

LAPORAN KEUANGAN

Per 30 September 2022 dan 30 September 2023

| LAPORAN POSISI KEUANGAN | | | | | | LAPORAN LABA (RUGI) KOMPREHENSIF | | | | | | INDIKATOR KESEHATAN KEUANGAN | | | | | |
|---|--|-------------------|-------------------|------------------------|--|--|-------------------|--------|--|-------------------|-------------------|---|--|-------------------|-------------------|--|--|
| (dalam jutaan rupiah) | | | | | | (dalam jutaan rupiah) | | | | | | (dalam jutaan rupiah) | | | | | |
| ASET | | 30 September 2022 | 30 September 2023 | LIABILITAS DAN EKUITAS | | 30 September 2022 | 30 September 2023 | URAIAN | | 30 September 2022 | 30 September 2023 | URAIAN | | 30 September 2022 | 30 September 2023 | | |
| I. INVESTASI | | | | | | I. UTANG | | | | | | PEMENUHAN TINGKAT SOLVABILITAS | | | | | |
| 1 Deposito Berjangka | | | | | | 1 Utang Klaim | | | | | | A. Tingkat Solvabilitas | | | | | |
| 2 Sertifikat Deposito | | | | | | 2 Utang Koasuransi | | | | | | a. Aset Yang Diperkenankan | | | | | |
| 3 Saham | | | | | | 3 Utang Reasuransi | | | | | | b. Liabilitas (kecuali Pinjaman Subordinasi) | | | | | |
| 4 Obligasi Korporasi | | | | | | 4 Utang Komisi | | | | | | c. Jumlah Tingkat Solvabilitas | | | | | |
| 5 MTN | | | | | | 5 Utang Pajak | | | | | | B. Modal Minimum Berbasis Risiko (MMBR) | | | | | |
| 6 Surat Berharga yang Diterbitkan oleh Negara RI | | | | | | 6 Biaya yang Masih Harus Dibayar | | | | | | a. Risiko Kredit | | | | | |
| 7 Surat Berharga yang Diterbitkan oleh Negara Selain Negara RI | | | | | | 7 Utang Lain | | | | | | b. Risiko Likuiditas | | | | | |
| 8 Surat Berharga yang Diterbitkan oleh Bank Indonesia | | | | | | 8 Jumlah Utang (1 s/d 7) | | | | | | c. Risiko Pasar | | | | | |
| 9 Surat Berharga yang Diterbitkan oleh Lembaga Multinasional | | | | | | 94.064,30 | | | | | | d. Risiko Asuransi | | | | | |
| 10 Reksa Dana | | | | | | 93.182,65 | | | | | | e. Risiko Operasional | | | | | |
| 11 Efek Beragun Aset | | | | | | II. CADANGAN TEKNIS | | | | | | f. Jumlah MMBR | | | | | |
| 12 Dana Investasi Real Estat | | | | | | 9 Cadangan Premi | | | | | | C. Kelebihan (Kekurangan) Tingkat Solvabilitas | | | | | |
| 13 REPO | | | | | | 10 Cadangan Atas Premi Yang Belum Merupakan Pendapatan | | | | | | D. Rasio Pencapaian (%) ^{*)} | | | | | |
| 14 Penyetaraan Langsung | | | | | | 11 Cadangan Klaim | | | | | | Rasio Selain Tingkat Solvabilitas | | | | | |
| 15 Tanah, Bangunan dengan Hak Strata, atau Tanah dengan Bangunan, untuk Investasi | | | | | | 12 Cadangan atas Risiko Bencana (Catastrophic) | | | | | | a. Rasio Kecukupan Investasi (%) | | | | | |
| 16 Pembiayaan Melalui Kerjasama dengan Pihak Lain (Executing) | | | | | | 761,61 | | | | | | b. Rasio Likuiditas (%) | | | | | |
| 17 Emas Murni | | | | | | 13 Jumlah Cadangan Teknis (9 s/d 12) | | | | | | c. Rasio Perimbangan Hasil Investasi dengan Pendapatan Premi Neto (%) | | | | | |
| 18 Pinjaman yang Dijamin dengan Hak Tanggungan | | | | | | 158.544,47 | | | | | | d. Rasio Beban (Klaim, Usaha, dan Komisi) terhadap Pendapatan Premi Neto (%) | | | | | |
| 19 Pinjaman Polis | | | | | | 184.630,99 | | | | | | Keterangan : | | | | | |
| 20 Obligasi Daerah | | | | | | 14 Jumlah Liabilitas (8 + 13) | | | | | | *) Sesuai dengan ketentuan Pasal 3 ayat (1), ayat (2), dan ayat (3) Peraturan Otoritas Jasa Keuangan nomor 71/POJK.05/2016 tentang Kesehatan Keuangan Perusahaan Asuransi dan Perusahaan Reasuransi, rasio pencapaian tingkat solvabilitas sekurang-kurangnya adalah 100% dengan target internal paling rendah 120% dari MMBR | | | | | |
| 21 Dana Investasi Infrastruktur Berbentuk Kontrak Investasi Kolektif | | | | | | 15 Pinjaman Subordinasi | | | | | | Catatan : | | | | | |
| 22 Investasi Lain | | | | | | 16 Modal Disetor | | | | | | a. Angka (nilai) yang disajikan pada Laporan Posisi Keuangan dan Laporan Laba Rugi Komprehensif berdasarkan SAK (Unaudited) | | | | | |
| 23 Jumlah Investasi (1 s/d 22) | | | | | | 17 Agio Saham | | | | | | b. Kurs pada tanggal 30 September 2022, 1 US \$: Rp 15.247,- | | | | | |
| 293.595,23 | | | | | | 18 Saldo Laba | | | | | | Kurs pada tanggal 30 September 2023, 1 US \$: Rp 15.526,- | | | | | |
| 322.855,61 | | | | | | 19 Komponen Ekuitas Lainnya | | | | | | | | | | | |
| II. BUKAN INVESTASI | | | | | | 20 Jumlah Ekuitas (16 s/d 19) | | | | | | | | | | | |
| 24 Kas dan Bank | | | | | | 181.087,61 | | | | | | | | | | | |
| 25 Tagihan Premi Penutupan Langsung | | | | | | 180.215,39 | | | | | | | | | | | |
| 26 Tagihan Premi Reasuransi | | | | | | 21 Jumlah Liabilitas dan Ekuitas (14 + 15 + 20) | | | | | | | | | | | |
| 27 Aset Reasuransi | | | | | | 433.696,38 | | | | | | | | | | | |
| 28 Tagihan Klaim Koasuransi | | | | | | 458.029,03 | | | | | | | | | | | |
| 29 Tagihan Klaim Reasuransi | | | | | | | | | | | | | | | | | |
| 30 Tagihan Investasi | | | | | | | | | | | | | | | | | |
| 31 Tagihan Hasil Investasi | | | | | | | | | | | | | | | | | |
| 32 Bangunan dengan Hak Strata atau Tanah dengan Bangunan untuk Dipakai Sendiri | | | | | | | | | | | | | | | | | |
| 33 Biaya Akuisisi yang Ditangguhkan | | | | | | | | | | | | | | | | | |
| 34 Aset Tetap Lain | | | | | | | | | | | | | | | | | |
| 35 Aset Lain | | | | | | | | | | | | | | | | | |
| 36 Jumlah Bukan Investasi (24 s/d 35) | | | | | | | | | | | | | | | | | |
| 140.101,15 | | | | | | | | | | | | | | | | | |
| 135.173,42 | | | | | | | | | | | | | | | | | |
| 433.696,38 | | | | | | | | | | | | | | | | | |
| 458.029,03 | | | | | | | | | | | | | | | | | |
| III. EKUITAS | | | | | | | | | | | | | | | | | |
| 16 Modal Disetor | | | | | | | | | | | | | | | | | |
| 17 Agio Saham | | | | | | | | | | | | | | | | | |
| 18 Saldo Laba | | | | | | | | | | | | | | | | | |
| 19 Komponen Ekuitas Lainnya | | | | | | | | | | | | | | | | | |
| 20 Jumlah Ekuitas (16 s/d 19) | | | | | | | | | | | | | | | | | |
| 181.087,61 | | | | | | | | | | | | | | | | | |
| 180.215,39 | | | | | | | | | | | | | | | | | |
| 433.696,38 | | | | | | | | | | | | | | | | | |
| 458.029,03 | | | | | | | | | | | | | | | | | |
| IV. KEMERDEKAAN KEUANGAN | | | | | | | | | | | | | | | | | |
| KOMISARIS DAN DIREKSI | | | | | | REASURADUR UTAMA | | | | | | | | | | | |
| DEWAN KOMISARIS | | | | | | NAMA REASURADUR | | | | | | % | | | | | |
| KOMISARIS UTAMA : DIMAS TEGUH MULYANTO | | | | | | Reasuransi Dalam Negeri | | | | | | 51,71% | | | | | |
| KOMISARIS INDEPENDEN : DANI HAMDANI | | | | | | 1. PT Indo Perka Sukses Jaya Reasuransi | | | | | | 46,85% | | | | | |
| KOMISARIS INDEPENDEN : GALUH ELRITA | | | | | | 2. PT Tugu Reasuransi Indonesia | | | | | | 1,44% | | | | | |
| DIREKSI | | | | | | 3. PT Reasuransi Nusantara Makmur | | | | | | | | | | | |
| DIREKTUR UTAMA : KUKUH PRIHADI | | | | | | 4. - | | | | | | | | | | | |
| DIREKTUR KEPATUHAN : SUHARYONO HADI SUMARNO | | | | | | Reasuransi Luar Negeri | | | | | | | | | | | |
| DIREKTUR : LAKSMI DEWI | | | | | | 1. - | | | | | | | | | | | |
| PEMILIK PERUSAHAAN | | | | | | 2. - | | | | | | | | | | | |
| 1. PT NASIONAL INVESTINDO PERKASA | | | | | | 99,00% | | | | | | | | | | | |
| 2. PT BHAKTI ARTHA GLOBAL | | | | | | 1,00% | | | | | | | | | | | |
| 112.383,12 | | | | | | | | | | | | | | | | | |
| (21.948,37) | | | | | | | | | | | | | | | | | |
| 125,13 | | | | | | | | | | | | | | | | | |
| 90.559,87 | | | | | | 78.264,93 | | | | | | | | | | | |
| 29.437,92 | | | | | | 28.184,77 | | | | | | | | | | | |
| - | | | | | | - | | | | | | | | | | | |
| 19,09 | | | | | | 46,17 | | | | | | | | | | | |
| 120.016,88 | | | | | | 106.495,86 | | | | | | | | | | | |
| BEBAN | | | | | | | | | | | | | | | | | |
| Klaim dan Manfaat | | | | | | | | | | | | | | | | | |
| a. Klaim dan Manfaat Dibayar | | | | | | 68.928,88 | | | | | | 70.477,01 | | | | | |
| b. Klaim Penebusan Unit | | | | | | - | | | | | | - | | | | | |
| c. Klaim Reasuransi | | | | | | (12.788,55) | | | | | | (22.906,58) | | | | | |
| d. Kenaikan (Penurunan) Cadangan Premi | | | | | | 28.969,51 | | | | | | 28.937,95 | | | | | |
| e. Kenaikan (Penurunan) Cadangan Klaim | | | | | | (10.734,31) | | | | | | (7.803,56) | | | | | |
| f. Kenaikan (Penurunan) Cadangan atas Risiko Bencana (Catastrophic) | | | | | | 137,98 | | | | | | 87,69 | | | | | |
| Jumlah Beban Klaim dan Manfaat | | | | | | 74.513,61 | | | | | | 68.792,50 | | | | | |
| Biaya Akuisisi | | | | | | | | | | | | | | | | | |
| a. Beban Komisi - Tahun Pertama | | | | | | 22.507,27 | | | | | | 16.349,93 | | | | | |
| b. Beban Komisi - Tahun Lanjutan | | | | | | - | | | | | | - | | | | | |
| c. Beban Komisi - Overriding | | | | | | - | | | | | | - | | | | | |
| d. Beban Lainnya | | | | | | 64,34 | | | | | | 43,93 | | | | | |
| Jumlah Biaya Akuisisi | | | | | | 22.571,60 | | | | | | 16.393,86 | | | | | |
| Jumlah Beban Asuransi | | | | | | 97.085,11 | | | | | | 85.186,36 | | | | | |
| Beban Usaha | | | | | | | | | | | | | | | | | |
| a. Beban Pemasaran | | | | | | 271,33 | | | | | | 522,06 | | | | | |
| b. Beban Umum & Administrasi | | | | | | - | | | | | | - | | | | | |
| - Beban Pegawai dan Pengurus | | | | | | 14.199,43 | | | | | | 14.848,91 | | | | | |
| - Beban Pendidikan dan Pelatihan | | | | | | 44,79 | | | | | | 181,83 | | | | | |
| - Beban Umum dan Administrasi Lainnya | | | | | | 3.891,02 | | | | | | 5.502,20 | | | | | |
| c. Beban Manajemen | | | | | | - | | | | | | - | | | | | |
| d. Beban Mortalitas | | | | | | - | | | | | | - | | | | | |
| e. Beban Usaha Lainnya | | | | | | 6,06 | | | | | | 5,11 | | | | | |
| Jumlah Beban Usaha | | | | | | 18.412,62 | | | | | | 21.060,12 | | | | | |
| Jumlah Beban | | | | | | 115.497,73 | | | | | | 106.246,49 | | | | | |
| Kenaikan (Penurunan) Nilai Aset | | | | | | | | | | | | | | | | | |
| 20 Laba (Rugi) Sebelum Pajak | | | | | | 4.519,14 | | | | | | 249,38 | | | | | |
| 21 Beban (Manfaat) Pajak Penghasilan | | | | | | - | | | | | | - | | | | | |
| 22 Laba (Rugi) Setelah Pajak | | | | | | 4.519,14 | | | | | | 249,38 | | | | | |
| 23 Pendapatan Komprehensif Lain | | | | | | (1.265,31) | | | | | | (7.029,06) | | | | | |
| 24 Total Laba (Rugi) Komprehensif | | | | | | 3.253,84 | | | | | | (6.779,69) | | | | | |

Jakarta, Oktober 2023
S.E. & ODireksi
PT Asuransi Jiwa Nasional