

**PT Asuransi Bintang Tbk  
dan Entitas Anak/*and Its Subsidiary***

Laporan Keuangan Konsolidasian/  
*Consolidated Financial Statements*  
Untuk Tahun-tahun yang Berakhir 31 Desember 2021 dan 2020/  
*For the Years Ended December 31, 2021 and 2020*

**PT ASURANSI BINTANG Tbk DAN ENTITAS ANAK/AND ITS SUBSIDIARY**  
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## Laporan Auditor Independen

No. 00369/2.1090/AU.1/08/0154-1/1/III/2022

Pemegang Saham, Dewan Komisaris, dan Direksi  
PT Asuransi Bintang Tbk

Kami telah mengaudit laporan keuangan konsolidasian PT Asuransi Bintang Tbk (Perusahaan) dan entitas anaknya terlampir, yang terdiri dari laporan posisi keuangan konsolidasian tanggal 31 Desember 2021, serta laporan laba rugi dan penghasilan komprehensif lain konsolidasian, laporan perubahan ekuitas konsolidasian, dan laporan arus kas konsolidasian untuk tahun yang berakhir pada tanggal tersebut, dan suatu ikhtisar kebijakan akuntansi signifikan dan informasi penjelasan lainnya.

### ***Tanggung jawab manajemen atas laporan keuangan***

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan konsolidasian tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan konsolidasian yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

### ***Tanggung jawab auditor***

Tanggung jawab kami adalah untuk menyatakan suatu opini atas laporan keuangan konsolidasian tersebut berdasarkan audit kami. Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Standar tersebut mengharuskan kami untuk mematuhi ketentuan etika serta merencanakan dan melaksanakan audit untuk memperoleh keyakinan memadai tentang apakah laporan keuangan konsolidasian tersebut bebas dari kesalahan penyajian material.

## Independent Auditors' Report

No. 00369/2.1090/AU.1/08/0154-1/1/III/2022

The Stockholders, Board of Commissioners, and Directors  
PT Asuransi Bintang Tbk

We have audited the accompanying consolidated financial statements of PT Asuransi Bintang Tbk (the Company) and its subsidiary, which comprise the consolidated statement of financial position as of December 31, 2021, and the consolidated statement of profit or loss and other comprehensive income, statement of changes in equity, and statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

### ***Management's responsibility for the financial statements***

Management is responsible for the preparation and fair presentation of such consolidated financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

### ***Auditors' responsibility***

Our responsibility is to express an opinion on such consolidated financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether such consolidated financial statements are free from material misstatement.

Suatu audit melibatkan pelaksanaan prosedur untuk memperoleh bukti audit tentang angka-angka dan pengungkapan dalam laporan keuangan. Prosedur yang dipilih bergantung pada pertimbangan auditor, termasuk penilaian atas risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan. Dalam melakukan penilaian risiko tersebut, auditor mempertimbangkan pengendalian internal yang relevan dengan penyusunan dan penyajian wajar laporan keuangan entitas untuk merancang prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektifitasan pengendalian internal entitas. Suatu audit juga mencakup pengevaluasian atas ketepatan kebijakan akuntansi yang digunakan dan kewajaran estimasi akuntansi yang dibuat oleh manajemen, serta pengevaluasian atas penyajian laporan keuangan secara keseluruhan.

Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

#### **Opini**

Menurut opini kami, laporan keuangan konsolidasian terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan konsolidasian PT Asuransi Bintang Tbk dan entitas anaknya tanggal 31 Desember 2021, serta kinerja keuangan dan arus kas konsolidasiannya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

#### **Hal lain**

Audit kami atas laporan keuangan konsolidasian Perusahaan dan entitas anaknya pada tanggal dan untuk tahun yang berakhir 31 Desember 2021 terlampir dilaksanakan dengan tujuan untuk merumuskan suatu opini atas laporan keuangan konsolidasian tersebut secara keseluruhan. Informasi keuangan Perusahaan (entitas induk) terlampir, yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2021, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, dan informasi tambahan lainnya (secara kolektif disebut sebagai "Informasi Keuangan Entitas Induk"), yang disajikan sebagai informasi tambahan terhadap laporan keuangan konsolidasian terlampir, disajikan untuk tujuan analisis tambahan dan bukan merupakan bagian dari laporan keuangan konsolidasian terlampir yang diharuskan menurut Standar Akuntansi Keuangan di Indonesia. Informasi Keuangan Entitas Induk merupakan tanggung jawab manajemen serta dihasilkan dari dan berkaitan secara langsung dengan catatan akuntansi dan catatan lainnya yang mendasarinya yang digunakan untuk menyusun laporan keuangan konsolidasian terlampir. Informasi Keuangan Entitas Induk telah menjadi objek prosedur audit yang diterapkan dalam audit atas laporan keuangan konsolidasian terlampir berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Menurut opini kami, Informasi Keuangan Entitas Induk disajikan secara wajar, dalam semua hal yang material, berkaitan dengan laporan keuangan konsolidasian terlampir secara keseluruhan.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

#### **Opinion**

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of PT Asuransi Bintang Tbk and its subsidiary as of December 31, 2021, and their consolidated financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

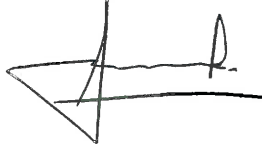
#### **Other matter**

Our audit of the accompanying consolidated financial statements of the Company and its subsidiary as of and for the year ended December 31, 2021, was performed for the purpose of forming an opinion on such consolidated financial statements taken as a whole. The accompanying financial information of the Company (parent entity), which comprises the statement of financial position as of December 31, 2021, and the statement of profit or loss and other comprehensive income, statement of changes in equity, and statement of cash flows for the year then ended, and other supplementary information (collectively referred to as the "Parent Entity Financial Information"), which is presented as a supplementary information to the accompanying consolidated financial statements, is presented for the purposes of additional analysis and is not a required part of the accompanying consolidated financial statements under Indonesian Financial Accounting Standards. The Parent Entity Financial Information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the accompanying consolidated financial statements. The Parent Entity Financial Information has been subjected to the auditing procedures applied in the audit of the accompanying consolidated financial statements in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. In our opinion, the Parent Entity Financial Information is fairly stated, in all material respects, in relation to the accompanying consolidated financial statements taken as a whole.

Opini atas laporan keuangan cabang syariah kami laporkan secara terpisah kepada manajemen dalam laporan kami No. 00007/2.1090/AK/08/0154/1/III/2022 tanggal 29 Maret 2022.

The opinion on financial statements of the sharia branch is reported to the management in our separate report No. 00007/2.1090/AK/08/0154/1/III/2022 dated March 29, 2022.

MIRAWATI SENSI IDRIS



Jacinta Mirawati

Izin Akuntan Publik No. AP.0154/*Certified Public Accountant License No. AP. 0154*

30 Maret 2022/*March 30, 2022*

SURAT PERNYATAAN DIREKSI  
TENTANG TANGGUNG JAWAB ATAS  
LAPORAN KEUANGAN KONSOLIDASIAN  
UNTUK TAHUN-TAHUN YANG BERAKHIR  
31 DESEMBER 2021 DAN 2020

DIRECTOR'S STATEMENT  
ON THE RESPONSIBILITY FOR CONSOLIDATED  
FINANCIAL STATEMENTS  
FOR THE YEARS ENDED  
DECEMBER 31, 2021 AND 2020

**PT ASURANSI BINTANG TBK DAN ENTITAS ANAK/AND ITS SUBSIDIARY**

Kami yang bertanda tangan di bawah ini:

We, the undersigned:

- |  |   |
|--|---|
| <p>1. Nama/Name<br/>Alamat Kantor/Office Address<br/>Alamat Domisili/sesuai KTP atau Kartu Identitas lain/Residential Address<br/><i>/in accordance with Personal Identity Card</i><br/>Nomor Telepon/Telephone Number<br/>Jabatan/Title</p> | <p>: Hastanto Sri Margi Widodo<br/>: Jl. RS. Fatmawati No. 32 Jakarta Selatan 12430<br/>: Permata Puri Blok A-3 No. 3RT 001/RW 009<br/>Cisalak Pasar, Cimanggis, Depok<br/>Jawa Barat<br/>: (021) 759 02777<br/>: Presiden Direktur</p> |
| <p>2. Nama/Name<br/>Alamat Kantor/Office Address<br/>Alamat Domisili/sesuai KTP atau Kartu Identitas lain/Residential Address<br/><i>/in accordance with Personal Identity Card</i><br/>Nomor Telepon/Telephone Number<br/>Jabatan/Title</p> | <p>: Jenny Cardo Manurung<br/>: Jl. RS. Fatmawati No. 32 Jakarta Selatan 12430<br/>: Jl. Kemang Amaris Raya Blok AT-7<br/>RT 006/RW 036, Bojong Rawa Lumbu, Bekasi<br/>Jawa Barat<br/>: (021) 759 02777<br/>: Direktur</p>              |

menyatakan bahwa:

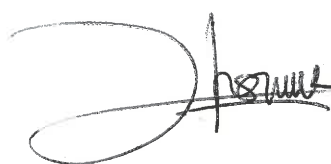
State that:

- |  |  |
|--|--|
| <p>1. Bertanggung jawab atas penyusunan dan penyajian laporan keuangan konsolidasian untuk tahun-tahun yang berakhir 31 Desember 2021 dan 2020.</p> <p>2. Laporan keuangan konsolidasian Perusahaan dan entitas anak tersebut telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia.</p> <p>3. a. Semua informasi dalam laporan keuangan konsolidasian Perusahaan dan entitas anak tersebut telah dimuat secara lengkap dan benar, dan<br/>b. Laporan keuangan konsolidasian Perusahaan dan entitas anak tersebut tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material.</p> <p>4. Bertanggung jawab atas sistem pengendalian intern dalam Perusahaan dan entitas anak.</p> | <p>1. We are responsible for the preparation and presentation of the Companies' and its subsidiary's consolidated financial statements for the years ended December 31, 2021 and 2020.</p> <p>2. The Company and its subsidiary's consolidated financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards.</p> <p>4. a. All information has been fully and correctly disclosed in the Company and its subsidiary's consolidated financial statements, and<br/>b. The Company and its subsidiary's consolidated financial statements do not contain materially misleading information or facts, and do not conceal any information or facts.</p> <p>4. We are responsible for the Company and its subsidiary's internal control system.</p> |
|--|--|

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement has been made truthfully.

30 Maret 2022/March 30, 2022



**Hastanto Sri Margi Widodo**  
Direktur Utama/President Director




**Jenny Cardo Manurung**  
Direktur/ Director

	2021	Catatan/ Notes	2020	
<b>ASET</b>				<b>ASSETS</b>
Kas dan bank	19.190.886	4	26.810.850	Cash on hand and in banks
Piutang premi		5		Premiums receivable
Pihak berelasi	381.335	33	1.246.808	Related party
Pihak ketiga - setelah dikurangi cadangan kerugian penurunan nilai masing-masing sebesar Rp 1.965.619 dan Rp 1.771.771 pada tanggal 31 Desember 2021 dan 2020	105.762.931		118.590.809	Third parties - net of allowance for impairment of Rp 1,965,619 and Rp 1,771,771 as of December 31, 2021 and 2020, respectively
Piutang reasuransi - setelah dikurangi cadangan kerugian penurunan nilai masing-masing sebesar Rp 295.717 pada tanggal 31 Desember 2021 dan 2020	38.392.671	6	26.371.721	Reinsurance receivables - net of allowance for impairment of Rp 295,717 as of December 2021 and 2020
Piutang lain-lain - setelah dikurangi cadangan kerugian penurunan nilai masing-masing sebesar Rp 2.345.260 pada tanggal 31 Desember 2021 dan 2020	4.686.914	7	4.727.059	Other receivables - net of allowance for impairment of Rp 2,345,260 as of December 31, 2021 and 2020, respectively
Investasi		8		Investments
Deposito berjangka	68.189.381		100.577.266	Time deposits
Efek ekuitas diperdagangkan	603.665		618.749	Trading equity securities
Unit penyertaan reksadana	69.080.374		21.646.177	Mutual funds
Efek tersedia untuk dijual				Available-for-sale investments
Efek ekuitas	1.491.827		1.528.415	Equity securities
Efek utang	58.854.734		56.925.260	Debt securities
Penyertaan lain	6.359.462		6.729.951	Other investments
Sukuk	2.320.336		15.450.006	Sukuk
Properti investasi	126.086.716		101.219.947	Investment properties
Logam mulia	83.738		96.500	Metals
Aset reasuransi	278.958.493	9	249.459.844	Reinsurance assets
Aset tetap - setelah dikurangi akumulasi penyusutan masing-masing sebesar Rp 29.556.696 dan Rp 28.219.833 pada tanggal 31 Desember 2021 dan 2020	155.679.201	10	125.064.327	Property and equipment - net of accumulated depreciation of Rp 29,556,696 and Rp 28,219,833 as of December 31, 2021 and 2020, respectively
Aset tak-berwujud - setelah dikurangi akumulasi amortisasi masing-masing sebesar Rp 10.553.667 dan Rp 10.398.629 pada tanggal 31 Desember 2021 dan 2020	52.800	11	207.838	Intangible assets - net of accumulated amortization of Rp 10,553,667 and Rp 10,398,629 as of December 31, 2021 and 2020, respectively
Aset pajak tangguhan - bersih	15.984.811	31	11.370.994	Deferred tax assets - net
Biaya dibayar dimuka	1.100.960		1.688.785	Prepaid expenses
Aset lain-lain				Other assets
Pihak berelasi	598.362		518.470	Related parties
Pihak ketiga	797.555		919.407	Third parties
<b>JUMLAH ASET</b>	<b>954.657.152</b>		<b>871.769.183</b>	<b>TOTAL ASSETS</b>

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

	2021	Catatan/ Notes	2020	
<b>LIABILITAS DAN EKUITAS</b>				<b>LIABILITIES AND EQUITY</b>
<b>LIABILITAS</b>				<b>LIABILITIES</b>
Utang klaim pihak ketiga	15.889.386	12	4.804.212	Claims payable third parties
Utang reasuransi	77.344.214	13	65.611.777	Reinsurance payables
Utang komisi	6.962.375	14	7.793.954	Commissions payable
Utang pajak	1.836.774	15	1.947.286	Taxes payable
Liabilitas imbalan kerja jangka panjang	13.044.864	30	14.956.979	Long-term employee benefits liability
Beban akrual	12.163.370	16	10.992.875	Accrued expenses
Liabilitas kontrak asuransi	459.769.140	17	441.066.879	Insurance contract liabilities
Utang lain-lain	11.904.562	18	10.823.490	Other liabilities
Jumlah Liabilitas	<u>598.914.685</u>		<u>557.997.452</u>	Total Liabilities
<b>EKUITAS</b>				<b>EQUITY</b>
<b>Ekuitas yang Dapat Diatribusikan kepada Pemilik Entitas</b>				<b>Equity Attributable to Owners of the Parent Company</b>
Modal dasar - 640.000.000 saham dengan nilai nominal Rp 250 (Rupiah penuh) per saham				Authorized - 640,000,000 shares with Rp 250 (In full Rupiah) par value per share
Modal ditempatkan dan disetor penuh 348.386.472 saham	87.096.618	20	87.096.618	Issued and paid-up 348,386,472 shares
Tambahan modal disetor	50.000	21	50.000	Additional paid-in capital
Biaya emisi saham	(740.706)		(740.706)	Stock issuance cost
Keuntungan belum direalisasi atas perubahan nilai wajar efek tersedia untuk dijual	3.036.007	8	5.346.738	Unrealized gain on changes in fair value of available for sale investments
Surplus revaluasi aset tetap	99.034.938	10	72.764.255	Revaluation Increment in value of Property and equipment
Saldo laba				Retained earnings
Telah ditentukan penggunaannya	12.463.329	22	11.279.914	Appropriated
Belum ditentukan penggunaannya	154.643.305		137.830.672	Unappropriated
Jumlah Ekuitas yang dapat diatribusikan kepada Pemilik Entitas	<u>355.583.491</u>		<u>313.627.491</u>	Total Equity Attributable to Owners of the Parent Company
Kepentingan nonpengendali	158.976	23	144.240	Non-controlling Interests
Jumlah Ekuitas	<u>355.742.467</u>		<u>313.771.731</u>	Total Equity
<b>JUMLAH LIABILITAS DAN EKUITAS</b>	<u>954.657.152</u>		<u>871.769.183</u>	<b>TOTAL LIABILITIES AND EQUITY</b>



Ekuitas yang Dapat Diatribusikan kepada Pemilik Entitas Induk/Equity Attributable to Owners of the Company												
Catatan/ Notes	Modal Ditempatkan dan Disetor/ Issued and Paid Up Capital Stock	Tambah Modal Disetor/ Additional Paid-in Capital	Biaya Emisi Saham/ Stock Issuance Costs	Keuntungan Belum Direalisasi atas Perubahan Nilai Wajar Efek Tersedia untuk Dijual/ Unrealized Gain on Changes in Fair Value of AFS Investments	Surplus Revaluasi Aset Tetap/ Revaluation Increment in Value of Property and Equipment	Saldo Laba/ Retained Earnings		Jumlah Ekuitas/ Total Equity	Kepentingan Nonpengendali/ Non-Controlling Interests	Jumlah Ekuitas/ Total Equity		
						Telah Ditetapkan Pergunaannya/ Appropriated	Belum Ditetapkan/ Pergunaannya/ Unappropriated					
	87.096.618	50.000	(740.706)	2.818.555	79.259.353	10.879.461	111.988.213	291.351.494	134.004	291.485.498		<b>Balance as of January 1, 2020</b>
												<b>Comprehensive income</b>
												Profit for the year
												<b>Other comprehensive income (loss)</b>
												Loss on revaluation of land and buildings
												Reclassification of revaluation increment in value of property and equipment to retained earnings
												Remeasurement of defined benefit liability-net
												Unrealized gain on change in fair value of AFS investments-net
												Total comprehensive income
												<b>Transactions with owners</b>
												Cash dividend
												Dividend through profit certificates
												Total transactions with owners
												Appropriation for general reserve
	87.096.618	50.000	(740.706)	5.346.738	72.764.255	11.279.914	137.830.672	313.627.491	144.240	313.771.731		<b>Balance as of December 31, 2020</b>
												<b>Comprehensive income</b>
												Profit for the year
												<b>Other comprehensive income (loss)</b>
												Gain on revaluation of land and buildings
												Reclassification of revaluation increment in value of property and equipment to retained earnings
												Remeasurement of defined benefit liability-net
												Unrealized loss on change in fair value of AFS investments-net
												Total comprehensive income
												<b>Transactions with owners</b>
												Cash dividend
												Dividend through profit certificates
												Total transactions with owners
												Appropriation for general reserve
	87.096.618	50.000	(740.706)	3.036.007	99.034.938	12.463.329	154.643.305	355.583.491	158.976	355.742.467		<b>Balance as of December 31, 2021</b>

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

	2021	2020	
<b>ARUS KAS DARI AKTIVITAS OPERASI</b>			<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>
Penerimaan dari:			Cash receipts from:
Premi	490.875.027	476.829.829	Premiums
Klaim reasuransi	96.838.184	112.666.474	Reinsurance claims
Lain-lain	1.510.140	3.409.211	Others
Pembayaran untuk:			Cash payments to/for:
Klaim	(162.216.185)	(197.264.648)	Claims
Premi reasuransi	(270.695.021)	(231.110.621)	Reinsurance premiums
Pegawai	(69.972.735)	(54.241.218)	Employees
Komisi	(19.479.312)	(32.374.454)	Commissions
Beban usaha	(74.392.402)	(83.448.621)	Operating expenses
Pajak penghasilan	-	(73.054)	Income tax
Pajak final	(32.419)	(32.661)	Final tax
Beban lain-lain	(684.024)	(1.372.764)	Other expenses
Kas Bersih Digunakan untuk Aktivitas Operasi	<u>(8.248.747)</u>	<u>(7.012.527)</u>	Net Cash Used In Operating Activities
<b>ARUS KAS DARI AKTIVITAS INVESTASI</b>			<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>
Pencairan deposito	214.408.350	431.140.965	Proceeds from termination of time deposits
Penerimaan hasil investasi	11.451.572	7.677.159	Investment income received
Hasil penjualan aset tetap	1.513.277	345.000	Proceeds from sale of property and equipment
Pembelian aset tetap	(4.397.894)	(1.877.921)	Acquisitions of property and equipment
Hasil penjualan (penempatan di) efek surat berharga - bersih	(36.234.001)	4.637.948	Proceeds from sale of (placement in) marketable securities - net
Penempatan deposito	<u>(182.020.465)</u>	<u>(430.843.400)</u>	Placements in time deposits
Kas Bersih Diperoleh dari Aktivitas Investasi	<u>4.720.839</u>	<u>11.079.751</u>	Net Cash Provided by Investing Activities
<b>ARUS KAS DARI AKTIVITAS PENDANAAN</b>			<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>
Pembayaran dividen	(3.483.865)	(1.985.802)	Dividend paid
Pembayaran liabilitas sewa	(330.477)	(576.015)	Payment of lease liability
Pembayaran tanda laba	<u>(188.650)</u>	<u>(106.000)</u>	Dividend payment through profit certificate
Kas Digunakan untuk Aktivitas Pendanaan	<u>(4.002.992)</u>	<u>(2.667.817)</u>	Cash Used in Financing Activities
<b>KĒNAIKAN (PENURUNAN) BERSIH KAS DAN BANK</b>	(7.530.900)	1.399.407	<b>NET INCREASE (DECREASE) IN CASH ON HAND AND IN BANKS</b>
<b>KAS DAN BANK PADA AWAL TAHUN</b>	26.810.850	25.446.117	<b>CASH ON HAND AND IN BANKS AT THE BEGINNING OF THE YEAR</b>
Pengaruh perubahan kurs mata uang asing	<u>(89.064)</u>	<u>(34.674)</u>	Effect of foreign exchange rate changes
<b>KAS DAN BANK PADA AKHIR TAHUN</b>	<u><u>19.190.886</u></u>	<u><u>26.810.850</u></u>	<b>CASH ON HAND AND IN BANKS AT THE END OF THE YEAR</b>

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.