

Message from PT Asuransi Bintang Tbk CEO

Dear Valued Customers and Business Partners,

Kindly please allow me to start my message by quoting Louise Phillippe on his famous quote:

“When darkness is at its darkest, a STAR shines the brightest”

Deeply understanding that our role as the hand that will provides the reliefs during the darkest unfortunate disaster for our customer, as well as the business partner you can always count on no matter how the situation is. We had fulfilled our promised during 1998 turmoil, Mega Kuningan bombing as well as the latest Lombok and Palu Mega Earth Quake and helps our customer and partner to rebuilds their business again.

As explicitly said by Pak Son, the owner of Mercure Palu during the Expedited Claim Payment Ceremony in Financial Hall Jakarta, Bintang had really been the Star that provides a light of hope in the darkest time of his life. An invaluable statement that justified the sole reasoning of our existence.

The Current deterioration of Covid-19 situation is not impacting only our customer and business partner but also impact PT Asuransi Bintang and our 28 branches across Indonesia. Nevertheless, as A Risk Management Company with a main competency in managing risk, the current disaster scenario is already being addressed, analysed and mitigated for several years already. With this letter I would provide you my personal assurance that Bintang is still be here for you during this darkest time.

For the whole four years, we had been successfully implementing strategical components that will enable us to serve you better in much more efficient ways. We had been successfully implement Geographically-independent servicing framework with QoS assurance that enable us to serve you from area with more efficient UMR, A GPS based attendance system and a 45-Poin Monthly KPI remuneration system to assure acceptable QoS, SLA and Sales achievement for the whole 400 plus employee. With totally self-

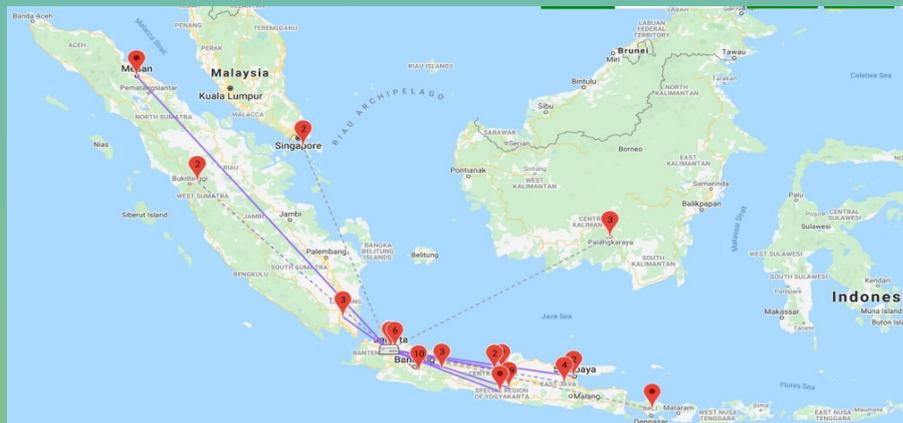
developed system and application, we had also assure that the Vendor Dependency Weakest-Link-In-Chain has been effectively eliminated.

The whole long term strategic (Code Name: Less-Office) had enable us to immediately embarked into a Fully-functional Virtual office operation without any service quality degradation while being fulfilled in the safety of employee's home. All Director's and division head rooms has been transformed into a Zoom meeting room available during office hours as shown in the picture below hosting up meeting even with bigger audience compared to the physical one.

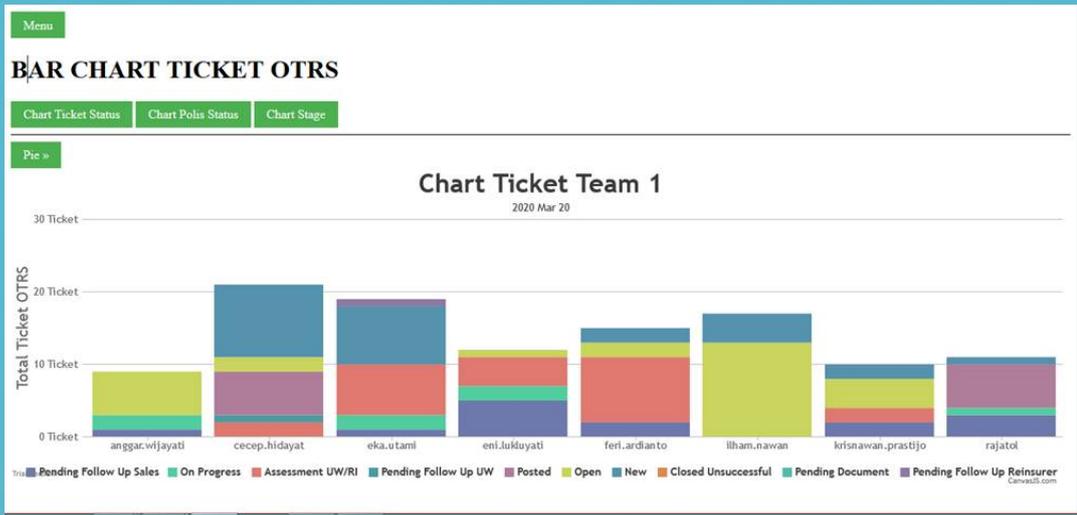


Bintang's CFO and CMO meeting on Zoom Web Meeting

The work activity in every home is continuously being monitored and supervised in real time to assure 99.9% service availability and with pre-emptive QoS assurance mechanism.



Further, online dashboard for all production and servicing activity also being utilized to assure the fulfilment of the stipulated 45-point-items KPI across company. The detailed team monitoring and job management had enabled us to still served all customer and partner regardless of employee location.



Unlike the shallow implementation of temporal Work From Home by decreasing Working hours or working Days which can not last long. Bintang’s Less-Office Work From Home is designed to be last for many years ahead if we had to.

With almost a week of implementation, we haven’t had any Quality of Service (QoS) degradation, in fact we had been registering a slight improvement in insurance policy issuance speed due to better response time from Stay-At-Home Underwrites and Reinsurance team.

Last but not least, please allow me to assure you that Bintang is very well functioning and in operation providing our customer and business partner peace of mind. We could be reached or contacted through our 24-hours call centre in 1500481; SMS Centre (+62) 838 888 4581 or through email: cs@asuransibintang.com

Stay safe, stay healthy

Best Regards

Dr. HSM Widodo SKom, MEngSc