



IKHTISAR KEUANGAN

Financial Highlights

(dalam Jutaan Rupiah, Kecuali dinyatakan lain)
(in million Rupiah, unless otherwise stated)

Keterangan Description	2025	2024	2023
Ringkasan Laporan Posisi Keuangan Konsolidasian Summary of Consolidated Statements of Financial Positions			
Kas dan Bank Cash on hand and in Banks	71.651	82.533	52.983
Investasi Investments	631.490	606.764	693.033
Aset Assets	1.392.681	1.571.207	1.318.975
Liabilitas Liabilities	684.901	901.040	671.198
Ekuitas Equity	707.779	670.167	647.778
Ringkasan Laporan Laba Komprehensif Konsolidasian Summary of Consolidated Statements of Profit and Loss			
Pendapatan Jasa Asuransi Insurance Service Revenues	1.297.151	1.580.602	—
Jumlah Hasil Jasa Asuransi Bersih Total Net insurance Service Result	153.613	157.483	—
Pendapatan Investasi Investment Income	16.343	61.289	—
Beban Usaha Operating Expenses	51.173	68.938	—
Laba Setelah Pajak Profit After Tax	21.650	48.161	—
Laba Komprehensif Comprehensive Income	37.626	42.178	—
Rasio Keuangan Financial Ratio			
Rasio Solvabilitas (RBC)—Konvensional (PSAK 104) Solvency Ratio (RBC)—Conventional	189%	248%	197%
Rasio Solvabilitas (RBC)—Syariah Solvency Ratio (RBC)—Sharia	217%	285%	155%
Rasio Laba terhadap Aset Return on Assets	3%	3%	—
Rasio Laba terhadap Ekuitas Return on Equity	5%	6%	—
Rasio Laba terhadap Pendapatan Jasa Asuransi Net Profit to Insurance Service Revenue	3%	3%	—
Rasio Liabilitas terhadap Aset Liabilities to Assets	49%	57%	51%
Rasio Liabilitas terhadap Ekuitas Liabilities to Equity	97%	134%	104%

Laporan Keuangan Audited tahun 2025 menggunakan PSAK 117 dan dilakukan restatement/ penyajian kembali untuk laporan posisi keuangan selama 3 (tiga) tahun (2023, 2024, 2025) dan laporan laba (rugi) komprehensif selama 2 (dua) tahun (2024 dan 2025).

The 2025 audited financial statements use PSAK 117 and are restatement for the financial position statements for 3 (three) years (2023, 2024, 2025) and comprehensive income (loss) statements for 2 (two) years (2024 and 2025).