

## Ikhtisar Keuangan Financial Highlights

(dalam Rp jutaan kecuali LPS)

(in millions of rupiah except EPS)

Untuk Periode	2022	2021	2020	2019	2018	For period
Pendapatan Premi Bruto	2,198,291	1,772,222	1,485,450	1,468,827	1,131,106	Gross Premium Income
Premi Retensi Sendiri	2,018,419	1,600,832	1,323,683	1,189,869	936,702	Own Retention Premium
Hasil Underwriting	404,681	308,135	309,122	334,876	311,766	Underwriting Results
Hasil Investasi	31,806	27,489	29,950	24,782	40,722	Investment Income
Laba Usaha	84,740	57,698	63,624	60,585	51,547	Operating Profit
Laba Bersih	86,498	64,959	65,549	62,868	76,592	Net Profit
Laba Komprehensif	81,808	59,864	76,278	61,534	70,945	Comprehensive Income
Laba Bersih yang dapat diatribusikan kepada :						Net Income that can be attributable to
Pemilik entitas induk	86,492	64,957	65,545	62,865	76,589	Owner of the parent entity
Kepentingan Non-Pengendali	5	2	4	3	3	Non-controlling interests
Laba Komprehensif yang dapat diatribusikan kepada :						Comprehensive Income that can be attributable to
Pemilik entitas induk	81,803	59,862	76,274	61,531	70,941	Owner of the parent entity
Kepentingan Non-Pengendali	5	2	4	3	3	Non-controlling interests
Laba Per Saham (LPS)	284	213	215	269	357	Earnings Per Share (EPS)
Posisi Akhir Tahun						End of Year Position
Jumlah Aset	1,627,242	1,411,160	1,516,563	1,548,002	1,478,007	Total Assets
Jumlah Investasi	653,254	546,608	546,415	549,012	562,310	Total Investment
Jumlah Liabilitas	1,013,124	862,114	1,013,382	1,104,713	1,072,222	Total Liabilities
Ekuitas	614,118	549,046	503,181	443,289	405,785	Equity
Modal Disetor	152,142	152,142	152,142	117,032	107,280	Paid-up Capital
Modal Kerja Bersih	599,453	496,680	495,050	486,369	449,986	Net Working Capital
Jumlah Saham Beredar (jutaan)	304	304	304	234	215	Number of Outstanding Shares (millions)
Rasio Solvabilitas & Profitabilitas						Solvency & Profitability Ratios
Rasio Solvabilitas (RBC) - Konvensional	193%	168%	157%	151%	151%	Solvency Ratio (RBC) - Conventional
Rasio Solvabilitas (RBC) - Syariah	178%	173%	173%	194%	326%	Solvency Ratio (RBC) - Sharia
Rasio Liabilitas terhadap Ekuitas	165%	157%	201%	249%	264%	Liabilities to Equity Ratio
Rasio Liabilitas terhadap Aset	62%	61%	67%	71%	73%	Liabilities to Assets Ratio
Rasio Laba Bersih terhadap Ekuitas	14%	12%	13%	14%	19%	Return On Equity
Rasio Laba Bersih terhadap Aset	5%	5%	4%	4%	5%	Return On Asset
Rasio Laba Bersih dengan Pendapatan Premi Bruto	4%	4%	4%	4%	7%	Ratio of Net Income to Gross Premium Income
Rasio Underwriting	18%	17%	21%	23%	28%	Underwriting Ratio
Rasio Klaim Bruto	53%	59%	59%	58%	50%	Gross Claim Ratio
Rasio Beban Komisi Bruto	22%	21%	21%	21%	21%	Gross Commission Ratio
Rasio Hasil Investasi	5%	5%	5%	4%	7%	Investment Yield Ratio
Rasio Likuiditas						Liquidity Ratio
Rasio Aset Lancar terhadap						Current Ratio
Liabilitas Lancar	188%	188%	168%	162%	158%	
Rasio Investasi terhadap Cadangan						Investment to Net Technical
Teknis Netto	121%	118%	116%	117%	125%	Reserve Ratio
Rasio Teknis						Technical Ratio
Rasio Premi Retensi Sendiri						Own Retention Premium Ratio
terhadap Ekuitas	329%	292%	263%	268%	231%	to Equity