

IKHTISAR KEUANGAN

Financial Highlight

(dalam Rp jutaan kecuali LPS)	2023	2022	2021	2020	2019	(in millions of rupiah except EPS)
Pendapatan Premi Bruto	2,129,142	2,198,291	1,772,222	1,485,450	1,468,827	Gross Premium Income
Premi Retensi Sendiri	1,927,976	2,018,419	1,600,832	1,323,683	1,189,869	Own Retention Premium
Hasil <i>Underwriting</i>	404,634	404,681	308,135	309,122	334,876	Underwriting Results
Hasil Investasi	117,755	31,806	27,489	29,950	24,782	Investment Income
Laba Usaha	105,734	84,740	57,698	63,624	60,585	Operating Profit
Laba Bersih	88,798	86,498	64,959	65,549	62,868	Net Profit
Laba Komprehensif	84,143	81,808	59,864	76,278	61,534	Comprehensive Income
Laba Bersih yang dapat diatribusikan kepada :						Net Income that can be attributable to :
Pemilik entitas induk	88,787	86,492	64,957	65,545	62,865	Owner of the parent entity
Kepentingan Non–Pengendali	11	5	2	4	3	Non–controlling interests
Laba Bersih yang dapat diatribusikan kepada :						Net Income that can be attributable to :
Pemilik entitas induk	84,131	81,803	59,862	76,274	61,531	Owner of the parent entity
Kepentingan Non–Pengendali	11	5	2	4	3	Non–controlling interests
Laba Per Saham (LPS)	292	284	213	215	269	Earnings Per Share (EPS)
Posisi Akhir Tahun						End of Year Position
Jumlah Aset	1,850,769	1,627,242	1,411,160	1,516,563	1,548,002	Total Assets
Jumlah Investasi	688,987	653,254	546,608	546,415	549,012	Total Investment
Jumlah Liabilitas	1,172,290	1,013,124	862,114	1,013,382	1,104,713	Total Liabilities
Ekuitas	678,479	614,118	549,046	503,181	443,289	Equity
Modal Disetor	152,142	152,142	152,142	152,142	117,032	Paid–up Capital
Modal Kerja Bersih	664,025	599,453	496,680	495,050	486,369	Net Working Capital
Jumlah Saham Beredar (jutaan)	304	304	304	304	234	Number of Outstanding Shares (millions)
Rasio Solvabilitas & Profitabilitas						Solvency & Profitability Ratios
Rasio Solvabilitas (RBC)–Konvensional	194%	193%	168%	157%	151%	Solvency Ratio (RBC)–Conventional
Rasio Solvabilitas (RBC)–Syariah	155%	178%	173%	173%	194%	Solvency Ratio (RBC)–Sharia
Rasio Liabilitas terhadap Ekuitas	173%	165%	157%	201%	249%	Liabilities to Equity Ratio
Rasio Liabilitas terhadap Aset	63%	62%	61%	67%	71%	Liabilities to Assets Ratio
Rasio Laba Bersih terhadap Ekuitas	13%	14%	12%	13%	14%	Return On Equity
Rasio Laba Bersih terhadap Aset	5%	5%	5%	4%	4%	Return On Asset
Rasio Laba Bersih dengan Pendapatan Premi Bruto	4%	4%	4%	4%	4%	Ratio of Net Income to Gross Premium Income
Rasio <i>Underwriting</i>	19%	18%	17%	21%	23%	Underwriting Ratio
Rasio Klaim Bruto	56%	53%	59%	59%	58%	Gross Claim Ratio
Rasio Beban Komisi Bruto	22%	22%	21%	21%	21%	Gross Commission Ratio
Rasio Hasil Investasi	18%	5%	5%	5%	4%	Investment Yield Ratio
Rasio Likuiditas						Liquidity Ratio
Rasio Aset Lancar terhadap Liabilitas Lancar	189%	188%	188%	168%	162%	Current Ratio
Rasio Investasi terhadap Cadangan Teknis Netto	118%	121%	118%	116%	117%	Investment to Net Technical Reserve Ratio
Rasio Teknis						Technical Ratio
Rasio Premi Retensi Sendiri terhadap Ekuitas	284%	329%	292%	263%	268%	Own Retention Premium Ratio to Equity