

IKHTISAR KEUANGAN
(Laporan Audit)

FINANCIAL HIGHLIGHTS
(Audit Report)

| Dalam Jutaan Rupiah | 2014 | 2015 | 2016 | In Million Rupiah |
|---|----------------|----------------|----------------|---|
| Laporan Neraca | | | | Balance Sheet |
| Aktiva | | | | Assets |
| Jumlah Investasi | 77.100 | 67.185 | 124.532 | Total Investments |
| Piutang Premi | 32.047 | 29.242 | 30.924 | Premium Receivables |
| Aktiva | 201.099 | 232.163 | 261.083 | Assets |
| Kewajiban dan Ekuitas | | | | Liability and Equity |
| Hutang Reasuransi | 7.662 | 11.401 | 12.608 | Reinsurance Payable |
| Cadangan Teknis | 78.831 | 96.494 | 107.364 | Technical Reserves |
| Ekuitas | 91.121 | 106.018 | 116.571 | Equity |
| Laporan Laba Rugi | | | | Income Statement |
| Premi Bruto | 103.158 | 119.853 | 122.338 | Gross Premiums |
| Premi Netto | 48.395 | 59.364 | 56.431 | Premium Netto |
| Hasil Underwriting | 35.009 | 39.849 | 44.235 | Underwriting Results |
| Biaya Operasional | 29.787 | 31.220 | 34.127 | Operating Expenses |
| Hasil Investasi | 3.860 | 4.580 | 5.330 | Investment Income |
| Laba Operasional | 9.082 | 13.209 | 15.438 | Operating Income |
| Laba Bersih Setelah Pajak | 3.273 | 11.283 | 10.354 | Net Income After Tax |
| Ratio Keuangan | | | | Financial Ratio |
| Rasio RBC (Solvabilitas) | 279,12% | 318,19% | 419,67% | Risk Based Capital Ratio |
| Rasio Likuiditas | 193,23% | 220,37% | 182,23% | Liquidity Ratio |
| Rasio Investasi terhadap Cadangan Teknis | 191,29% | 182,75% | 220,51% | Investment of Technical Reserves Ratio |
| Rasio Investasi terhadap Klaim retensi sendiri | 806,99% | 809,21% | 854,43% | Investment of own retention claims payable Ratio |
| Rasio Modal Sendiri terhadap Kewajiban | 83,33% | 84,46% | 80,67% | Debt Equity Ratio |
| Rasio Pertumbuhan Produksi | -2,81% | 16,18% | 2,07% | Production Growth Ratio |
| Rasio Laba Bersih | 3,17% | 9,41% | 8,46% | Net Income Ratio |
| Rasio Pertumbuhan Laba Bersih | -85,12% | 244,66% | -8,23% | Net Income Growth Ratio |
| Peringkat Investasi | - BBB | - | - | Rating Investment |
| Modal disetor | 70.000 | 70.000 | 70.000 | Paid in Capital |
| Jumlah Tenaga Ahli Asuransi | 10 | 13 | 13 | Insurance Experts |
| | 2014 | 2015 | 2016 | |
| Peringkat Infobank | Bagus | Sangat Bagus | Sangat Bagus | Infobank Rating |
| Perusahaan Asuransi Umum berpremi bruto di bawah Rp. 250 miliar | | | | <i>General Insurance Company with gross premium under 250 billion</i> |

