (2011)	
Tabel mortalita	Rate reasuransi (Kecelakaan diri Grup, Ekawarsa) /Reinsurance rate (Group personal accident, Yearly term life)	Rate reasuransi (Kecelakaan diri Grup, Ekawarsa) /Reinsurance rate (Group personal accident, Yearly term life)	<i>Mortality tables</i>
Tabel morbidita	Munich Re basis (Health Insurance)	Munich Re basis (Health Insurance)	<i>Morbidity tables</i>
Tingkat bagi hasil tahunan hanya untuk dana tabarru' Rupiah	3.68% - 7.29%	4.43% - 7.77%	<i>Annual profit sharing rate only for tabarru' funds Rupiah</i>

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#### 18. LIABILITAS KEPADA PEMEGANG POLIS (lanjutan)

- b. Penyisihan manfaat polis masa depan dan kontribusi yang belum menjadi hak (lanjutan)

Rincian penyisihan manfaat polis masa depan dan kontribusi yang belum menjadi hak adalah sebagai berikut:

#### 18. LIABILITIES TO POLICYHOLDERS (continued)

- b. Provision for future policy benefits and unearned contributions (continued)

Details of provision for future policy benefits and unearned contributions are as follows:

	<u>2021</u>	<u>2020</u>	
<b>Syariah</b>			<b>Sharia</b>
Penyisihan manfaat polis masa depan	107,801	92,867	Provision for future policy benefit
Kontribusi yang belum menjadi hak	<u>27,336</u>	<u>29,096</u>	Unearned contributions
	<u>135,137</u>	<u>121,963</u>	

Mutasi pada penyisihan adalah sebagai berikut:

Movements the provision are as follows:

	31 Desember/December 31, 2021			31 Desember/December 31, 2020			
	Aset Reasuransi/ Reinsurance assets	Neto/Net	Kotor/Gross	Aset reasuransi/ Reinsurance assets	Neto/Net	Kotor/Gross	
Saldo awal	121,963	(35,132)	86,831	119,744	(33,079)	86,665	Beginning balance
Perubahan	<u>13,174</u>	<u>(6,110)</u>	<u>7,064</u>	<u>2,219</u>	<u>(2,053)</u>	<u>166</u>	Changes
<b>Saldo akhir</b>	<b><u>135,137</u></b>	<b><u>(41,242)</u></b>	<b><u>93,895</u></b>	<b><u>121,963</u></b>	<b><u>(35,132)</u></b>	<b><u>86,831</u></b>	<b>Ending balance</b>

- c. Premi yang belum merupakan pendapatan

#### c. Unearned premium reserves

Premi yang belum merupakan pendapatan menurut jenis asuransi adalah sebagai berikut:

Unearned premium reserves by type of insurance are as follows:

	<u>2021</u>	<u>2020</u>	
<b>Asuransi jiwa</b>			<b>Life insurance</b>
Perorangan			<u>Individual</u>
Kesehatan	6,400	7,140	Health
Kecelakaan diri	11,630	6,143	Personal accident
Ekawarsa	4,941	3,563	Term life
Link	<u>2,892</u>	<u>2,565</u>	Link
	<u>25,863</u>	<u>19,411</u>	
<b>Kumpulan</b>			<b>Group</b>
Kesehatan	71,037	63,531	Health
Ekawarsa	5,488	11,540	Term life
Kecelakaan diri	3,683	757	Personal accident
Link	<u>466</u>	<u>692</u>	Link
	<u>80,674</u>	<u>76,520</u>	
	<u>106,537</u>	<u>95,931</u>	



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**18. LIABILITAS KEPADA PEMEGANG POLIS**  
(lanjutan)

- c. Premi yang belum merupakan pendapatan  
(lanjutan)

Mutasi pada premi yang belum merupakan pendapatan adalah sebagai berikut:

**18. LIABILITIES TO POLICYHOLDERS (continued)**

- c. *Unearned premium reserves (continued)*

*Movements in unearned premium reserves are as follows:*

	31 Desember/December 2021			31 Desember/December 2020			<i>Beginning balance</i>	
	Kotor/Gross	Aset Reasuransi/ Reinsurance assets	Bersih/Net	Kotor/Gross	Aset reasuransi/ Reinsurance assets	Bersih/Net		
Saldo awal	95,931	(33,776)	62,155	125,535	(4,531)	121,004		
Perubahan pada premi yang belum merupakan pendapatan	10,606	(8,672)	1,934	(29,604)	(29,245)	(58,849)	<i>Changes in unearned premiums</i>	
<b>Saldo akhir</b>	<b>106,537</b>	<b>(42,448)</b>	<b>64,089</b>	<b>95,931</b>	<b>(33,776)</b>	<b>62,155</b>	<b>Ending balance</b>	

- d. Estimasi liabilitas klaim

Estimasi liabilitas klaim menurut jenis asuransi adalah sebagai berikut:

- d. *Estimated claim liabilities*

*Estimated claim liabilities by type of insurance are as follows:*

	<u>2021</u>	<u>2020</u>	<i>Life insurance</i>
<b>Asuransi jiwa</b>			
<b>Perorangan</b>			<i>Individual</i>
Jangkawarsa	87,569	82,492	<i>Term life</i>
Ekawarsa	193	-	<i>Term life</i>
Kesehatan	4,342	1,430	<i>Health</i>
Kecelakaan diri	262	1,289	<i>Personal Accident</i>
<b>Kumpulan</b>			<i>Group</i>
Seumur hidup	172,192	68,335	<i>Life time</i>
Kesehatan	40,863	38,764	<i>Health</i>
	<u>305,421</u>	<u>192,310</u>	
<b>Syariah</b>			<i>Sharia</i>
<b>Perorangan</b>			<i>Individual</i>
Jangkawarsa	175	56	<i>Term life</i>
<b>Kumpulan</b>			<i>Group</i>
Kesehatan	1,104	3,913	<i>Health</i>
Asuransi jiwa kredit	11,299	8,719	<i>Credit life</i>
Kecelakaan diri	685	694	<i>Personal accident</i>
Ekawarsa	9	1	<i>Term life</i>
	<u>13,272</u>	<u>13,383</u>	
	<u>318,693</u>	<u>205,693</u>	

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#### 18. LIABILITAS KEPADA PEMEGANG POLIS (lanjutan)

##### d. Estimasi liabilitas klaim (lanjutan)

Mutasi pada estimasi liabilitas klaim adalah sebagai berikut:

	31 Desember/December 2021			31 Desember/December 2020			<i>Life insurance Beginning balance Changes in estimated claim liabilities</i>
	<b>Kotor/Gross</b>	<b>Aset Reasuransi/ Reinsurance assets</b>		<b>Bersih/Net</b>	<b>Kotor/Gross</b>	<b>Aset reasuransi/ Reinsurance assets</b>	
		<b>Kotor/Gross</b>	<b>Bersih/Net</b>			<b>Kotor/Gross</b>	<b>Bersih/Net</b>
<b>Asuransi jiwa</b>							
Saldo awal	192,310	(12,623)	179,687	176,281	(8,644)	167,637	
Perubahan pada estimasi liabilitas klaim	<u>113,111</u>	<u>(25,401)</u>	<u>87,710</u>	<u>16,029</u>	<u>(3,979)</u>	<u>12,050</u>	
<b>Saldo akhir</b>	<b>305,421</b>	<b>(38,024)</b>	<b>267,397</b>	<b>192,310</b>	<b>(12,623)</b>	<b>179,637</b>	<b>Ending balance</b>
<b>Syariah</b>							
Saldo awal	13,383	(7,455)	5,928	8,822	(3,496)	5,326	
Perubahan pada estimasi liabilitas klaim	<u>(111)</u>	<u>1,301</u>	<u>1,190</u>	<u>4,561</u>	<u>(3,959)</u>	<u>602</u>	
<b>Saldo akhir</b>	<b>13,272</b>	<b>(6,154)</b>	<b>7,118</b>	<b>13,383</b>	<b>(7,455)</b>	<b>5,928</b>	<b>Ending balance</b>

Perubahan pada estimasi liabilitas klaim untuk asuransi jiwa dicatat sebagai penambahan (pengurang) beban klaim dan manfaat bruto dalam laporan laba rugi dan penghasilan komprehensif lain. Untuk syariah, perubahan pada estimasi liabilitas klaim diakui sebagai beban penyisihan teknis dalam laporan surplus defisit dana tabarru' pada usaha tahun berjalan (Catatan 19).

*Changes in estimated claim liabilities for life insurance is recorded as addition (deduction) of gross claim and policy benefit expenses in the statement of profit or loss and other comprehensive income. For sharia, changes in estimated claim liabilities is recognized as technical reserve expenses in surplus deficit of tabarru' fund current year operations (Note 19).*

##### e. Utang klaim

##### e. Claim payables

	<b>2021</b>	<b>2020</b>	<i>Life insurance Health Maturities Death Surrender</i>
<b>Asuransi jiwa</b>			
Kesehatan	645	2	
Jatuh tempo	273	107	
Kematian	177	-	
Penebusan	<u>40</u>	<u>20</u>	
	<u>1,135</u>	<u>129</u>	
<b>Link</b>			<i>Link</i>
Penebusan	<u>-</u>	<u>43</u>	<i>Surrender</i>
<b>Syariah</b>			<i>Sharia</i>
Kesehatan	388	1,769	<i>Health</i>
Kematian	<u>-</u>	<u>3,472</u>	<i>Death</i>
	<u>388</u>	<u>5,241</u>	
	<u>1,523</u>	<u>5,413</u>	



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**19. DANA PESERTA**

**19. PARTICIPANTS' FUNDS**

	<b>2021</b>	<b>2020</b>	
Dana syirkah temporer mudharabah	388,560	338,567	Syirkah temporer mudharabah fund
Dana investasi peserta wakalah	72,534	58,448	Wakalah investment participant fund
Dana tabarru'	38,732	31,117	Tabarru' fund
	<b>499,826</b>	<b>428,132</b>	

- a. Dana syirkah temporer mudharabah merupakan dana investasi peserta yang menggunakan akad mudharabah atau mudharabah musyarakah.

Rincian dana syirkah temporer mudharabah pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

- a. Syirkah temporer mudharabah fund represent participants' investment funds which is using akad mudharabah or mudharabah musyarakah.

Detail of participant fund in syirkah temporer mudharabah as of 31 December 2021 and 2020 are as follows:

	<b>2021</b>	<b>2020</b>	
<b>Aset</b>			<b>Assets</b>
Kas pada bank	181	8,002	Cash in banks
Piutang hasil investasi	1,739	1,626	Investment income receivables
Investasi			Investments
Deposito berjangka	9,550	18,150	Time deposits
Sukuk	139,365	137,309	Sharia bonds
Reksadana	241,819	178,327	Mutual funds
	<b>392,654</b>	<b>343,414</b>	
Dikurangi:			Less:
Utang penarikan dana peserta	1,498	757	Participants' investment withdrawal payable
Utang lain-lain	2,596	4,090	Other payables
	<b>4,094</b>	<b>4,847</b>	
<b>Aset bersih</b>	<b>388,560</b>	<b>338,567</b>	<b>Net assets</b>

- b. Dana investasi peserta wakalah merupakan dana investasi peserta yang menggunakan akad wakalah.

Rincian dana investasi peserta wakalah pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

- b. Wakalah investment participant fund represent participants' investment funds which are using akad wakalah.

Details of participant fund in wakalah investment as of 31 December 2021 and 2020 are as follows:

	<b>2021</b>	<b>2020</b>	
<b>Aset</b>			<b>Assets</b>
Kas pada bank	4,181	1,644	Cash in banks
Investasi			Investments
Sukuk	42,207	32,371	Sharia bonds
Reksadana	24,760	17,673	Mutual funds
Saham	5,737	8,191	Shares
	<b>76,885</b>	<b>59,879</b>	
Dikurangi:			Less:
Utang ujrah	2,185	542	Ujrah payable
Utang lain-lain	2,166	889	Other payable
	<b>4,351</b>	<b>1,431</b>	
<b>Aset bersih</b>	<b>72,534</b>	<b>58,448</b>	<b>Net assets</b>

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#### 19. DANA PESERTA (lanjutan)

- c. Rincian dana tabaru pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

	<b>2021</b>	<b>2020</b>	
<b>Aset</b>			<b>Assets</b>
Kas pada bank	10,081	6,198	Cash in banks
Piutang Kontribusi	22,009	10,832	Contribution receivables
Piutang Reasuransi	20,521	3,430	Reinsurance receivables
Piutang Lain-Lain	597	451	Others receivables
Investasi			Investments
Deposito berjangka	51,000	72,000	Time deposits
Sukuk	51,273	45,668	Sharia bonds
Reksadana	18,701	13,821	Mutual funds
Saham			Shares
Aset Reasuransi	47,396	42,588	Reinsurance Assets
Aset Lain-lain	3,524	1,429	Others Assets
Total aset	<u>225,102</u>	<u>196,417</u>	Total assets
Dikurangi:			Less:
Penyisihan Teknis	148,409	135,346	Technical Allowance
Utang Klaim	388	5,240	Claim payable
Utang Reasuransi	21,337	10,117	Reinsurance payable
Utang lain-lain	16,236	14,597	Other payable
Total liabilitas	<u>186,370</u>	<u>165,300</u>	Total liabilities
Aset bersih	<u>38,732</u>	<u>31,117</u>	Net assets

- d. Laporan surplus defisit dana tabaru' adalah sebagai berikut:

	<b>2021</b>	<b>2020</b>	
<b>Pendapatan asuransi</b>			<b>Insurance income</b>
Kontribusi bruto	273,570	272,339	Gross contributions
Ujrah	(69,160)	(56,854)	Ujrah
Kontribusi reasuransi	(81,259)	(91,332)	Reinsurance contributions
<b>Beban asuransi</b>			<b>Insurance expenses</b>
Klaim dan manfaat	(201,791)	(180,607)	Claim and benefits
Klaim reasuransi	91,073	69,971	Reinsurance claims
Penurunan neto estimasi liabilitas klaim	(1,191)	(602)	Net changes in estimated claim liabilities
Penurunan neto penyisihan manfaat polis masa depan dan kontribusi yang belum menjadi hak	(7,064)	(166)	Net changes in provision for future policy benefits and unearned contributions
<b>Surplus underwriting</b>	4,178	12,749	<b>Surplus underwriting</b>
Surplus <i>underwriting</i> distribusi ke peserta	-	-	Surplus <i>underwriting</i> distribute to participants
Surplus <i>underwriting</i> distribusi ke Perusahaan	-	-	Surplus <i>underwriting</i> distribute to the Company
Surplus <i>underwriting</i> distribusi ke dana tabaru'	4,178	12,749	Surplus <i>underwriting</i> distribute to tabaru' fund
<b>Pendapatan dan beban investasi</b>			<b>Investment income and expenses</b>
Pendapatan bagi hasil	2,619	2,963	Sharing profit
Pendapatan lain-lain	658	857	Other income
<b>Penghasilan komprehensif lainnya</b>			<b>Other comprehensive income</b>
Perubahan nilai wajar investasi	160	2,610	Changes in fair value of investment
Surplus dana tabaru' tahun berjalan	7,615	19,179	Surplus tabaru' fund at the current year
Saldo awal	31,117	11,938	Beginning balance
<b>Saldo akhir</b>	<u>38,732</u>	<u>31,117</u>	<b>Ending balance</b>



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### 20. TITIPAN PREMI

	<u>2021</u>	<u>2020</u>	
<b>Asuransi jiwa</b>			
Perorangan	107,638	46,571	<i>Life insurance</i>
Kumpulan	<u>54,238</u>	<u>60,192</u>	<i>Individual Group</i>
	<u>161,876</u>	<u>106,763</u>	
<b>Syariah</b>			
Perorangan	999	585	<i>Sharia</i>
Kumpulan	<u>3,363</u>	<u>2,220</u>	<i>Individual Group</i>
	<u>4,362</u>	<u>2,805</u>	
	<u>166,238</u>	<u>109,568</u>	

### 21. UTANG REASURANSI

### 21. REINSURANCE PAYABLES

	<u>2021</u>	<u>2020</u>	
<b>Pihak ketiga</b>			
<b>Asuransi jiwa</b>			<i>Third parties</i>
PT Maskapai Reasuransi Indonesia Tbk	1,209	275	<i>Life insurance</i>
PT Reasuransi Nusantara Makmur	<u>239</u>	<u>-</u>	<i>PT Maskapai Reasuransi Indonesia Tbk</i>
<b>Syariah</b>			<i>Sharia</i>
PT Maskapai Reasuransi Indonesia Tbk	<u>1,023</u>	<u>987</u>	<i>PT Maskapai Reasuransi Indonesia Tbk</i>
	<u>2,471</u>	<u>1,262</u>	
<b>Pihak-pihak berelasi</b>			
<b>Asuransi jiwa</b>			<i>Related parties</i>
PT Reasuransi Indonesia Utama (Persero)	30,446	14,620	<i>Life insurance</i>
PT Tugu Reasuransi Indonesia	14,571	15,086	<i>PT Reasuransi Indonesia Utama (Persero)</i>
PT Reasuransi Nasional Indonesia	<u>697</u>	<u>956</u>	<i>PT Tugu Reasuransi Indonesia</i>
<b>Syariah</b>			<i>PT Reasuransi Nasional Indonesia</i>
PT Reasuransi Syariah Indonesia	16,076	8,780	<i>Sharia</i>
PT Reasuransi Nasional Indonesia	<u>5,106</u>	<u>646</u>	<i>PT Reasuransi Syariah Indonesia</i>
	<u>66,896</u>	<u>40,088</u>	<i>PT Reasuransi Nasional Indonesia</i>
	<u>69,367</u>	<u>41,350</u>	

### 22. PERPAJAKAN

### 22. TAXATION

#### a. Utang pajak

#### a. Taxes payable

	<u>2021</u>	<u>2020</u>	
Pajak penghasilan:			
Pasal 21	2,836	2,302	<i>Income tax:</i>
Pasal 23	293	195	<i>Article 21</i>
Pasal 4(2)	27	23	<i>Article 23</i>
Pajak pertambahan nilai	<u>108</u>	<u>360</u>	<i>Article 4(2)</i>
	<u>3,264</u>	<u>2,880</u>	<i>Value added tax</i>

#### b. Beban pajak penghasilan

#### b. Income tax expenses

Rincian beban pajak penghasilan adalah sebagai berikut:

*The details of the income tax expenses are as follows:*

	<u>2021</u>	<u>2020</u>	
Manfaat/(beban) pajak	<u>52,235</u>	<u>(4,131)</u>	<i>Tax benefit/(expenses)</i>
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## 22. PERPAJAKAN (lanjutan)

## b. Beban pajak penghasilan (lanjutan)

Rekonsiliasi antara manfaat/(beban) pajak Perusahaan dan hasil perkalian laba akuntansi sebelum pajak Perusahaan dengan tarif pajak yang berlaku adalah sebagai berikut:

	2021	2020	
Laba sebelum beban pajak penghasilan	127,345	161,717	<i>Income before income tax expense</i>
Beban pajak berdasarkan tarif pajak yang berlaku	(28,016)	(35,578)	<i>Tax expense at applicable tax rate</i>
Pengaruh pajak atas beda tetap Keuntungan yang belum direalisasi dari obligasi	77,229	72,427	<i>Tax effects on permanent differences</i>
Keuntungan fiskal yang dapat diutilisasi dikompensasikan dengan akumulasi rugi fiskal	(19)	105	<i>Unrealized gain on bonds</i>
Dampak pengurangan tarif pajak	3,041	(28,710)	<i>Utilized tax gain compensate with accumulated tax loss</i>
<b>Manfaat/(beban) pajak</b>	<b>52,235</b>	<b>(12,375)</b>	<i>Impact tax rate reduction</i>
			<b><i>Tax benefits/(expenses)</i></b>

Rekonsiliasi antara laba sebelum pajak penghasilan dengan rugi pajak adalah sebagai berikut:

	2021	2020	
Laba sebelum manfaat pajak penghasilan	127,345	161,717	<i>Income before tax benefit</i>
<b>Beda waktu:</b>			<b><i>Temporary differences:</i></b>
Akrual beban pemasaran dan bonus	4,311	960	<i>Accrued marketing and bonus</i>
Imbalan kerja	26,955	18,288	<i>Employee benefits</i>
Penyisihan penurunan nilai piutang	(3,593)	(3,121)	<i>Provision for impairment of receivables</i>
Amortisasi aset tak berwujud dan amortisasi beban ditangguhkan	4,613	4,605	<i>Amortization of intangible assets and amortization of deferred charges</i>
Keuntungan yang belum direalisasi dari obligasi	162	(1,503)	<i>Unrealized gain on bonds</i>
Penyusutan aset tetap	325	(232)	<i>Depreciation of fixed assets</i>
IBNR	(1,435)	4,948	<i>IBNR</i>
Lain-lain	256	-	<i>Others</i>
	<b>31,594</b>	<b>23,945</b>	

	2021	2020	
<b>Beda tetap:</b>			<b><i>Permanent differences:</i></b>
Beban yang berkaitan dengan pendapatan yang dikenakan pajak final	500,977	440,771	<i>Expense related to income subjected to final tax</i>
Beban pajak final	85,510	75,836	<i>Final tax expenses</i>
Gaji dan tunjangan	7,776	7,142	<i>Salaries and allowance</i>
Telekomunikasi	4,777	3,820	<i>Telecommunication</i>
Jamuan, representasi dan promosi	6,343	3,144	<i>Entertainment, representation and promotion</i>
Natura dan lainnya	1,984	2,183	<i>Benefit in kind and others</i>
Keuntungan yang belum direalisasi atas investasi dalam efek-efek	(27,895)	(88,939)	<i>Unrealized gain on marketable securities</i>
Penghapusan piutang premi	-	3,895	<i>Write off premium receivables</i>
Pendapatan yang dikenakan pajak final	(930,513)	(777,064)	<i>Income subjected to final tax</i>
	<b>(351,041)</b>	<b>(329,212)</b>	



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**22. PERPAJAKAN (lanjutan)**

b. Beban pajak penghasilan (lanjutan)

Rekonsiliasi antara laba sebelum pajak penghasilan dengan rugi pajak adalah sebagai berikut: (lanjutan)

	<b>2021</b>	<b>2020</b>	
Estimasi rugi fiskal - tahun berjalan	(192,102)	(143,550)	Estimated taxable loss - current year
Akumulasi rugi fiskal tahun-tahun sebelumnya			Accumulated tax loss prior years
Tahun 2015	-	(71,390)	Year 2015
Tahun 2019	(130,846)	(130,846)	Year 2019
Tahun 2020	(143,550)	-	Year 2020
Rugi fiskal yang tidak dapat dikompensasi	-	71,390	Fiscal loss can not be compensated
<b>Estimasi akumulasi rugi fiskal</b>	<b>(466,498)</b>	<b>(274,396)</b>	<b>Estimated accumulated tax loss</b>

Perhitungan pajak penghasilan badan untuk tahun yang berakhir pada tanggal 31 Desember 2021 adalah suatu perhitungan sementara yang dibuat untuk tujuan akuntansi dan dapat berubah pada saat Perusahaan meyampaikan Surat Pemberitahuan Tahunan (SPT) pajaknya.

*The reconciliation between profit before income tax and the taxable loss are as follows: (continued)*

c. Rincian aset/(liabilitas) pajak tangguhan adalah sebagai berikut:

c. *The details of deferred tax assets/(liabilities) are as follows:*

	<b>Saldo awal/ Beginning balance</b>	<b>Dikreditkan (dibebankan) ke laba rugi/ Credited (charged) to profit or loss</b>	<b>Dikreditkan (dibebankan) ke penghasilan komprehensif lain/Credited (charged) to other comprehensive income</b>	<b>Saldo akhir/ Ending balance</b>	
<b>31 Desember 2021</b>					<b>December 31, 2021</b>
Imbalan kerja	26,931	(482)	(2,152)	24,297	Employee benefits
IBNR	11,380	(316)	-	11,064	IBNR
Cadangan penurunan nilai investasi	2,178	218	-	2,396	Allowance for decline on value of investments
Aset tetap	(4,428)	(204)	(977)	(5,609)	Fixed assets
Penyisihan penurunan nilai piutang	1,130	(791)	-	339	Allowance for impairment of receivables
Aset tak berwujud dan beban ditangguhkan	4,676	1,490	-	6,166	Intangible assets and deferred charges
Akrual beban pemasaran dan bonus	8,909	9,931	-	18,840	Accrued marketing expenses and bonus
Keuntungan yang belum direalisasi dari obligasi	(33,351)	127	19,549	(13,675)	Unrealized gain on bonds
Rugi fiskal	-	42,262	-	42,262	Fiscal loss
	<b>17,425</b>	<b>52,235</b>	<b>16,420</b>	<b>86,080</b>	
<b>31 Desember 2020</b>					<b>December 31, 2020</b>
Imbalan kerja	24,661	2,384	(114)	26,931	Employee benefits
IBNR	11,695	(315)	-	11,380	IBNR
Cadangan penurunan nilai investasi	2,723	(545)	-	2,178	Allowance for decline on value of investments
Aset tetap	(5,352)	924	-	(4,428)	Fixed assets
Penyisihan penurunan nilai piutang	2,064	(934)	-	1,130	Allowance for impairment of receivables
Aset tak berwujud dan beban ditangguhkan	4,699	(23)	-	4,676	Intangible assets and deferred charges
Akrual beban pemasaran dan bonus	14,306	(5,397)	-	8,909	Accrued marketing expenses and bonus
Keuntungan yang belum direalisasi dari obligasi	(8,274)	(225)	(24,852)	(33,351)	Unrealized gain on bonds
	<b>46,522</b>	<b>(4,131)</b>	<b>(24,966)</b>	<b>17,425</b>	

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**22. PERPAJAKAN (lanjutan)**

- c. Rincian aset/(liabilitas) pajak tangguhan adalah sebagai berikut: (lanjutan)

Untuk tahun yang berakhir tanggal 31 Desember 2021, Perusahaan memutuskan untuk mengakui aset pajak tangguhan dari kerugian pajak yang belum dikompensasi dan kredit pajak yang belum dimanfaatkan, karena Manajemen berpendapat besar kemungkinan laba kena pajak di masa yang akan datang dapat digunakan untuk merealisasikan aset pajak tangguhan tersebut.

- d. Administrasi

Berdasarkan Undang-Undang Perpajakan yang berlaku di Indonesia, Perusahaan menghitung, menetapkan, dan membayar sendiri besarnya jumlah pajak yang terutang. Direktorat Jenderal Pajak ("DJP") dapat menetapkan atau mengubah liabilitas pajak dalam batas waktu lima tahun sejak saat terutangnya pajak.

Pada tanggal 16 Mei 2020, Pemerintah menerbitkan Undang-Undang Republik Indonesia Nomor 2 Tahun 2020. Salah satu hal yang diatur dalam undang-undang tersebut yaitu penurunan bertahap tarif pajak penghasilan Badan dari 25% menjadi 22% untuk tahun pajak 2021 dan tetap menjadi 22% untuk tahun pajak 2022 berdasarkan Undang-Undang Republik Indonesia Nomor 7 Tahun 2021 tanggal 29 Oktober 2021.

**23. AKRUAL DAN UTANG LAIN-LAIN****22. TAXATION (continued)**

- c. The details of deferred tax assets/(liabilities) are as follows: (continued)

*For the years ended 31 December 2021, the Company decided to recognise deferred tax assets from uncompensated tax losses and unused tax credits, as the Management believe it is probable that the future taxable income will be available against which the deferred tax assets can be utilised.*

- d. Administration

*Under the taxation laws of Indonesia, the Company submits tax returns on the basis of self assessment. The Directorate General of Tax ("DGT") may assess or amend taxes within five years of the time the tax becomes due.*

*On 16 May 2020, the Government issued Law No. 2 Year 2020. One of the point regulated is the gradual reduction in Corporate Income Tax rate from 25% to 22% for fiscal year 2021 and consistent at 22% for fiscal year 2022 based on Government issued Law No. 7 Year 2021 dated 29 October 2021.*

**23. ACCRUED EXPENSES AND OTHER PAYABLES**

	<b>2021</b>	<b>2020</b>	
Pembelian obligasi	792,770	-	<i>Purchase of bonds</i>
Nilai aset bagian pemegang unit link	186,502	187,689	<i>Net assets portion of unit holders</i>
Kesejahteraan pegawai dan alih daya	48,830	36,199	<i>Employees' welfare and outsourcing</i>
Uang muka dari pemegang polis	21,440	25,428	<i>Advance from policyholders</i>
Kontes dan komisi	20,306	15,704	<i>Contest and commission</i>
Pengembalian premi	4,611	5,545	<i>Premium refund</i>
Lain-lain	<u>61,776</u>	<u>15,479</u>	<i>Others</i>
	<u><b>1,136,235</b></u>	<u><b>286,044</b></u>	



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### 24. LIABILITAS IMBALAN KERJA

Perusahaan mengakui liabilitas imbalan kerja pada tanggal 31 Desember 2021 dan 2020 berdasarkan perhitungan aktuaris yang dilaksanakan oleh PT Willis Towers Watson dalam laporannya masing-masing bertanggal 13 Januari 2021 dan 6 Januari 2020 yang menggunakan metode "Projected Unit Credit" dengan asumsi-asumsi sebagai berikut:

	<b>2021</b>	<b>2020</b>	
Tingkat bunga diskonto per tahun	7.25%	7.25%	<i>Discount rate per annum</i>
Tingkat kenaikan gaji per tahun	8.00%	8.00%	<i>Salary increase rate per annum</i>
Tingkat kematian	Tabel Mortalita Indonesia (TMI IV 2019)/ <i>Indonesian Mortality Table (TMI IV 2019)</i>	Tabel Mortalita Indonesia (TMI IV 2019)/ <i>Indonesian Mortality Table (TMI IV 2019)</i>	<i>Mortality rate</i>
Tingkat cacat	10.00% dari TMI IV 2019/ <i>of TMI IV 2019</i>	10.00% dari TMI IV 2019/ <i>of TMI IV 2019</i>	<i>Disability rate</i>
Tingkat pengunduran diri			
Umur 15-29 tahun	10,0% per tahun/ <i>10.0% per annum</i>	10,0% per tahun/ <i>10.0% per annum</i>	<i>Rate of resignations Age 15-29 years</i>
Umur 30-34 tahun	5,0% per tahun/ <i>5.0% per annum</i>	5,0% per tahun/ <i>5.0% per annum</i>	<i>Age 30-34 years</i>
Umur 35-39 tahun	3,0% per tahun/ <i>3.0% per annum</i>	3,0% per tahun/ <i>3.0% per annum</i>	<i>Age 35-39 years</i>
Umur 40-44 tahun	2,0% per tahun/ <i>2.0% per annum</i>	2,0% per tahun/ <i>2.0% per annum</i>	<i>Age 40-44 years</i>
Umur 45-55 tahun	0,0% per tahun/ <i>0.0% per annum</i>	0,0% per tahun/ <i>0.0% per annum</i>	<i>Age 45-55 years</i>
Usia pensiun	56 tahun/years	56 tahun/years	<i>Retirement age</i>

Liabilitas imbalan kerja yang diakui pada laporan posisi keuangan serta beban imbalan kerja yang diakui pada laporan laba rugi dan penghasilan komprehensif lain:

### 24. EMPLOYEE BENEFITS LIABILITIES

The Company recognized employee benefits liability based on the actuarial calculations as of 31 December 2021 and 2020, prepared by PT Willis Towers Watson, in its report dated January 13, 2021 and January 6, 2020, respectively, using the "Projected Unit Credit" method with the following assumptions:

	<b>2021</b>	<b>2020</b>	
Imbalan pasca-kerja	84,400	82,734	<i>Post-employment benefits</i>
Imbalan jangka panjang lainnya	54,465	51,364	<i>Other long-term benefits</i>
Liabilitas yang diakui pada laporan posisi keuangan	138,865	134,098	<i>Liability recognized in the statement of financial position</i>

The employee benefits liability recognized in the statement of financial position and employee benefits expenses recognized in the statement of profit or loss and other comprehensive income:

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#### 24. LIABILITAS IMBALAN KERJA (lanjutan)

##### Imbalan pasca kerja

- a. Rincian liabilitas imbalan kerja adalah sebagai berikut:

	<u>2021</u>	<u>2020</u>	
Nilai kini liabilitas imbalan kerja	84,400	82,734	Present value of employee benefits obligation

- b. Beban imbalan kerja terdiri dari:

	<u>2021</u>	<u>2020</u>	
Beban jasa kini	12,782	11,868	Current service cost
Beban bunga	5,744	5,140	Interest expense
	<u>18,526</u>	<u>17,008</u>	

- c. Mutasi pada liabilitas imbalan kerja yang diakui pada laporan posisi keuangan adalah sebagai berikut:

	<u>2021</u>	<u>2020</u>	
Saldo awal	82,734	68,892	Beginning balance
Beban imbalan kerja selama tahun berjalan	18,525	17,008	Employee benefits expenses during the year
Pengukuran kembali imbalan kerja yang diakui pada penghasilan komprehensif lain	(9,781)	(519)	Remeasurement of employee benefits recognized in other comprehensive income
Pembayaran selama tahun berjalan	(7,078)	(2,647)	Payments during the year
<b>Saldo akhir</b>	<b>84,400</b>	<b>82,734</b>	<b>Ending balance</b>

Perusahaan menyelenggarakan program pensiun iuran pasti untuk seluruh karyawan tetapnya yang memenuhi syarat yang dananya dikelola oleh Dana Pensiun Lembaga Keuangan PT Bank Negara Indonesia (Persero) Tbk, yang didirikan berdasarkan Surat Keputusan Menteri Keuangan No. KEP.1100/KM.17/1998 tanggal 23 November 1998. Sumber dana program pensiun berasal dari kontribusi karyawan dan Perusahaan masing-masing sebesar 2% dan 3% dari gaji pokok karyawan.

*The Company has a defined contribution pension plan for all eligible permanent employees whose funds are managed by the Financial Institutions Pension Fund of PT Bank Negara Indonesia (Persero) Tbk, which was established based on Decree No. KEP.1100/KM.17/1998 23 November 1998. The source of pension fund contributions from employees and the Company amounted to 2% and 3% of basic salary, respectively.*



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### 24. LIABILITAS IMBALAN KERJA (lanjutan)

Profil jatuh tempo dari kewajiban imbalan pasti yang tidak didiskontokan pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut (tidak diaudit):

	<b>2021</b>	<b>2020</b>	
Dalam 10 tahun mendatang	154,642	160,129	Within the next 10 years
Antara 10 sampai 20 tahun	480,845	492,107	Within 10 to 20 years
Antara 20 sampai 30 tahun	446,787	499,814	Within 20 to 30 years
Di atas 30 tahun	<u>32,878</u>	<u>40,207</u>	More than 30 years
	<b>1,115,152</b>	<b>1,192,257</b>	

Durasi rata-rata tertimbang dari kewajiban imbalan pasti diakhir periode pelaporan masing-masing adalah 12,61 tahun dan 12,10 tahun pada tahun 2021 dan 2020 (tidak diaudit).

### 24. EMPLOYEE BENEFITS LIABILITIES (continued)

The maturity profile of undiscounted defined benefit obligation as of 31 December 2021 and 2020, are as follows (unaudited):

The weighted average duration of the Company's defined benefits obligation at the end of reporting period is 12.61 years and 12.10 years in 2021 and 2020, respectively (unaudited).

#### Analisa sensitivitas untuk asumsi aktuaria

Pada tanggal 31 Desember 2021 and 2020, sensitivitas atas asumsi-asumsi aktuarial adalah sebagai berikut (tidak diaudit):

#### Sensitivity analysis for actuarial assumptions

As of 31 Desember 2021 and 2020, sensitivity analysis for actuarial assumption are as follows (unaudited):

<b>Imbalan pasca kerja/ Post-employment benefits</b>			
<b>Perubahan asumsi/ Change in assumption</b>	<b>Nilai kini kewajiban manfaat pasti/ Present value of benefit obligation</b>	<b>Biaya jasa kini/ Current service cost</b>	<b>31 Desember 2021 Discount rate</b>
<b>31 Desember 2021</b>			
Tingkat diskonto	Kenaikan/Increase 1% Penurunan/Decrease 1%	75,170 95,249	10,851 13,926
Tingkat kenaikan gaji	Kenaikan/Increase 1% Penurunan/Decrease 1%	95,499 74,774	14,100 10,684
<b>31 Desember 2020</b>			
Tingkat diskonto	Kenaikan/Increase 1% Penurunan/Decrease 1%	74,054 92,965	10,352 13,668
Tingkat kenaikan gaji	Kenaikan/Increase 1% Penurunan/Decrease 1%	93,194 73,689	93,194 73,689
<b>Imbalan kerja jangka panjang lainnya/ other-long term employee benefit</b>			
<b>Perubahan asumsi/ Change in assumption</b>	<b>Nilai kini kewajiban manfaat pasti/ Present value of benefit obligation</b>	<b>Biaya jasa kini/ Current service cost</b>	<b>31 Desember 2021 Discount rate</b>
<b>31 Desember 2021</b>			
Tingkat diskonto	Kenaikan/Increase 1% Penurunan/Decrease 1%	50,912 58,466	8,327 9,553
Tingkat kenaikan gaji	Kenaikan/Increase 1% Penurunan/Decrease 1%	58,371 50,933	9,629 8,250
<b>31 Desember 2020</b>			
Tingkat diskonto	Kenaikan/Increase 1% Penurunan/Decrease 1%	47,550 55,207	5,420 6,780
Tingkat kenaikan gaji	Kenaikan/Increase 1% Penurunan/Decrease 1%	55,117 47,962	6,860 5,334

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#### 24. LIABILITAS IMBALAN KERJA (lanjutan)

##### Imbalan jangka panjang lainnya

Imbalan jangka panjang lainnya dalam bentuk penghargaan jasa yang dihitung dengan menggunakan metode *Projected Unit Credit* dan didiskontokan ke nilai kini.

- a. Rincian liabilitas imbalan kerja adalah sebagai berikut:

	<b>2021</b>	<b>2020</b>	
Nilai kini liabilitas imbalan kerja karyawan	54,464	51,364	<i>Present value of employee benefits obligation</i>

- b. Beban imbalan kerja terdiri dari:

	<b>2021</b>	<b>2020</b>	
Beban jasa kini	9,167	23,765	<i>Current service cost</i>
Beban bunga	3,524	2,048	<i>Interest expense</i>
Pengukuran kembali imbalan jangka panjang lainnya	(4,323)	1,411	<i>Remeasurement of other long-term employee benefits</i>
	<b>8,368</b>	<b>27,224</b>	

- c. Mutasi pada liabilitas imbalan kerja yang diakui pada laporan posisi keuangan adalah sebagai berikut:

	<b>2021</b>	<b>2020</b>	
Saldo awal	51,364	29,712	<i>Beginning balance</i>
Beban imbalan kerja selama tahun berjalan	8,368	27,224	<i>Employee benefits expenses during the year</i>
Pembayaran selama tahun berjalan	(5,268)	(5,572)	<i>Payments during the year</i>
<b>Saldo akhir</b>	<b>54,464</b>	<b>51,364</b>	<b><i>Ending balance</i></b>

#### 25. MODAL SAHAM

Susunan pemegang saham Perusahaan pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

	<b>Total saham ditempatkan dan disetor penuh/ Number of shares issued and fully paid</b>	<b>Percentase kepemilikan/ Percentage of ownership</b>	<b>Nilai penuh/ Full amount</b>	
PT Bank Negara Indonesia (Persero) Tbk	180,419,480	60.000000	180,419,480,000	<i>PT Bank Negara Indonesia (Persero) Tbk</i>
Sumitomo Life Insurance	120,279,633	39.999994	120,279,633,000	<i>Sumitomo Life Insurance</i>
Yayasan Danar Dana Swadarma	10	0.000003	10,000	<i>Yayasan Danar Dana Swadarma</i>
Yayasan Kesejahteraan Pegawai Bank Negara Indonesia	10	0.000003	10,000	<i>Yayasan Kesejahteraan Pegawai Bank Negara Indonesia</i>
	<b>300,699,133</b>	<b>100.000000</b>	<b>300,699,133,000</b>	

#### 25. SHARE CAPITAL

The composition of the Company's shareholders as of 31 December 2021 and 2020, are as follows:



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### 25. MODAL SAHAM (lanjutan)

Berdasarkan Rapat Umum Pemegang Saham Tahunan yang diaktakan dengan Akta Notaris No. 64 oleh Mala Mukti S.H., LL.M. pada tanggal 29 Juli 2021, para pemegang saham menyetujui laba bersih tahun buku 2020 sebesar Rp 157.586, dipergunakan untuk pembagian dividen sebesar Rp 47.276 dan sisanya sebesar Rp 110.310 dipergunakan sebagai laba ditahan.

Berdasarkan Rapat Umum Pemegang Saham Tahunan yang diaktakan dengan Akta Notaris No. 14 oleh Mala Mukti S.H., LL.M. pada tanggal 6 Juli 2020, para pemegang saham menyetujui laba bersih tahun buku 2019 sebesar Rp 302.101, dipergunakan untuk pembagian dividen sebesar Rp 90.630 dan sisanya sebesar Rp 211.471 dipergunakan sebagai laba ditahan.

Sesuai dengan Undang-Undang No. 40 Tahun 2007 mengenai Perseroan Terbatas tertanggal 16 Agustus 2007 yang mengharuskan perusahaan Indonesia untuk membentuk cadangan wajib sekurang-kurangnya 20% dari total modal yang ditempatkan dan disetor penuh. Pada tanggal 31 Desember 2021 dan 2020, Perusahaan telah memenuhi ketentuan diatas dengan membentuk cadangan wajib sejumlah Rp 60.140.

### 26. TAMBAHAN MODAL DISETOR

Akun ini merupakan selisih lebih total dana yang diterima oleh Perusahaan dengan nilai nominal atas modal saham yang ditempatkan seperti yang ditetapkan dalam Anggaran Dasar Perusahaan.

### 27. PENDAPATAN PREMI

	<u>2021</u>	<u>2020</u>	
Premi bruto			Gross premium
Perorangan			Individual
Tahun pertama	2,456,590	1,387,537	
Lanjutan	<u>328,071</u>	<u>914,952</u>	First year Renewal
	<u>2,784,661</u>	<u>2,302,489</u>	
Kumpulan			Group
Tahun pertama	1,120,646	1,617,801	
Lanjutan	<u>873,277</u>	<u>736,139</u>	First year Renewal
	<u>1,993,923</u>	<u>2,353,940</u>	
Dikurangi:			Less:
Potongan premi	(123)	(354)	Premium discount
Pengembalian premi	(25,198)	(55,304)	Premium refund
Premi koasuransi	<u>(185)</u>	<u>(185)</u>	Coinsurance premiums
	<u>(25,506)</u>	<u>(55,843)</u>	
	4,753,078	4,600,586	
Premi reasuransi	(123,286)	(89,871)	Reinsurance premium
Perubahan atas premi yang belum merupakan pendapatan	<u>(1,934)</u>	<u>58,849</u>	<i>Changes in unearned premium reserves</i>
	<u>4,627,858</u>	<u>4,569,564</u>	

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#### 28. PENDAPATAN INVESTASI - BERSIH

#### 28. INVESTMENT INCOME - NET

	<b>2021</b>	<b>2020</b>	
Pendapatan investasi dari obligasi	642,123	469,916	<i>Investment income from bonds</i>
Laba investasi reksadana	562,794	497,195	<i>Gain from investments in mutual funds</i>
Laba/(rugi) dari investasi saham - bersih	17,856	(139,107)	<i>Gain/(loss) from investment on shares - net</i>
Pendapatan bunga dari deposito berjangka dan dana jaminan	12,575	26,669	<i>Interest income from time deposits and statutory funds</i>
Laba selisih kurs - bersih	1,341	4,331	<i>Gain on foreign exchange - net</i>
Pendapatan bunga pinjaman pemegang polis	978	345	<i>Interest income from loan to policyholders</i>
Lain-lain	4,733	778	<i>Others</i>
Beban investasi	<u>(20,300)</u>	<u>(43,927)</u>	<i>Investment expenses</i>
	<b><u>1,222,100</u></b>	<b><u>816,200</u></b>	

#### 29. PENDAPATAN LAIN-LAIN

#### 29. OTHER INCOME

	<b>2021</b>	<b>2020</b>	
Administrasi	21,065	19,461	<i>Administration</i>
Jasa manajemen	11,059	14,927	<i>Management fee</i>
Lain-lain	<u>5,288</u>	<u>11,223</u>	<i>Others</i>
	<b><u>37,412</u></b>	<b><u>45,611</u></b>	

#### 30. KLAIM DAN MANFAAT - BERSIH

#### 30. CLAIMS AND BENEFITS - NET

	<b>2021</b>	<b>2020</b>	
Perorangan			<i>Individual</i>
Penebusan	834,985	832,551	<i>Surrender</i>
Jatuh tempo	549,962	160,439	<i>Maturity</i>
Kematian	144,930	99,952	<i>Death</i>
Kesehatan	5,550	25,147	<i>Health</i>
Lain-lain	-	5	<i>Others</i>
	<b><u>1,535,427</u></b>	<b><u>1,118,094</u></b>	
Kumpulan			<i>Group</i>
Penebusan	1,148,576	280,123	<i>Surrender</i>
Kematian	432,919	251,912	<i>Death</i>
Kesehatan	278,404	312,157	<i>Health</i>
Jatuh tempo	130,737	97,284	<i>Maturity</i>
Kecelakaan	30	252	<i>Accident</i>
Lain-lain	463	-	<i>Others</i>
	<b><u>1,991,129</u></b>	<b><u>941,728</u></b>	
Klaim reasuransi	<u>3,526,556</u>	<u>2,059,822</u>	<i>Reinsurance claims</i>
	<u>(207,369)</u>	<u>(93,128)</u>	
	<b><u>3,319,187</u></b>	<b><u>1,966,694</u></b>	

#### 31. BEBAN AKUISISI

#### 31. ACQUISITION COSTS

	<b>2021</b>	<b>2020</b>	
Komisi	471,447	465,561	<i>Commissions</i>
Beban keagenan	161,679	167,712	<i>Agency expenses</i>
Beban telemarketing	10,097	7,805	<i>Telemarketing expenses</i>
Beban pemeriksaan kesehatan	<u>(2,870)</u>	<u>536</u>	<i>Medical check-up expenses</i>
	<b><u>640,353</u></b>	<b><u>641,614</u></b>	



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### 32. BEBAN PEMASARAN

### 32. MARKETING EXPENSES

	<u>2021</u>	<u>2020</u>	
Kontes agen	12,979	8,775	<i>Agency contest</i>
Telemarketing	5,572	3,745	<i>Telemarketing</i>
Promosi	4,313	5,616	<i>Promotions</i>
Jamuan dan representasi	1,815	2,556	<i>Entertainment and representation</i>
Lain-lain	<u>892</u>	<u>275</u>	<i>Others</i>
	<u>25,571</u>	<u>20,967</u>	

### 33. BEBAN UMUM DAN ADMINISTRASI

### 33. GENERAL AND ADMINISTRATIVE EXPENSES

	<u>2021</u>	<u>2020</u>	
Gaji, tunjangan, dan imbalan kerja	325,342	311,411	<i>Salaries, allowance and employee benefits</i>
Amortisasi	79,418	79,533	<i>Amortization</i>
Penyusutan	56,750	52,368	<i>Depreciation</i>
Jasa tenaga luar	34,800	27,631	<i>Outsourcing</i>
Perkantoran	18,224	24,581	<i>Office</i>
Telekomunikasi	14,734	12,532	<i>Telecommunication</i>
Transportasi dan kendaraan	10,534	13,381	<i>Transportation and vehicles</i>
Pemeliharaan dan perbaikan	9,001	11,118	<i>Repair and maintenance</i>
Perlengkapan kantor	8,062	7,894	<i>Office supplies</i>
Jasa konsultan	6,525	3,334	<i>Consultant fee</i>
Pendidikan dan pelatihan	2,473	1,801	<i>Education and training</i>
Perjalanan dinas	1,172	622	<i>Business trip</i>
Lain-lain	<u>22,108</u>	<u>22,195</u>	<i>Others</i>
	<u>589,143</u>	<u>568,401</u>	

### 34. BEBAN LAIN-LAIN - BERSIH

### 34. OTHERS EXPENSES - NET

	<u>2021</u>	<u>2020</u>	
<u>Pendapatan non operasi</u>			<i>Non-operating income</i>
Jasa giro	1,823	2,029	<i>Current accounts</i>
Lain-lain	<u>2,785</u>	<u>173</u>	<i>Others</i>
	<u>4,608</u>	<u>2,202</u>	
<u>Beban non operasi</u>			<i>Non-operating expenses</i>
Administrasi bank	(5,894)	(6,373)	<i>Banks administration</i>
Beban bunga liabilitas sewa	(2,033)	(4,560)	<i>Interest expense of lease liabilities</i>
Beban/(laba) selisih kurs – bersih	355	(656)	<i>Loss/(gain) on foreign exchange - net</i>
Lain-lain	<u>864</u>	<u>(943)</u>	<i>Others</i>
	<u>(6,708)</u>	<u>(12,532)</u>	
	<u>(2,100)</u>	<u>(10,330)</u>	

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#### 35. SALDO DAN TRANSAKSI-TRANSAKSI DENGAN PIHAK-PIHAK BERELASI

Saldo dan transaksi-transaksi dengan pihak-pihak berelasi adalah sebagai berikut:

- a. Kompensasi kepada personil manajemen kunci (terdiri dari Dewan Komisaris dan Direksi Perusahaan) untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

	<u>2021</u>	<u>2020</u>	
Imbalan kerja jangka pendek	28,108	27,537	<i>Short-term employee benefits</i>
Imbalan kerja jangka panjang	4,624	3,592	<i>Long-term employee benefits</i>
	<u>32,732</u>	<u>31,129</u>	

- b. Informasi mengenai transaksi dan saldo yang material dengan pihak-pihak yang berelasi pada tanggal dan tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

Aset	<u>2021</u>	<u>2020</u>	<b>Assets</b>
<b>Kas pada bank</b>			<b>Cash in banks</b>
PT Bank Mandiri (Persero) Tbk	35,051	19,849	PT Bank Mandiri (Persero) Tbk
PT Bank Negara Indonesia (Persero) Tbk	13,800	26,882	PT Bank Negara Indonesia (Persero) Tbk
PT Bank Syariah Indonesia Tbk	8,230	13,749	PT Bank Syariah Indonesia Tbk
PT Bank Rakyat Indonesia (Persero) Tbk	307	210	PT Bank Rakyat Indonesia (Persero) Tbk
	<u>57,388</u>	<u>60,690</u>	

<b>Piutang premi</b>	<u>2021</u>	<u>2020</u>	<b>Premium receivables</b>
PT Permodalan Nasional Madani	8,894	34	PT Permodalan Nasional Madani
PT Adhi Karya (Persero) Tbk	8,508	8,503	PT Adhi Karya (Persero) Tbk
PT Pembangunan Perumahan (Persero) Tbk	1,982	3,340	PT Pembangunan Perumahan (Persero) Tbk
PT Bank Syariah Indonesia Tbk	1,121	1,444	PT Bank Syariah Indonesia Tbk
PT Asuransi Jasa Indonesia	717	446	PT Asuransi Jasa Indonesia
PT Wijaya Karya Realty	591	568	PT Wijaya Karya Realty
PT Wika Industri Energi	107	151	PT Wika Industri Energi
PT Patra Jasa	74	89	PT Patra Jasa
PT Wika Industri Manufaktur	72	-	PT Wika Industri Manufaktur
Politeknik Negeri Jakarta	69	-	Politeknik Negeri Jakarta
PT Pegadaian	21	3	PT Pegadaian
PT Rekayasa Industri	20	158	PT Rekayasa Industri
PT POS Indonesia (Persero)	19	-	PT POS Indonesia (Persero)
PT Wika Bitumen	19	67	PT Wika Bitumen
Yayasan Kesejahteraan Pegawai BNI	18	155	Yayasan Kesejahteraan Pegawai BNI
Koperasi GMF Aeroasia Sejahtera	18	15	Koperasi GMF Aeroasia Sejahtera
PT Wijaya Karya (Persero) Tbk	18	25	PT Wijaya Karya (Persero) Tbk
PT Pertamina Patra Niaga	15	-	PT Pertamina Patra Niaga
PT Wijaya Karya Bangunan Gedung Tbk	14	901	PT Wijaya Karya Bangunan Gedung Tbk
PT Wijaya Karya Serang Panimbang	7	5	PT Wijaya Karya Serang Panimbang
LPS Indonesia	6	57	LPS Indonesia
PT Perumnas (Persero)	5	4,869	PT Perumnas (Persero)
PT Wijaya Karya Beton Tbk	5	673	PT Wijaya Karya Beton Tbk
PT Wijaya Karya Rekayasa Konstruksi	4	144	PT Wijaya Karya Rekayasa Konstruksi
PT Wika Industri dan Konstruksi	3	9	PT Wika Industri dan Konstruksi
PT Hutama Karya (Persero)	2	349	PT Hutama Karya (Persero)
PT Bank Negara Indonesia (Persero) Tbk	1	40	PT Bank Negara Indonesia (Persero) Tbk



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#### 35. SALDO DAN TRANSAKSI-TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

- b. Informasi mengenai transaksi dan saldo yang material dengan pihak-pihak yang berelasi pada tanggal dan tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut: (lanjutan)

	<u>2021</u>	<u>2020</u>
<b>Aset (lanjutan)</b>		
<b>Piutang premi (lanjutan)</b>		
PT Aero Wisata	-	1,365
Universitas Indonesia	-	413
PT Bio Farma (Persero)	-	276
PT Pertamina Retail	-	29
PT Pertamina Rosneft Pengolahan dan Petrokimia	-	29
PT Dahana	-	5
PT Perkebunan Nusantara XII	-	2
PT Wijaya Wisesa Bakti	-	2
PT BNI Asset Management	-	2
PT Reasuransi Indonesia Utama (Persero)	-	2
PT Pelindo Properti Indonesia	-	1
Koperasi Karyawan Wijaya Karya	-	1
PT Perusahaan Perdagangan Indonesia (Persero)	-	1
	22,330	24,173
<b>Piutang hasil investasi</b>		
Pemerintah		
Republik Indonesia	241,695	92,656
PT Bank Mandiri (Persero) Tbk	83,105	1,005
PT Permodalan Nasional Madani	54,648	12,680
PT Perusahaan Listrik Negara (Persero)	46,644	3,188
PT Dayamitra Telekomunikasi	35,929	
PT Bank Rakyat Indonesia (Persero) Tbk	23,211	872
PT Sarana Multigriya Infrastruktur (Persero) Tbk	1,719	1,878
PT Bank Tabungan Negara (Persero) Tbk	1,665	2,363
PT Bank Syariah Indonesia	1,111	405
PT Mandiri Tunas Finance	616	788
PT Sarana Multigriya Finansial (Persero)	448	1,581
PT Bank Negara Indonesia (Persero) Tbk	264	261
PT Pegadaian	179	547
PT Telekomunikasi Indonesia Tbk	34	137
Lembaga Pembiayaan Ekspor Indonesia	34	33
PT Pelabuhan Indonesia	-	43
	491,302	118,437
<b>Piutang reasuransi</b>		
PT Reasuransi Indonesia Utama (Persero)	103,163	38,566
PT Tugu Reasuransi Indonesia	35,704	12,807
PT Reasuransi Nasional Indonesia	17,139	3,821
	156,006	55,194
<b>Dana Jaminan Obligasi/Sukuk:</b>		
Pemerintah Republik Indonesia	521,293	439,394
<b>Deposito berjangka:</b>		
PT Bank Syariah Indonesia Tbk	10,000	10,000
	531,293	449,394

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#### 35. BALANCES AND TRANSACTIONS WITH RELATED PARTIES (continued)

- b. Information related to material transaction and balance with the related parties as of and for the years ended 31 December 2021 and 2020, are as follows: (continued)

	<u>2021</u>	<u>2020</u>	
<b>Assets (continued)</b>			<b>Assets (continued)</b>
<b>Premium receivables (continued)</b>			<b>Premium receivables (continued)</b>
PT Aero Wisata			PT Aero Wisata
Universitas Indonesia			Universitas Indonesia
PT Bio Farma (Persero)			PT Bio Farma (Persero)
PT Pertamina Retail			PT Pertamina Retail
PT Pertamina Rosneft Pengolahan dan Petrokimia			PT Pertamina Rosneft Pengolahan dan Petrokimia
PT Dahana			PT Dahana
PT Perkebunan Nusantara XII			PT Perkebunan Nusantara XII
PT Wijaya Wisesa Bakti			PT Wijaya Wisesa Bakti
PT BNI Asset Management			PT BNI Asset Management
PT Reasuransi Indonesia Utama (Persero)			PT Reasuransi Indonesia Utama (Persero)
PT Pelindo Properti Indonesia			PT Pelindo Properti Indonesia
Koperasi Karyawan Wijaya Karya			Koperasi Karyawan Wijaya Karya
PT Perusahaan Perdagangan Indonesia (Persero)			PT Perusahaan Perdagangan Indonesia (Persero)
	22,330	24,173	
<b>Investment income receivables</b>			<b>Investment income receivables</b>
The Government of the Republic of Indonesia			The Government of the Republic of Indonesia
PT Bank Mandiri (Persero) Tbk			PT Bank Mandiri (Persero) Tbk
PT Permodalan Nasional Madani			PT Permodalan Nasional Madani
PT Perusahaan Listrik Negara (Persero)			PT Perusahaan Listrik Negara (Persero)
PT Dayamitra Telekomunikasi			PT Dayamitra Telekomunikasi
PT Bank Rakyat Indonesia (Persero) Tbk			PT Bank Rakyat Indonesia (Persero) Tbk
PT Sarana Multigriya Infrastruktur (Persero) Tbk			PT Sarana Multigriya Infrastruktur (Persero) Tbk
PT Bank Tabungan Negara (Persero) Tbk			PT Bank Tabungan Negara (Persero) Tbk
PT Bank Syariah Indonesia			PT Bank Syariah Indonesia
PT Mandiri Tunas Finance			PT Mandiri Tunas Finance
PT Sarana Multigriya Finansial (Persero)			PT Sarana Multigriya Finansial (Persero)
PT Bank Negara Indonesia (Persero) Tbk			PT Bank Negara Indonesia (Persero) Tbk
PT Pegadaian			PT Pegadaian
PT Telekomunikasi Indonesia Tbk			PT Telekomunikasi Indonesia Tbk
Lembaga Pembiayaan Ekspor Indonesia			Lembaga Pembiayaan Ekspor Indonesia
PT Pelabuhan Indonesia			PT Pelabuhan Indonesia
	491,302	118,437	
<b>Reinsurance receivables</b>			<b>Reinsurance receivables</b>
PT Reasuransi Indonesia Utama (Persero)			PT Reasuransi Indonesia Utama (Persero)
PT Tugu Reasuransi Indonesia			PT Tugu Reasuransi Indonesia
PT Reasuransi Nasional Indonesia			PT Reasuransi Nasional Indonesia
	156,006	55,194	
<b>Statutory funds Bonds/Sukuk:</b>			<b>Statutory funds Bonds/Sukuk:</b>
The Government of the Republic of Indonesia			The Government of the Republic of Indonesia
<b>Time deposits:</b>			<b>Time deposits:</b>
PT Bank Syariah Indonesia Tbk			PT Bank Syariah Indonesia Tbk

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#### 35. SALDO DAN TRANSAKSI-TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

- b. Informasi mengenai transaksi dan saldo yang material dengan pihak-pihak yang berelasi pada tanggal dan tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut: (lanjutan)

	<u>2021</u>	<u>2020</u>	
<b>Aset (lanjutan)</b>			<b>Assets (continued)</b>
<b>Deposito berjangka</b>			<b>Time deposits</b>
PT Bank Mandiri (Persero) Tbk	161,169	4,050	PT Bank Mandiri (Persero) Tbk
PT Bank Rakyat Indonesia (Persero) Tbk	122,019	274,055	PT Bank Rakyat Indonesia (Persero) Tbk
PT Bank Negara Indonesia (Persero) Tbk	107,581	110,608	PT Bank Negara Indonesia (Persero) Tbk
PT Bank Syariah Indonesia	87,700	322,127	PT Bank Syariah Indonesia
PT Bank Tabungan Negara (Persero) Tbk	12,435	17,035	PT Bank Tabungan Negara (Persero) Tbk
PT Bank Tabungan Negara - Unit Syariah	<u>25,000</u>	<u>10,000</u>	PT Bank Tabungan Negara - Sharia Unit
	<u>515,904</u>	<u>737,875</u>	
<b>Efek-efek</b>			<b>Marketable securities</b>
Pemerintah			The Government of
Republik Indonesia	6,675,748	4,574,857	the Republic of Indonesia
PT BNI Asset Management	5,286,782	4,314,370	PT BNI Asset Management
PT Permodalan Nasional Madani Investment Management	643,830	293,886	PT Permodalan Nasional Madani Investment Management
PT Permodalan Nasional Madani	601,161	766,834	PT Permodalan Nasional Madani
PT Perusahaan Listrik Negara (Persero)	406,130	245,117	PT Perusahaan Listrik Negara (Persero)
PT Bank Mandiri (Persero) Tbk	241,671	302,588	PT Bank Mandiri (Persero) Tbk
PT Danareksa Investment Management	155,387	2,229	PT Danareksa Investment Management
PT Sarana Multi Infrastruktur	149,086	171,937	PT Sarana Multi Infrastruktur
PT Bank Rakyat Indonesia (Persero) Tbk	136,160	83,170	PT Bank Rakyat Indonesia (Persero) Tbk
PT Bank Tabungan Negara (Persero) Tbk	108,803	171,000	PT Bank Tabungan Negara (Persero) Tbk
PT Bank Syariah Indonesia Tbk	96,651	7,107	PT Bank Syariah Indonesia Tbk
PT Telekomunikasi Indonesia Tbk	68,733	51,759	PT Telekomunikasi Indonesia Tbk
PT Bahana TCW Investment	62,418	36,182	PT Bahana TCW Investment
PT Mandiri Manajemen Investasi	58,281		PT Mandiri Manajemen Investasi
PT Mandiri Tunas Finance	57,149	107,815	PT Mandiri Tunas Finance
PT Semen Gresik (Persero) Tbk	49,161	15,930	PT Semen Gresik (Persero) Tbk
PT Bank Negara Indonesia (Persero) Tbk	46,809	46,627	PT Bank Negara Indonesia (Persero) Tbk
PT Sarana Multigriya Finansial (Persero)	38,790	179,334	PT Sarana Multigriya Finansial (Persero)
PT Pegadaian	22,759	54,817	PT Pegadaian
PT Jasa Marga (Persero) Tbk	17,216		PT Jasa Marga (Persero) Tbk
PT Aneka Tambang (Persero) Tbk	17,188	706	PT Aneka Tambang (Persero) Tbk
PT Pembangunan Perumahan (Persero) Tbk	9,768	-	PT Pembangunan Perumahan (Persero) Tbk
PT Wijaya Karya (Persero) Tbk	8,995	-	PT Wijaya Karya (Persero) Tbk
PT Perusahaan Gas Negara (Persero) Tbk	8,901	-	PT Perusahaan Gas Negara (Persero) Tbk
Lembaga Pembiayaan Ekspor Indonesia	8,644	8,570	Lembaga Pembiayaan Ekspor Indonesia
PT Timah (Persero) Tbk	8,095	8,108	PT Timah (Persero) Tbk
PT Kimia Farma Tbk	170	-	PT Kimia Farma Tbk
PT Dayamitra Telekomunikasi Tbk	53	-	PT Dayamitra Telekomunikasi Tbk
PT Pelabuhan Indonesia I (Persero)	-	20,278	PT Pelabuhan Indonesia I (Persero)
PT Djakarta Lloyd (Persero)	-	10,891	PT Djakarta Lloyd (Persero)
PT Bukit Asam (Persero) Tbk	<u>-</u>	<u>689</u>	PT Bukit Asam (Persero) Tbk
	<u>14,984,539</u>	<u>11,474,801</u>	



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### 35. SALDO DAN TRANSAKSI-TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

- b. Informasi mengenai transaksi dan saldo yang material dengan pihak-pihak yang berelasi pada tanggal dan tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut: (lanjutan)

	<b>2021</b>	<b>2020</b>	
<b>Aset (lanjutan)</b>			<b>Assets (continued)</b>
<b>Penyertaan saham</b>			<b>Investment in shares</b>
PT Bank Syariah Indonesia Tbk	9,346	1,500	PT Bank Syariah Indonesia Tbk
Jumlah aset dengan pihak berelasi	<u>14,993,885</u>	<u>11,476,301</u>	Total assets with related parties
Persentase dari jumlah aset	<u>65,71%</u>	<u>55,85%</u>	Percentage of total assets
<b>Liabilitas</b>			<b>Liabilities</b>
<b>Utang reasuransi</b>			<b>Reinsurance payable</b>
PT Reasuransi Indonesia			PT Reasuransi Indonesia
Utama (Persero)	30,446	14,620	Utama (Persero)
PT Reasuransi Syariah Indonesia	16,076	8,780	PT Reasuransi Syariah Indonesia
PT Tugu Reasuransi Indonesia	14,571	15,086	PT Tugu Reasuransi Indonesia
PT Reasuransi Nasional Indonesia	5,803	1,602	PT Reasuransi Nasional Indonesia
<b>Jumlah liabilitas pihak berelasi</b>	<u>66,896</u>	<u>40,088</u>	Total liabilities with related parties
Persentase dari total liabilitas	<u>0,41%</u>	<u>0,28%</u>	Percentage of total liabilities
<b>Beban</b>			<b>Expenses</b>
<b>Beban akuisisi</b>			<b>Acquisition cost</b>
PT Bank Negara Indonesia (Persero) Tbk	426,784	418,161	PT Bank Negara Indonesia (Persero) Tbk
Persentase dari total beban	<u>7,43%</u>	<u>7,96%</u>	Percentage of total expenses

Entitas di atas merupakan entitas yang dimiliki dan dikendalikan oleh Pemerintah Republik Indonesia.

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### 35. BALANCES AND TRANSACTIONS WITH RELATED PARTIES (continued)

- b. Information related to material transaction and balance with the related parties as of and for the years ended 31 December 2021 and 2020, are as follows: (continued)

### 36. RISIKO-RISIKO ASURANSI

#### Umum

Risiko utama kontrak asuransi yang dihadapi oleh Perusahaan adalah klaim aktual dan pembayaran manfaat atau perbedaan waktu yang terjadi berbeda dengan yang diharapkan. Hal ini dipengaruhi oleh frekuensi klaim, banyaknya klaim, manfaat aktual yang dibayarkan, dan pengembangan klaim jangka panjang. Dengan demikian, tujuan Perusahaan adalah meyakinkan bahwa cadangan yang tersedia cukup untuk menutupi liabilitas-liabilitas ini.

Eksposur risiko dimitigasi dengan melakukan experience study tentang historis klaim dengan tujuan untuk memperbaiki pengelolaan risiko di tahun yang akan datang. Perusahaan juga melakukan perjanjian reasuransi sebagai bagian dari program mitigasi risiko.

### 36. INSURANCE RISKS

#### General

The principal risk the Company faces under insurance contracts is that the actual claims and benefit payments or the timing thereof differ from expectations. This is influenced by the frequency of claims, severity of claims, actual benefits paid and development of long-term claims. Therefore, the objective of the Company is to ensure that sufficient reserves are available to cover these liabilities.

The risk exposure is mitigated by doing an experience study regarding historical claims, with the objective to improve the risk management for the future years. The Company is also engaged in the reinsurance agreement as part of mitigation programme.



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### 36. RISIKO-RISIKO ASURANSI (lanjutan)

#### Umum (lanjutan)

Kontrak asuransi jiwa yang ditawarkan oleh Perusahaan adalah sebagai berikut: kontrak asuransi kesehatan yang meliputi asuransi kesehatan penggantian kerugian, santunan harian rawat inap dan penyakit kritis, kontrak asuransi berjangka yang meliputi ekawarsa, seumur hidup dan kombinasinya, dwiguna dan kombinasinya, asuransi jiwa kredit, anuitas, cacat tetap karena sebab apapun, serta produk link dan kontrak asuransi kecelakaan diri.

Dari sudut pandang manajemen risiko, produk *unit link* dirancang untuk mengurangi risiko pasar yang berkaitan dengan produk tradisional dalam Perusahaan. Risiko-risiko bawaan di dalam produk ini sebagian besar beralih ke pemegang polis, meskipun ada bagian kecil dari biaya manajemen yang berkaitan langsung terhadap besarnya nilai aset kelolaan yang selanjutnya akan berisiko jika nilai aset kelolaan menurun.

Risiko asuransi yang dimaksud dikelola dengan mempertimbangkan:

- profitabilitas dari produk yang akan dan telah diluncurkan;
- pengalaman risiko masih dalam tingkat kemampuan dari Perusahaan;
- penyebaran risiko dengan mengoptimalkan strategi reasuransi;
- metodologi perhitungan cadangan teknis yang digunakan; dan
- peningkatan keahlian dari pegawai yang berhubungan langsung dengan risiko asuransi termasuk risiko *underwriting*.

#### Persetujuan produk

Dalam kegiatannya, Perusahaan membentuk Komite Manajemen Produk yang bertanggung jawab untuk memberikan saran atas persetujuan produk, dan untuk menyarankan mitigasi atas adanya risiko-risiko yang mungkin timbul dari produk tersebut yang akan ditanggung oleh Perusahaan, serta menyarankan proses persetujuan yang menyeluruh sebelum produk baru tersebut diluncurkan.

- meskipun keputusan untuk meluncurkan produk baru diambil oleh Perusahaan, tetapi harus melewati suatu proses persetujuan yang didokumentasikan sesuai dengan praktik tata kelola Perusahaan dan memenuhi standar dalam hal fitur produk, harga dan aspek yang berkaitan dengan hukum, kepatuhan, peraturan, reputasi, dan akuntansi;

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### 36. INSURANCE RISKS (continued)

#### General (continued)

*Life insurance contracts offered by the Company are as follows: health insurance contracts which include indemnity health insurance, daily hospitalization benefit and critical illness, term life insurance contract which include term life, whole life and the combination, endowment and the combination, credit life insurance, annuity, permanent disability due to any cause, along with link product and personal accident insurance contract.*

*From a risk-management perspective, unit-linked products have been designed in order to reduce much of the market risk associated with traditional business for the Company. Those risks inherent in these products are largely passed on to the policyholder, although a portion of the Company's management fees are linked to the value of funds under management and hence are at risk if the fund values decrease.*

*The insurance risk is managed with consideration of:*

- *profitability of the products that will be launched or have been launched;*
- *risk experiences at the level of risk tolerance of the Company;*
- *diversification of risk using the reinsurance strategy;*
- *methodology of technical reserves calculation; and*
- *enhancement of the expertise of employees who involve with the insurance risks including underwriting risk.*

#### Product approval

*In its activities, the Company has established the Product Management Committee who advised on product approval, to advise mitigation to all related risks that may arise from the product underwritten by the Company, and advise a thorough approval process before products are launched.*

- *although the decision to launch a new product is taken by the Company, it must result from a documented approval process that complies with Company's governance practices and standards in terms of product features, pricing and aspects related to legal, compliance, regulatory, reputation and accounting;*



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#### 36. RISIKO-RISIKO ASURANSI (lanjutan)

##### Persetujuan produk (lanjutan)

Prosedur-prosedur tersebut ditetapkan secara terstruktur dan disesuaikan berdasarkan *best practice* yang diterapkan secara konsisten. Karakteristik utama dari prosedur ini adalah sebagai berikut:

- stress tests juga diperlukan atas asumsi utama untuk memastikan bahwa skenario "bagaimana jika" dipertimbangkan dalam proses pengembangan produk;
- untuk bisnis pra-peluncuran, harus dipastikan bahwa risiko baru yang akan ditanggung oleh Perusahaan telah mengalami proses yang ketat sebelum produk ditawarkan kepada pelanggan dan menunjukkan profitabilitas yang memadai yang telah disesuaikan dengan biaya modal;
- untuk bisnis pasca-peluncuran, kontrol yang memadai atas profitabilitas dan risiko dari polis Perusahaan yang sudah aktif;
- kerangka profitabilitas yang melengkapi aturan dasar *underwriting* yang kuat dan untuk memastikan bahwa tidak ada risiko yang diambil di luar toleransi Perusahaan dan nilai tersebut ditentukan oleh penentuan harga risiko yang memadai.

Tabel di bawah menunjukkan konsentrasi liabilitas kontrak asuransi berdasarkan tipe produk:

	Liabilitas asuransi/ <i>Insurance liabilities</i>	Aset reasuransi/ <i>Reinsurance assets</i>	Liabilitas neto/ <i>Net liabilities</i>	
<b>31 Desember 2021</b>				<b>31 December 2021</b>
Non par tradisional				Traditional non par
- Dwiguna	7,395,532	4,338	7,391,194	Endowment -
- Berjangka	1,203,784	93,090	1,110,694	Term -
- Kesehatan	119,268	10,038	109,230	Health -
- Unit link dasar	6,159	28	6,131	Basic unit-linked -
Syariah	135,137	47,396	87,741	Sharia
	8,859,880	154,890	8,704,990	
<b>31 Desember 2020</b>				<b>31 December 2020</b>
Non par tradisional				Traditional non par
- Dwiguna	6,272,518	3,831	6,268,687	Endowment -
- Berjangka	996,978	69,325	927,653	Term -
- Kesehatan	109,576	4,453	105,123	Health -
- Unit link dasar	6,085,284	-	6,085,284	Basic unit-linked -
Syariah	135,346	42,587	92,759	Sharia
	13,599,702	120,196	13,479,506	

Cadangan teknis Perusahaan sensitif terhadap suku bunga dan tingkat kematian.

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#### 36. INSURANCE RISKS (continued)

##### Product approval (continued)

These procedures are structured and harmonised based on best practices adopted consistently. The main characteristics of these procedures are as follows:

- stress tests are also required on key assumptions to ensure that appropriate "what if" scenarios are considered in the product development process;
- for pre-launch business, to ensure that new risks underwritten by the Company have undergone a rigorous process before the products are offered to customers and show adequate profitability adjusted for the cost of capital;
- for post-launch business, to ensure the appropriate profitability and risks control of the Company inforce underwritings;
- this profitability framework complements strong and basic underwriting rules to ensure that no risks are taken outside the Company tolerances and that value is created by adequately pricing the risk.

The table below sets out the concentration of life insurance contract liabilities by type of product:

The Company's technical reserves are sensitive to interest rate and mortality rate.

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## 36. RISIKO-RISIKO ASURANSI (lanjutan)

## Persetujuan produk (lanjutan)

Tabel berikut menyajikan sensitivitas dari nilai liabilitas asuransi terhadap perubahan asumsi yang digunakan dalam estimasi liabilitas asuransi. Korelasi asumsi akan memiliki dampak yang signifikan dalam menentukan cadangan teknis, tetapi untuk menunjukkan dampak akibat perubahan asumsi, asumsi harus diubah secara individual. Tabel ini juga menunjukkan dampak terhadap cadangan teknis akibat perubahan asumsi aktuarial (tidak diaudit).

## 36. INSURANCE RISKS (continued)

## Product approval (continued)

The following tables present the sensitivity of the value of insurance liabilities to the movements in the assumptions used in the estimation of insurance liabilities. The correlation of assumptions will have a significant effect in determining the ultimate technical reserves, but to demonstrate the impact due to changes in assumptions, assumptions had to be changed on an individual basis. This table also indicates the impact on the technical reserve due to the changes in the actuarial assumptions (unaudited).

Percentase perubahan/ Percentage of change	Saldo liabilitas asuransi/ Balance of insurance liabilities		Interest rate Interest rate Mortality rate Mortality rate
	31 Desember/December 2021	2020	
Tingkat suku bunga	+1%	14,381,755	13,252,215
Tingkat suku bunga	-1%	14,978,370	13,745,446
Tingkat mortalitas	+10%	14,717,555	13,536,945
Tingkat mortalitas	-10%	14,244,408	13,410,126

Analisis berikut ini dilakukan untuk memperkirakan dampak dari perubahan yang mungkin terjadi pada asumsi utama, dengan semua asumsi lainnya tetap konstan, terhadap laba rugi. Korelasi asumsi akan memiliki dampak yang signifikan dalam menentukan laba rugi sesungguhnya, tetapi untuk menunjukkan dampak akibat perubahan asumsi, asumsi harus diubah secara individual (tidak diaudit).

The following analysis is performed for estimating the impact of the possible movements in key assumptions, with all other assumptions held constant, to the profit or loss. The correlation of assumptions will have a significant effect in determining the ultimate profit and loss, but to demonstrate the impact due to changes in assumptions, assumptions had to be changed on an individual basis (unaudited).

Percentase perubahan/ Percentage of Change	Pengaruh terhadap laba sebelum beban pajak penghasilan/ Impact on income before income tax expense		Interest rate Interest rate Mortality rate Mortality rate
	31 Desember/December 2021	2020	
Tingkat suku bunga	+1%	263,986	220,135
Tingkat suku bunga	-1%	(332,630)	(273,096)
Tingkat mortalitas	+10%	(71,815)	(64,595)
Tingkat mortalitas	-10%	401,332	62,224

## 37. MANAJEMEN RISIKO KEUANGAN

Aktivitas Perusahaan mengandung berbagai macam risiko keuangan: risiko nilai tukar mata uang asing, risiko kredit dan risiko likuiditas. Fungsi utama dari manajemen risiko Perusahaan adalah untuk mengidentifikasi seluruh risiko kunci, mengukur risiko tersebut, mengelola posisi risiko dan menentukan alokasi modal. Perusahaan secara rutin menelaah kebijakan dan sistem manajemen risiko untuk menyesuaikan dengan perubahan di pasar, produk dan praktek pasar terbaik.

## 37. FINANCIAL RISK MANAGEMENT

The Company's activities expose it to a variety of financial risks: foreign exchange risk, credit risk and liquidity risk. The core functions of the Company's risk management are to identify all key risks for the Company, measure these risks, manage the risk positions and determine capital allocations. The Company regularly reviews its risk management policies and systems to reflect changes in market, products and best market practice.



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#### 37. MANAJEMEN RISIKO KEUANGAN (lanjutan)

Tujuan Perusahaan adalah untuk mencapai keseimbangan yang sesuai antara risiko dan tingkat pengembalian dan meminimalisasi potensi efek memburuknya kinerja keuangan Perusahaan. Perusahaan mendefinisikan risiko sebagai kemungkinan kerugian atau laba yang hilang, yang disebabkan oleh faktor internal dan eksternal.

Manajemen risiko dilaksanakan dengan kebijakan-kebijakan yang disetujui oleh Dewan Direksi. Dewan Direksi memberikan kebijakan tertulis atas manajemen risiko secara keseluruhan, termasuk kebijakan tertulis yang mencakup area khusus, seperti risiko nilai tukar, risiko suku bunga, risiko kredit, dan pemanfaatan instrumen keuangan. Risiko yang berasal dari instrumen keuangan yang dihadapi oleh Perusahaan mengandung risiko keuangan, termasuk juga risiko pasar, risiko kredit dan risiko likuiditas.

Perusahaan tidak terekspos risiko pasar, risiko kredit, dan risiko likuiditas pada investasi pemegang unit link, dikarenakan semua risiko ditanggung langsung oleh masing-masing pemegang polis.

##### a. Risiko pasar

Perusahaan menghadapi eksposur terhadap risiko pasar, yaitu risiko dimana nilai wajar atas arus kas masa depan atas suatu instrumen keuangan berfluktuasi karena perubahan pada harga pasar. Risiko pasar berasal dari posisi terbuka yang terkait dengan produk-produk suku bunga, mata uang dan ekuitas, yang seluruhnya dipengaruhi oleh pergerakan pasar baik secara spesifik maupun umum, dan perubahan volatilitas tingkat suku bunga pasar atau harga seperti suku bunga, nilai tukar dan produk ekuitas.

###### i. Risiko nilai tukar mata uang asing

Perusahaan menghadapi risiko nilai tukar mata uang asing yang terjadi akibat fluktuasi nilai tukar mata uang pada laporan posisi keuangan dan laporan arus kas. Dewan Direksi menetapkan limit tingkat eksposur berdasarkan mata uang yang dimonitor secara berkala.

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#### 37. FINANCIAL RISK MANAGEMENT (continued)

*The Company's aim is to achieve an appropriate balance between risk and return and periodic potential adverse effects on the Company's financial performance. The Company defines risk as the possibility of loss or profits foregone, which may be caused by internal or external factors.*

*Risk management is carried out under policies approved by the Board of Directors. The Board of Directors provides written principles for overall risk management, as well as written policies covering specific areas, such as foreign exchange risk, interest rate risk, credit risk, and use of financial instrument. The risk arising from financial instruments to which the Company is exposed are financial risks, which includes market risk, credit risk and liquidity risk.*

*There are no market risk, credit risk and liquidity risk, exposed to in which the Company for policyholders' investment in unit-linked contract, since all credit risk are borne by the policyholders.*

##### a. Market risk

*The Company is aware about exposure to market risks which is the risks that the fair value of future cash flows of financial instrument will fluctuate because of changes in market price. Market risks arise from open positions in interest rate, currency and equity products, all of which are exposed to the general and specific market movements and changes in the level of volatility or market rate or price such as interest rate, foreign exchange rate, and equity products.*

##### i. Foreign exchange risk

*The Company takes on exposure to the effects of fluctuations in the prevailing foreign exchange rates on its statement of financial position and statement of cash flows. The Board of Directors sets limits on the level of exposure by currency, which are monitored periodically.*

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#### 37. MANAJEMEN RISIKO KEUANGAN (lanjutan)

##### a. Risiko pasar (lanjutan)

###### i. Risiko nilai tukar mata uang asing (lanjutan)

Tabel dibawah ini mengikhtisarkan aset dan liabilitas keuangan Perusahaan terhadap risiko nilai tukar mata uang asing. Seluruh eksposur adalah dalam Dolar AS, tidak terdapat eksposur risiko mata uang asing selain dalam Dolar AS (kecuali produk unit link dan Syariah).

#### 37. FINANCIAL RISK MANAGEMENT (continued)

##### a. Market risk (continued)

###### i. Foreign exchange risk (continued)

The table below summarises the Company's financial assets and liabilities exposure to foreign exchange rate risk. All exposure is in USD, there is no foreign exchange exposure other than USD (excluding unit link products and Sharia)

<b>31 Desember/December</b>			
	<b>2021 (US\$) Jumlah penuh/ Full amount</b>	<b>2020 (US\$) Jumlah penuh/ Full amount</b>	
<b>Aset</b>			<b>Assets</b>
Kas dan kas pada bank	132,547	450,519	Cash and cash in banks
Piutang hasil investasi	110,168	92,279	Investment income receivables
Investasi			Investments
Deposito berjangka	2,935,000	3,955,000	Time deposits
Efek-efek	<u>5,987,984</u>	<u>5,932,656</u>	Marketable securities
	<u>9,165,699</u>	<u>10,430,454</u>	
<b>Liabilitas</b>			<b>Liabilities</b>
Utang reasuransi	-	-	Reinsurance payables
	<u>9,165,699</u>	<u>10,430,454</u>	

Sensitivitas Perusahaan terhadap mata uang asing diperhitungkan dengan menggunakan informasi aset bersih yang ditranslasikan ke dalam mata uang asing Dolar AS. Tabel di bawah ini mengikhtisarkan sensitivitas laba sebelum pajak Perusahaan atas perubahan nilai tukar mata uang asing pada tanggal 31 Desember 2021 dan 2020 (tidak diaudit).

The Company's sensitivity on foreign currencies is determined using the net assets information that translated into USD. The table below shows the sensitivity of Company's income before tax to movement of foreign exchange rates for the year ended 31 December 2021 and 2020 (unaudited).

Persentase perubahan/ Percentage of change	<b>Pengaruh terhadap laba sebelum beban pajak penghasilan/ Impact on income before income tax expense</b>		
	<b>31 Desember/December</b>		
	<b>2021</b>	<b>2020</b>	
Nilai tukar mata uang asing	+/-5%	+/-8,623	Exchange rate
		+/-7,356	



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### 37. MANAJEMEN RISIKO KEUANGAN (lanjutan)

#### a. Risiko pasar (lanjutan)

##### i. Risiko nilai tukar mata uang asing (lanjutan)

Analisa di atas mengasumsikan bahwa seluruh variabel lainnya adalah konstan dan berdasarkan tanggal pelaporan yang konstan.

##### ii. Risiko suku bunga

Risiko suku bunga arus kas adalah risiko dimana arus kas masa depan dari suatu instrumen keuangan berfluktuasi karena perubahan suku bunga pasar. Risiko nilai suku bunga wajar adalah risiko dimana nilai dari suatu instrumen keuangan berfluktuasi karena perubahan suku bunga pasar. Perusahaan menghadapi dampak dari fluktuasi suku bunga pasar yang berlaku baik atas risiko nilai wajar maupun arus kas. Marjin suku bunga bisa meningkat sebagai hasil dari perubahan tersebut namun juga dapat mengurangi kerugian ketika terdapat pergerakan yang tidak diharapkan.

Tabel di bawah ini mengikhtisarkan sensitivitas keuntungan (kerugian) yang belum direalisasi atas efek-efek dalam kelompok nilai wajar melalui laporan laba rugi pada tanggal 31 Desember 2021 dan 2020 atas perubahan harga pasar (tidak diaudit):

### 37. FINANCIAL RISK MANAGEMENT (continued)

#### a. Market risk (continued)

##### i. Foreign exchange risk (continued)

The analysis assumes that all other variables are held constant. It also assumes a constant reporting date position.

##### ii. Interest rate risk

Cash flows interest rate risk is the risk that the future cash flows of a financial instrument will fluctuate because of changes in market interest rates. Fair value interest rate risk is the risk that the value of a financial instrument will fluctuate because of changes in market interest rates. The Company takes on exposure to the effects of fluctuations in the prevailing levels of market interest rates on both its fair value and cash flows risks. Interest margins may increase as a result of such changes but may reduce loss in the event that unexpected movements arise.

The table below shows the sensitivity of unrealized gain (loss) on fair value through profit and loss marketable securities to movement of market value for the year ended 31 December 2021 and 2020 (unaudited).

Pengaruh terhadap laba sebelum beban pajak penghasilan/ <i>Impact on income before income tax expense</i>			
Persentase perubahan/ <i>Percentage of change</i>	31 Desember/December		<i>Changes in market price</i>
	2021	2020	
Perubahan harga pasar	+/- 1%	+/-9,628	+/-9,033
<i>Pengaruh terhadap ekuitas/ <i>Impact on equity</i></i>			
Persentase perubahan/ <i>Percentage of change</i>	31 Desember/December		<i>Changes in market price</i>
	2021	2020	
Perubahan harga pasar	+/- 1%	+/-60,550	+/-48,661



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### 37. MANAJEMEN RISIKO KEUANGAN (lanjutan)

#### a. Risiko pasar (lanjutan)

##### iii. Risiko harga saham

Risiko harga saham adalah risiko dimana nilai wajar arus kas masa depan instrumen keuangan akan berfluktuasi karena adanya perubahan harga pasar (selain yang timbul karena risiko suku bunga dan risiko mata uang), dimana perubahan tersebut disebabkan oleh faktor-faktor tertentu terhadap instrumen keuangan secara individu, atau faktor-faktor yang mempengaruhi seluruh instrumen keuangan yang serupa yang diperdagangkan di pasar.

Eksposur risiko harga saham Perusahaan berkaitan dengan aset keuangan yang nilainya akan berfluktuasi yang diakibatkan oleh perubahan harga pasar.

Dalam pengelolaan risiko pasar, Perusahaan telah menerapkan kebijakan *cut loss* untuk *trading account*.

Tabel di bawah ini mengikhtisarkan sensitivitas keuntungan (kerugian) yang belum direalisasi atas saham dalam kelompok nilai wajar melalui laporan laba rugi pada tanggal 31 Desember 2021 dan 2020 atas perubahan harga pasar (tidak diaudit):

	Persentase perubahan/ Percentage of change	Pengaruh terhadap laba sebelum beban pajak penghasilan/ <i>Impact on income before income tax expense</i>	
		31 Desember/December 2021	2020
Perubahan harga pasar	+/- 1%	2,579	-

Pada tanggal 31 Desember 2020, Perusahaan tidak memiliki saham untuk non unit link sehingga tidak terdapat risiko harga pasar.

#### b. Risiko kredit

Risiko kredit adalah risiko kerugian keuangan yang timbul jika *counterpart* Perusahaan gagal memenuhi liabilitas kontraktualnya kepada Perusahaan. Perusahaan juga menghadapi risiko kredit lainnya yang berasal dari investasi pada efek utang.

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### 37. FINANCIAL RISK MANAGEMENT (continued)

#### a. Market risk (continued)

##### iii. Equity price risk

*Equity risk price is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market prices (other than those arising from interest rate risk or currency risk), whether those changes are caused by factors specific to the individual financial instrument, or factors affecting all similar financial instruments traded in the market.*

*The Company's equity price risk exposure relates to financial assets whose values will fluctuate as a result of changes in market prices.*

*In the management of market price risk, the Company has applied cut loss strategy for trading account.*

*The table below shows the sensitivity of unrealized gain (loss) on fair value through profit and loss of shares to movement of market value for the year ended 31 December 2021 and 2020 (unaudited):*

	Persentase perubahan/ Percentage of change	Pengaruh terhadap laba sebelum beban pajak penghasilan/ <i>Impact on income before income tax expense</i>	
		31 Desember/December 2021	2020
Perubahan harga pasar	+/- 1%	2,579	-

*As of December 31, 2020, the Company has no shares for non unit link so there is no equity price risk.*

#### b. Credit risk

*Credit risk is the risk of suffering financial loss, should any of the Company's counterparties fail to fulfill their contractual obligations to the Company. The Company is also exposed to other credit risks arising from investments in debt securities.*



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**37. MANAJEMEN RISIKO KEUANGAN** (lanjutan)

**b. Risiko kredit** (lanjutan)

Risiko kredit merupakan salah satu risiko terbesar bagi Perusahaan; sehingga manajemen melakukan pengelolaan eksposur risiko kredit dengan hati-hati. Manajemen dan pengendalian atas risiko kredit dipusatkan pada tim manajemen risiko kredit, yang bertanggung jawab kepada Direksi. Penilaian risiko kredit atas suatu portofolio aset memerlukan estimasi-estimasi, seperti kemungkinan terjadinya wanprestasi, rasio kerugian dan korelasi wanprestasi antara lawan transaksi.

Penyisihan kerugian penurunan nilai yang diakui pada pelaporan keuangan (jika ada) hanyalah kerugian yang telah terjadi pada tanggal laporan posisi keuangan (berdasarkan bukti obyektif atas penurunan nilai).

Tabel berikut menyajikan eksposur maksimum Perusahaan terhadap risiko kredit untuk instrumen keuangan (kecuali produk unit link dan Syariah):

	<u>2021</u>	<u>2020</u>	
<b>Aset</b>			<b>Assets</b>
Kas pada bank	74,299	54,355	Cash in banks
Piutang premi	62,867	75,828	Premium receivables
Piutang hasil investasi	598,932	116,237	Investment income receivables
Piutang reasuransi	155,702	56,292	Reinsurance receivables
Investasi			Investments
Dana jaminan	509,491	427,476	Statutory funds
Deposito berjangka	430,720	559,850	Time deposits
Efek-efek	12,985,799	11,293,867	Marketable securities
Penyertaan saham	9,346	1,500	Investment in shares
Piutang lain-lain	15,927	19,801	Other receivables
Aset lain-lain	47,503	37,183	Other assets
	<u>14,890,586</u>	<u>12,642,389</u>	

Tabel di atas menggambarkan eksposur maksimum atas risiko kredit bagi Perusahaan pada tanggal 31 Desember 2021 dan 2020. Manajemen yakin akan kemampuan untuk mengendalikan dan memelihara eksposur risiko kredit pada tingkat yang minimum.

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**37. FINANCIAL RISK MANAGEMENT** (continued)

**b. Credit risk** (continued)

*Credit risk is the one of the largest risks for the Company's business; management therefore carefully manages its exposure to credit risk. The credit risk management and control are centralized in a credit risk management team, which reports to the Board of Directors. The assessment of credit risk of a portfolio of assets entails estimations as to the likelihood of defaults occurring, of the associated loss ratios and of default correlations between counterparties.*

*Impairment allowances (if any) are recognized for financial reporting purposes only for loss that have been incurred at the date of the statement of financial position (based on objective evidence of impairment).*

*The following table presents the Company's maximum exposure to credit risk of financial asset (excluding unit-linked products and Sharia):*

*The above table represents a worst-case scenario of credit risk exposure to the Company as of 31 December 2021 and 2020. The Management is confident in their ability to continue to control and sustain minimal exposure of credit risk.*

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### 37. MANAJEMEN RISIKO KEUANGAN (lanjutan)

#### b. Risiko kredit (lanjutan)

Pada tanggal 31 Desember 2021 dan 2020, eksposur risiko kredit atas aset keuangan berdasarkan kualitas aset keuangan terbagi atas:

	Belum jatuh tempo maupun mengalami penurunan nilai/ Neither past due nor impaired	Telah jatuh tempo namun tidak mengalami penurunan nilai/ Past due but not impaired	Mengalami penurunan nilai/ Impaired	Total/ Total	31 December 2021
<b>31 Desember 2021</b>					
Kas pada bank	84,270	-	-	84,270	Cash in banks
Piutang premi	81,025	3,850	534	85,409	Premium receivables
Piutang hasil investasi	602,663	-	-	602,663	Investment income receivables
Piutang reasuransi	176,223	-	-	176,223	Reinsurance receivables
Investasi					Investments
Dana jaminan	531,293	-	-	531,293	Statutory funds
Deposito berjangka	501,920	-	-	501,920	Time deposits
Efek-efek	14,309,333	-	10,891	14,320,224	Marketable securities
Penyertaan saham	9,346	-	-	9,346	Investment in shares
Piutang lain-lain	18,899	-	1,011	19,910	Other receivables
Aset lain-lain	44,273	-	-	44,273	Other assets
	<b>16,359,245</b>	<b>3,850</b>	<b>12,436</b>	<b>16,375,531</b>	
Dikurangi:					Less:
Cadangan penurunan nilai:					Allowance for impairment loss:
Piutang premi	-	-	(534)	(534)	Premium receivables
Investasi	-	-	(10,891)	(10,891)	Investment
Efek-efek	-	-	(1,011)	(1,011)	Marketable securities
Piutang lain-lain	-	-	(12,436)	(12,436)	Other receivables
	<b>16,359,245</b>	<b>3,850</b>	<b>-</b>	<b>16,363,095</b>	

	Belum jatuh tempo maupun mengalami penurunan nilai/ Neither past due nor impaired	Telah jatuh tempo namun tidak mengalami penurunan nilai/ Past due but not impaired	Mengalami penurunan nilai/ Impaired	Total/ Total	31 December 2020
<b>31 Desember 2020</b>					
Kas pada bank	75,129	-	-	75,129	Cash in banks
Piutang premi	82,764	3,896	735	87,395	Premium receivables
Piutang hasil investasi	136,510	-	-	136,510	Investment income receivables
Piutang reasuransi	59,722	-	-	59,722	Reinsurance receivables
Investasi					Investments
Dana jaminan	449,394	-	-	449,394	Statutory funds
Deposito berjangka	1,160,127	-	-	1,160,127	Time deposits
Efek-efek	11,450,449	-	10,891	11,461,340	Marketable securities
Penyertaan saham	1,500	-	-	1,500	Investment in shares
Piutang lain-lain	66,195	-	4,404	70,599	Other receivables
Aset lain-lain	37,183	-	-	37,183	Other assets
	<b>13,518,973</b>	<b>3,896</b>	<b>16,030</b>	<b>13,538,899</b>	

Dikurangi:					Less:
Cadangan penurunan nilai:					Allowance for impairment loss:
Piutang premi	-	-	(735)	(735)	Premium receivables
Investasi	-	-	(10,891)	(10,891)	Investment
Efek-efek	-	-	(4,404)	(4,404)	Marketable securities
Piutang lain-lain	-	-	(16,030)	(16,030)	Other receivables
	<b>13,518,973</b>	<b>3,896</b>	<b>-</b>	<b>13,522,869</b>	



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#### 37. MANAJEMEN RISIKO KEUANGAN (lanjutan)

##### b. Risiko kredit (lanjutan)

Umur piutang premi yang diklasifikasikan "telah jatuh tempo namun tidak mengalami penurunan nilai" masing-masing sebesar Rp 3.850 dan Rp 3.896 pada tanggal 31 Desember 2021 dan 2020 memiliki umur piutang dalam kategori diatas 90 hari.

Pengelolaan risiko kredit dilakukan dengan menerapkan batasan-batasan investasi dalam hal rating efek-efek atau obligasi korporasi (minimal A-) dan kriteria *counterparty* dalam bertransaksi (bank: 20 bank terbesar berdasarkan aset, manajer investasi: 15 manajer investasi terbesar berdasarkan *Asset Under Management*, broker: 20 broker terbesar berdasarkan Modal Kerja Bersih Disesuaikan). Untuk pemilihan *counterparties* bank dalam rangka penempatan kas dan deposito, Perusahaan menggunakan beberapa indikator diantaranya tingkat rasio kecukupan modal bank tersebut, peringkat bank dan reputasi bank tersebut. Daftar *counterparties* tersebut ditelaah secara periodik.

##### c. Risiko likuiditas

Risiko likuiditas adalah risiko dimana Perusahaan tidak bisa memenuhi liabilitas pada saat jatuh tempo sebagai akibat dari pembayaran klaim dan manfaat polis, kebutuhan kas dari komitmen kontraktual, atau arus keluar kas lainnya, seperti utang yang telah jatuh tempo. Arus kas keluar ini akan menghabiskan sumber daya kas yang tersedia untuk aktivitas operasional, perdagangan dan investasi. Dalam suatu keadaan yang ekstrim, kekurangan likuiditas dapat mengarah pada penurunan laporan posisi keuangan dan penjualan aset, atau ketidakmampuan untuk memenuhi komitmen kepada pemegang polis. Risiko ini melekat pada semua operasi asuransi dan bisa dipengaruhi oleh kejadian spesifik secara institisional dan pasar secara luas termasuk, tetapi tidak terbatas pada, transaksi kredit, aktivitas *merger* dan akuisisi, guncangan sistemik dan bencana alam.

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#### 37. FINANCIAL RISK MANAGEMENT (continued)

##### b. Credit risk (continued)

*The aging of premium receivables classified as "past due but not impaired" amounted to Rp 3,850 and Rp 3,896 as of December 31, 2021 and 2020, respectively, with aging receivables in category above 90 days.*

*Management of credit risk is performed by implementing investment limitations, such as the rating of marketable securities of corporate bonds (minimum A-) and criteria of Company's counterparties (bank: the largest 20 banks based on assets, investment manager: the largest 15 investment manager based on Asset Under Management, brokerage: the largest 20 brokerage based on Net Asset Working Capital). In relation to the placement of cash and time deposits, the Company uses several indicators among others solvency ratio, rating of respective banks and its reputation. This counterparties list is reviewed periodically.*

##### c. Liquidity risk

*Liquidity risk is the risk that the Company is unable to meet its obligations when they fall due as a result of claim and policy benefits payment, cash requirements from contractual commitments, or other cash outflows, such as debt maturities. Such outflows would deplete available cash resources for operational, trading, and investment activities. In extreme circumstances, lack of liquidity could result in reductions in the statement of financial position and sales of assets, or potentially an inability to fulfill policy holder's commitment. The risk that the Company will be unable to do so is inherent in all insurance operations and can be affected by a range of institution-specific and market-wide events including, but not limited to, credit events, merger and acquisition activity, systemic shocks and natural disasters.*

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## 37. MANAJEMEN RISIKO KEUANGAN (lanjutan)

## c. Risiko likuiditas (lanjutan)

Tabel di bawah ini merangkum profil jatuh tempo liabilitas keuangan Perusahaan berdasarkan jadwal pembayaran kontraktual yang tidak didiskontokan (kecuali unit link produk).

	Nilai tercatat/ Carrying amount	Sampai dengan 1 tahun/ Up to 1 year	1-2 tahun/ years	Di atas 2 tahun/ Over 2 years	Total	
<b>31 Desember 2021</b>						<b>31 December 2021</b>
Utang klaim	1,524	1,524	-	-	1,524	Claim payables
Utang reasuransi	66,916	66,916	-	-	66,916	Reinsurance payables
Utang komisi	18,394	18,394	-	-	18,394	Commission payables
Akrual dan utang lain-lain	1,136,235	1,136,235	-	-	1,136,235	Accrued expenses and other payables
Liabilitas sewa	25,785	17,755	8,030	-	25,785	Lease liabilities
	<b>1,248,854</b>	<b>1,240,824</b>	<b>8,030</b>	<b>-</b>	<b>1,248,854</b>	
<b>31 Desember 2020</b>						<b>31 December 2020</b>
Utang klaim	5,413	5,413	-	-	5,413	Claim payables
Utang reasuransi	41,350	41,350	-	-	41,350	Reinsurance payables
Utang komisi	9,524	9,524	-	-	9,524	Commission payables
Akrual dan utang lain-lain	286,044	286,044	-	-	286,044	Accrued expenses and other payables
Liabilities sewa	35,404	25,130	10,231	43	35,404	Lease liabilities
	<b>377,735</b>	<b>367,461</b>	<b>10,231</b>	<b>43</b>	<b>377,735</b>	

Profil jatuh tempo ini didasarkan pada jangka waktu yang tersisa sampai dengan tanggal jatuh tempo kontrak. Selain itu, jika terdapat kebutuhan akan likuiditas, efek-efek dan aset lancar dapat dijual. Kebijakan Perusahaan sehubungan dengan *maturity gap* antara aset dan liabilitas moneter adalah menetapkan *gap limit* yang disesuaikan dengan kemampuan Perusahaan untuk memperoleh likuiditas segera.

*This maturity profile is based on the remaining period to the contractual maturity date. In addition, if the Company encounters liquidity needs, marketable securities and current assets could be liquidated. The Company's policy with regards to the maturity gap between the monetary assets and liabilities is to determine a gap limit which is adjusted to the Company's ability to obtain immediate liquidity.*

## Penyebaran virus Covid-19

Penyebaran virus Covid-19 telah berdampak terhadap ekonomi secara keseluruhan, sektor riil, sektor keuangan, termasuk pada operasi Perusahaan. Sampai dengan tanggal penyelesaian laporan keuangan ini, Covid-19 telah mendorong terjadinya pertumbuhan ekonomi negatif, pelemahan konsumsi masyarakat akibat melemahnya daya beli masyarakat, penurunan nilai investasi, perlambatan ekspor akibat melemahnya permintaan global dan penurunan impor. Krisis akibat Covid-19 juga telah menjadi faktor pendorong kenaikan nilai tukar, penurunan kinerja pasar modal, dan perlambatan kinerja industri.

## The outbreak of Covid-19 virus

*The outbreak of Covid-19 virus has an impact on the economy as a whole, the real sector, the financial sector, including the Company's operations. As of the date of completion of this financial report, Covid-19 has driven negative economic growth, weakened public consumption due to weakening of public purchasing power, decreased investment value, slowing exports due to weakening global demand and lower imports. The crisis due to Covid-19 has also been a driving factor for increase in exchange rate, a decline in capital market performance, and a slowdown in industrial performance.*



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#### 37. MANAJEMEN RISIKO KEUANGAN (lanjutan)

##### Penyebaran virus Covid-19 (lanjutan)

Untuk mengatasi tantangan diatas, manajemen Perusahaan telah dan berencana melakukan hal-hal sebagai berikut:

- Selama Pandemi, pertemuan fisik dikurangi dan lebih menggunakan media *online* untuk memasarkan produk-produk asuransi.
- Pelaksanaan *work from home* and *work from office* dengan sistem *shifting* serta penetapan pegawai yang dapat melaksanakan *work from home* dan *work from office*.
- Ketentuan protokol kesehatan bagi pegawai yang melaksanakan *work from office*.
- Salah satu upaya preventif pegawai untuk menjaga kesehatannya, maka pegawai yang belum melaksanakan *medical check up* di tahun 2021, diwajibkan mengikuti *medical check up* di tahun berikutnya.
- Penyesuaian jam kerja selama pandemik Covid -19.
- Perjalanan dinas dilaksanakan dengan *highly selected* dengan memperhatikan faktor urgensi dan wajib mendapatkan persetujuan dari Direktur Sektor.
- Pelaksanaan perjalanan dinas wajib mengikuti protokol kesehatan/prosedur yang ditetapkan oleh daerah asal dan daerah tujuan.

Sektor asuransi juga terdampak atas pandemi Covid-19, antara lain penurunan pendapatan premi, penurunan beban klaim dan manfaat polis, dan penurunan pendapatan investasi.

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#### 37. FINANCIAL RISK MANAGEMENT (continued)

##### *The outbreak of Covid-19 virus (continued)*

*To resolve the above challenges, the Company's management has and plans to do the following:*

- *During the pandemic, physical gatherings were reduced and online media were used more to market insurance products.*
- *Implementing work from home and work from office with a shift system and assigning employees who can perform work from home and work from office.*
- *Provisions for health protocols for employees who perform work from office.*
- *One of the preventive efforts for employees to maintain their health, employees who have not yet carried out medical check-up in 2021, are obliged to attend medical check-up in the subsequent year.*
- *Adjustment of working hours during the Covid - 19 pandemic.*
- *Business trip are carried out in a highly selected occasions by considering urgency factor and must obtain approval from the Sector Director.*
- *The implementation of business trip must follow the health protocols/procedures established by the origin and destination areas.*

*The insurance sector is also impacted by Covid-19 pandemic, among others decrease in premium income, decrease in claim and policy benefits, and decrease in investment income.*

## PT BNI LIFE INSURANCE

### CATATAN ATAS LAPORAN KEUANGAN

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#### 38. NILAI WAJAR ASET DAN LIABILITAS KEUANGAN

Nilai wajar adalah suatu total dimana aset dapat ditukar atau liabilitas dapat diselesaikan dengan dasar transaksi wajar.

Instrumen keuangan yang tidak diukur pada nilai wajar

Tabel berikut menyajikan nilai tercatat dan taksiran nilai wajar dari aset dan liabilitas keuangan Perusahaan yang tidak diukur pada nilai wajar pada tanggal 31 Desember 2021 dan 2020:

	31 Desember/December 2021		31 Desember/December 2020		<b>Assets</b>
	Nilai tercatat/ Carrying value	Nilai wajar/ Fair value	Nilai tercatat/ Carrying value	Nilai wajar/ Fair value	
<b>Aset</b>					
Kas dan kas pada bank	100,421	100,421	84,451	84,451	Cash and cash in bank
Piutang premi	84,876	84,876	86,660	86,660	Premium receivables
Piutang hasil investasi	623,638	623,638	151,844	151,844	Investment income receivables
Piutang reasuransi	176,223	176,223	59,722	59,722	Reinsurance receivables
Investasi					Investment
Dana jaminan					Statutory funds
Deposito berjangka	10,000	10,000	10,000	10,000	Time deposits
Obligasi/Sukuk Pemerintah	509,491	556,119	427,476	486,107	Government bonds/sukuk
Deposito berjangka	634,536	634,536	845,100	845,100	Time deposits
Efek-efek	1,052,922	1,131,098	1,051,392	1,139,632	Marketable securities
Penyertaan saham	9,346	9,346	1,500	1,500	Investment in shares
Pinjaman pemegang polis	65,634	65,634	3,701	3,701	Loan to policyholders
Piutang lain-lain	18,448	18,448	22,108	22,108	Other receivables
Aset lain-lain	600,870	600,870	660,951	660,951	Other assets
	<b>3,886,405</b>	<b>4,011,209</b>	<b>3,404,905</b>	<b>3,551,776</b>	
<b>Liabilitas</b>					
Utang klaim	1,524	1,524	5,413	5,413	<b>Liabilities</b>
Utang reasuransi	69,367	69,367	41,350	41,350	Claim payables
Utang komisi	18,394	18,394	9,524	9,524	Reinsurance payables
Akrual dan utang lain-lain	1,136,235	1,136,235	286,044	286,044	Commission payables
Liabilitas sewa	25,785	25,785	35,404	35,404	Accrued expenses and other payables
	<b>1,251,305</b>	<b>1,251,305</b>	<b>377,735</b>	<b>377,735</b>	Lease liabilities

Semua aset keuangan diklasifikasikan ke dalam pinjaman yang diberikan dan piutang kecuali investasi dalam dana jaminan dan efek-efek dalam bentuk obligasi yang diklasifikasikan sebagai aset keuangan yang dimiliki hingga jatuh tempo, nilai wajar melalui laba rugi atau tersedia untuk dijual dan liabilitas keuangan yang diukur melalui biaya yang diamortisasi mempunyai jatuh tempo dalam jangka pendek, maka nilai tercatatnya merupakan perkiraan yang layak atas nilai wajarnya.

Pada tanggal 31 Desember 2021 dan 2020, nilai wajar untuk aset keuangan yang dimiliki hingga jatuh tempo adalah sebagai berikut:

#### 38. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES

*Fair value is the amount for which an asset could be exchanged or a liability settled in an agreed price transaction basis.*

Financial instruments not measured at fair value

*The table below presented carrying amounts and estimated fair value of the Company's financial assets and liabilities that are not measured at fair value as of 31 December 2021 and 2020:*

	Nilai tercatat/ Carrying amount	Nilai wajar/ Fair value	<b>31 Desember 2021</b>
<b>31 Desember 2021</b>			
Efek-efek	1,052,922	1,131,098	Marketable securities
Dana jaminan	509,491	556,119	Statutory funds
<b>31 Desember 2020</b>			
Efek-efek	1,051,392	1,139,632	Marketable securities
Dana jaminan	427,476	486,107	Statutory funds

*As of 31 December 2021 and 2020, the fair value of the financial assets held-to-maturity are as follows:*



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### 38. NILAI WAJAR ASET DAN LIABILITAS KEUANGAN (lanjutan)

#### Instrumen keuangan yang tidak diukur pada nilai wajar (lanjutan)

Nilai wajar untuk efek-efek dan dana jaminan dalam bentuk obligasi dimiliki hingga jatuh tempo ditentukan berdasarkan nilai pasar yang berlaku pada tanggal laporan posisi keuangan, yaitu menggunakan harga yang berasal dari sumber terpercaya dan dipublikasikan secara rutin, termasuk *broker's quoted price* dari Bloomberg, KSEI, Reuters dan *other quoted market price*.

Tabel berikut menunjukkan nilai wajar untuk aset keuangan yang dimiliki hingga jatuh tempo yang dikelompokkan berdasarkan hierarki nilai wajar pada tanggal 31 Desember 2021 dan 2020, neto setelah cadangan kerugian penurunan nilai:

	Nilai tercatat/ Carrying value	Tingkat 1/ Level 1	Tingkat 2/ Level 2	Tingkat 3/ Level 3	Nilai wajar/ Fair value	
<b>31 Desember 2021</b>						
<b>Aset</b>						<b>31 December 2021</b>
Efek-efek	1,052,922	-	1,131,098	-	1,131,098	<b>Assets</b>
Dana jaminan	509,491	-	556,119	-	556,119	Marketable securities
<b>31 Desember 2020</b>						
<b>Aset</b>						<b>31 December 2020</b>
Efek-efek	1,051,392	-	1,139,632	-	1,139,632	<b>Assets</b>
Dana jaminan	427,476	-	486,107	-	486,107	Marketable securities
Statutory funds						

Tabel berikut menyajikan instrumen keuangan Perusahaan yang diukur pada nilai wajar pada tanggal 31 Desember 2021 dan 2020:

	Nilai tercatat/ Carrying value	Tingkat 1/ Level 1	Tingkat 2/ Level 2	Tingkat 3/ Level 3	Nilai wajar/ Fair value	
<b>31 Desember 2021</b>						
<b>Aset</b>						<b>December 31, 2021</b>
Efek-efek	18,469,227	815,976	17,653,251	-	18,469,227	<b>Assets</b>
Dana jaminan	11,802	-	11,802	-	11,802	Marketable securities
<b>31 Desember 2020</b>						
<b>Aset</b>						<b>December 31, 2020</b>
Efek-efek	15,945,060	265,256	15,679,804	-	15,945,060	<b>Assets</b>
Dana jaminan	11,918	-	11,918	-	11,918	Marketable securities
Statutory funds						

Nilai wajar untuk aset keuangan yang diklasifikasikan sebagai nilai wajar yang diukur melalui laba rugi dan tersedia untuk dijual adalah sama dengan nilai tercatatnya.

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### 38. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES (continued)

#### Financial instruments not measured at fair value (continued)

*The fair value of marketable securities and statutory funds in the form of held-to-maturity bonds are determined based on quoted market price at the statement of financial position date from credible sources and published regularly, which includes broker's quoted price from Bloomberg, KSEI, Reuters and other quoted market price.*

*The table below show the fair value of the financial assets classified as held-to-maturity grouped according to the fair value hierarchy as of 31 December 2021 and 2020, net of allowance for impairment losses:*

*The following tables show the Company's financial instruments measured at fair value as of 31 December 2021 and 2020:*

*The fair value of financial assets classified as fair value through profit or loss and available for sale are same with the carrying amount.*

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## 39. RISIKO PERMODALAN

Tujuan Perusahaan dalam mengelola permodalannya adalah untuk menjaga kelangsungan usaha Perusahaan untuk dapat memberikan hasil kepada pemegang saham dan manfaat kepada pemegang kepentingan lainnya, dan memelihara optimalisasi struktur permodalan untuk mengurangi biaya operasional.

Dalam rangka memelihara atau menyesuaikan struktur permodalan, Perusahaan dapat menyesuaikan total dividen yang dibayarkan kepada pemegang saham, imbal hasil modal kepada pemegang saham atau menerbitkan saham baru untuk mengurangi liabilitas.

Konsisten dengan pelaku industri lainnya, Perseroan memonitor rasio solvabilitas yang dihitung berdasarkan Peraturan Otoritas Jasa Keuangan No. 71 /POJK.05/2016 tentang Kesehatan Keuangan Perusahaan Asuransi dan Reasuransi. Jumlah target minimum pencapaian rasio solvabilitas adalah 120%.

Perusahaan telah memenuhi ketentuan dalam peraturan tersebut.

## 40. PENYAJIAN KEMBALI LAPORAN KEUANGAN

Pada 31 Desember 2021, Perusahaan mengubah penyajian beberapa reksadana yang sebelumnya dikonsolidasi menjadi tidak dikonsolidasikan ke dalam laporan keuangan. Sehingga, beberapa akun dalam laporan posisi keuangan pada tanggal 31 Desember 2020 dan 1 Januari 2020/31 Desember 2019 telah direklasifikasi agar sesuai dengan penyajian laporan posisi keuangan pada tanggal 31 Desember 2020.

Manajemen juga telah menyajikan kembali akun-akun yang terkait dengan aset, liabilitas dan beban pajak penghasilan sebagai akibat koreksi atas perubahan tersebut di atas. Tabel berikut merupakan ikhtisar atas dampak dari penyajian kembali laporan keuangan terdahulu:

	1 Januari/January 2021			<i>Statement of financial position</i>	
	31 Desember/December 2020				
	Sebelum penyajian kembali/Before restatement	Penyesuaian penyajian kembali/ Restatement adjustments	Setelah penyajian kembali/After restatement		
<b>Laporan posisi keuangan</b>					
<b>ASET</b>				<b>ASSETS</b>	
Kas dan kas pada bank	129,179	(44,728)	84,451	Cash and cash in banks	
Investasi				Investments	
Deposito berjangka	1,597,200	(752,100)	845,100	Time deposits	
Efek-efek	16,996,453	842,568	17,839,021	Marketable securities	
Piutang investasi	177,731	(25,887)	151,844	Investment receivables	
Piutang lain-lain	66,195	(44,087)	22,108	Other receivables	
<b>LIABILITAS</b>				<b>LIABILITIES</b>	
Akrual dan utang lain-lain	310,278	(24,234)	286,044	Accrued expenses and other payables	



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**40. PENYAJIAN KEMBALI LAPORAN KEUANGAN (lanjutan)**      **40. RESTATEMENT OF FINANCIAL STATEMENTS (continued)**

Laporan posisi keuangan	1 Januari/January 2020			<i>Statement of financial position</i>	
	31 Desember/December 2019				
	Sebelum penyajian kembali/ <i>before restatement</i>	Penyesuaian penyajian kembali/ <i>Restatement adjustments</i>	Setelah penyajian kembali/ <i>After restatement</i>		
<b>ASET</b>				<b>ASSETS</b>	
Kas dan kas pada bank	135,398	(94,602)	40,796	Cash and cash in banks	
Investasi				Investments	
Deposito berjangka	872,505	(140,950)	731,555	Time deposits	
Efek-efek	15,411,085	195,690	15,606,775	Marketable securities	
Piutang investasi	144,830	(10,652)	134,178	Investment receivables	
Piutang lain-lain	131,727	(640)	131,087	Other receivables	
<b>LIABILITAS</b>				<b>LIABILITIES</b>	
Akrual dan utang lain-lain	448,318	(51,154)	397,164	Accrued expenses Other payables	

**41. STANDAR AKUNTANSI BARU**

Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia (DSAK-IAI) telah menerbitkan beberapa standar baru, revisi dan interpretasi, namun belum berlaku efektif untuk tahun buku yang dimulai pada atau setelah tanggal 31 Desember 2021 adalah sebagai berikut:

PSAK berlaku untuk tahun buku yang mulai sejak 1 Januari 2022 dan penerapan dini diperbolehkan.

- Amandemen PSAK 57 "Provisi, liabilitas konitensi, dan aset kontijensi";
- PSAK 112 "Akuntansi wakaf";
- Amandemen PSAK 22 "Kombinasi bisnis";
- Penyesuaian tahunan PSAK 73 "Sewa".

Pada saat penerbitan laporan keuangan, Perusahaan masih mempelajari dampak yang mungkin timbul dari penerapan standar baru, revisi dan interpretasi tersebut serta pengaruhnya pada laporan keuangan.

**41. PROSPECTIVE ACCOUNTING STANDARDS**

*Financial Accounting Standard Board of Indonesia Institute of Accountants (DSAK-IAI) issued several new standards, amendments and interpretations but not yet effective for the financial year beginning 31 December 2021 are as follows:*

*SFAS that will become effective for annual period beginning 1 January 2022 and early adoption is permitted.*

- Amendment of SFAS 57 "Provisions, contingent liabilities, and contingent assets"
- SFAS 112 "Accounting for endowments";
- Amendment of SFAS 22 "Business combination";
- Annual improvement SFAS 73 "Lease".

*As at the authorisation date of this financial statement, the Company is still evaluating the potential impact of these new, amendments and interpretations SFAS to its financial statements.*

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# 2021

Laporan Tahunan  
Annual Report



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