



asuransi **Bintang**

one

GOAL, PASSION, SPIRIT

PT Asuransi Bintang Tbk Public Expose 2020

AGENDA



1. Penjelasan Manajemen :
 - ★ Kinerja Perusahaan 2020
 - Gabungan
 - Unit Usaha Syariah
 - ★ Inisiatif Baru
2. Tanya – Jawab

Kinerja Asuransi Gabungan Oktober 2020

Dalam Milyar Rupiah

	2020	%	2019	%	▲
Premi Gross	366.99	100%	341.09	100%	7.59%
Premi Reasuransi	195.03	53%	145.50	43%	34.04%
Cadangan Premi	(22.51)	-6%	(13.14)	-4%	71.26%
Klaim Netto	57.03	16%	79.46	23%	-28.23%
Komisi Netto	39.17	11%	39.86	12%	-1.73%
Hasil Underwriting	98.27	27%	89.41	26%	9.91%
Hasil Investasi	7.94	2%	12.14	4%	-34.64%
Beban Usaha	104.43	28%	94.41	28%	10.61%
Laba (Rugi) Usaha	1.78	0%	7.14	2%	-75.08%
Penghasilan (Beban) Lain	(1.75)	0%	(0.74)	0%	135.60%
Laba Sebelum Pajak	0.03	0%	6.39	2%	-99.60%

Kinerja Asuransi Syariah Oktober 2020

Dalam Milyar Rupiah

Surplus U/W Dana Tabarru

	2020	%	2019	%	
Kontribusi Bruto	2.83	100%	10.07	100%	-71.88%
Beban Ujroh	0.90	32%	3.52	35%	-74.43%
Beban Reasuransi	0.95	34%	3.05	30%	-68.77%
Perubahan kontribusi Yang Belum Menjadi Hak Klaim Netto	(0.71)	-25%	2.66	26%	-126.79%
Surplus Underwriting	1.24	44%	(0.87)	-9%	-243.48%
Hasil Investasi Netto	2.18	77%	(0.27)	-3%	-905.05%
Surplus Dana Tabarru	3.42	121%	(1.14)	-11%	-401.07%

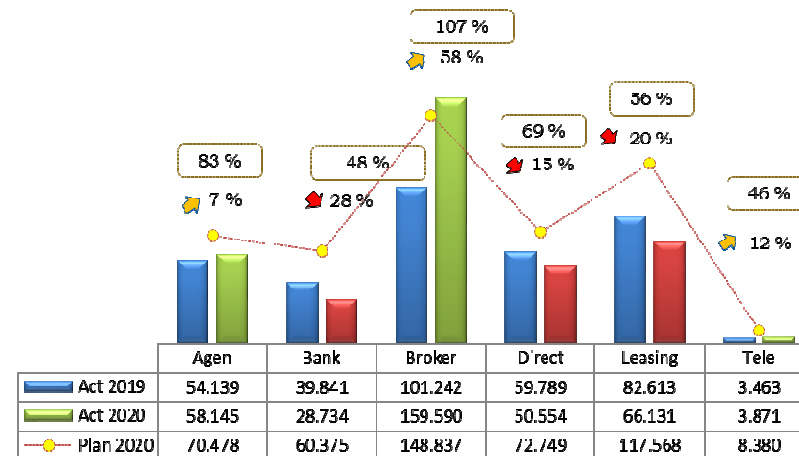
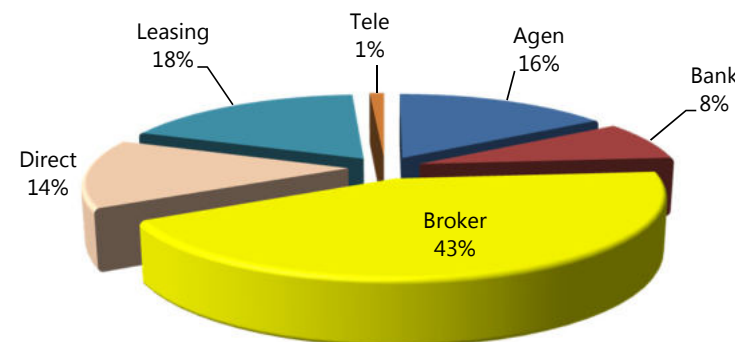
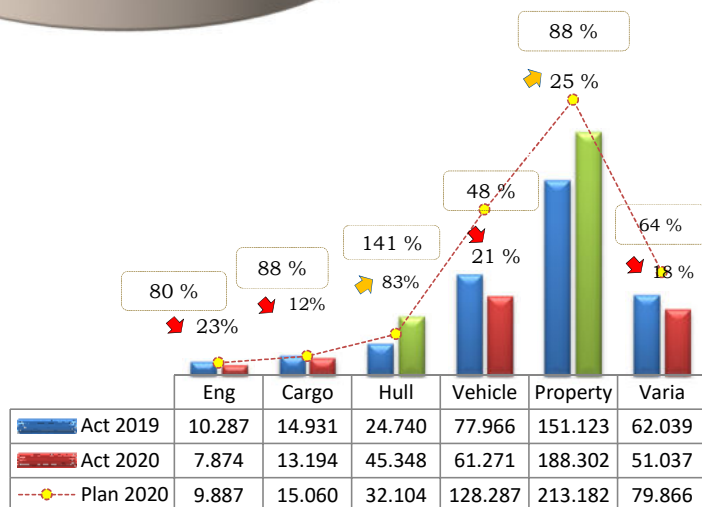
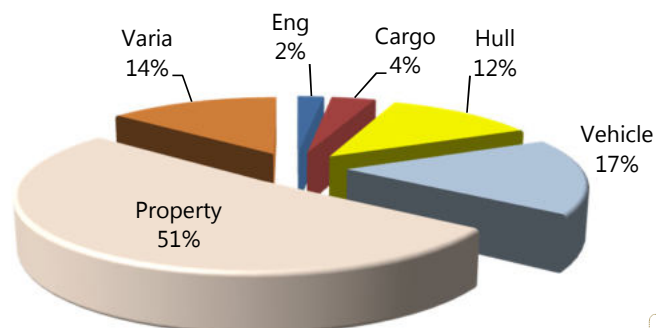
Dalam Milyar Rupiah

Laba-Rugi Operator

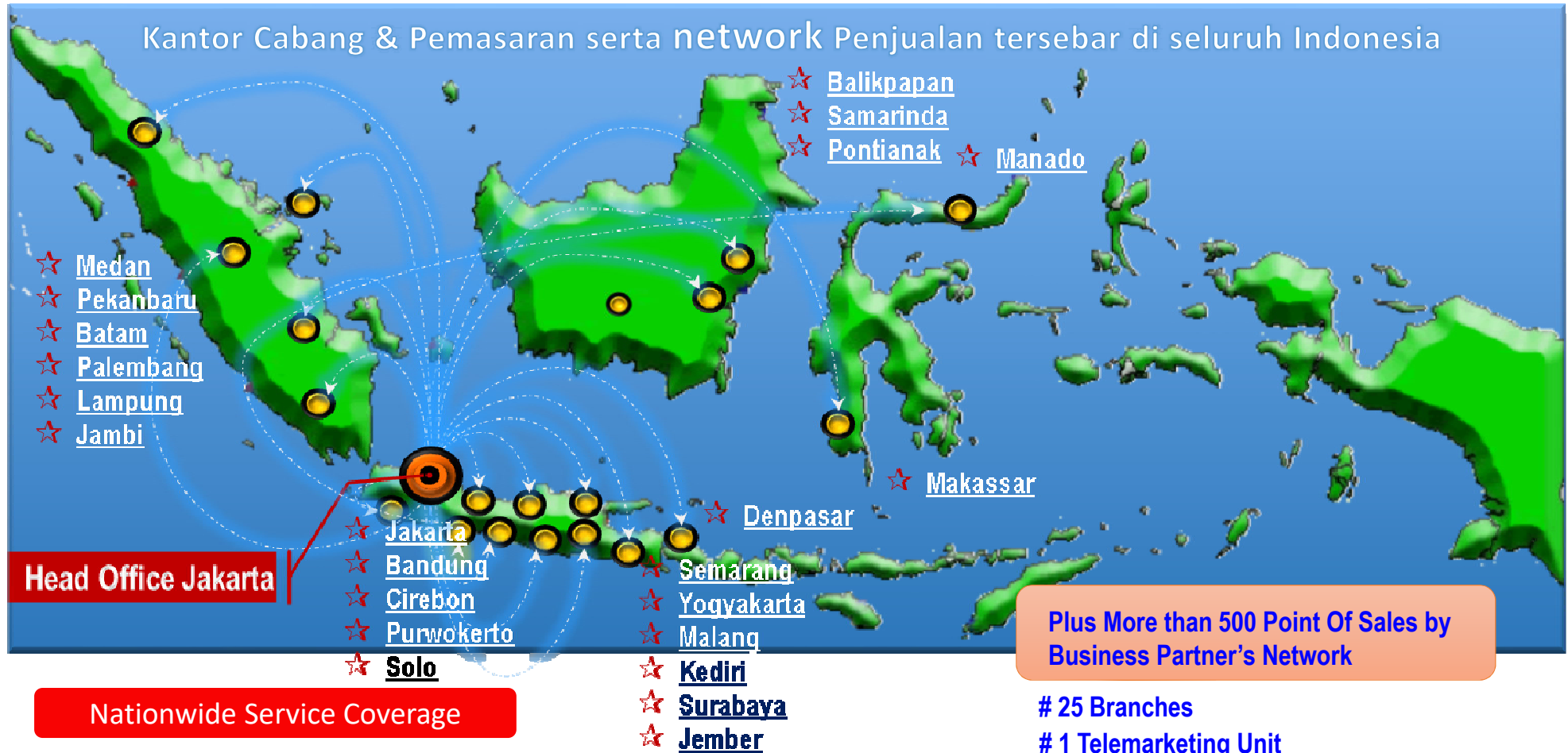
	2020	%	2019	%	
Pendapatan Ujroh	0.90	100%	3.52	100%	-74.43%
Cadangan Atas Ujroh	(0.44)	-49%	(0.84)	-24%	-47.97%
Pendapatan Investasi	0.31	35%	1.08	31%	-71.15%
Komisi Netto	0.87	96%	1.93	55%	-55.05%
Beban Usaha	0.66	73%	1.20	34%	-45.17%
Laba Usaha	0.12	14%	2.31	66%	-94.72%
Penghasilan (Beban) Lain	0.03	3%	0.21	6%	-85.74%
Laba Bersih	0.15	17%	2.52	72%	-93.96%

Pertumbuhan Produksi YTD Oct 2020

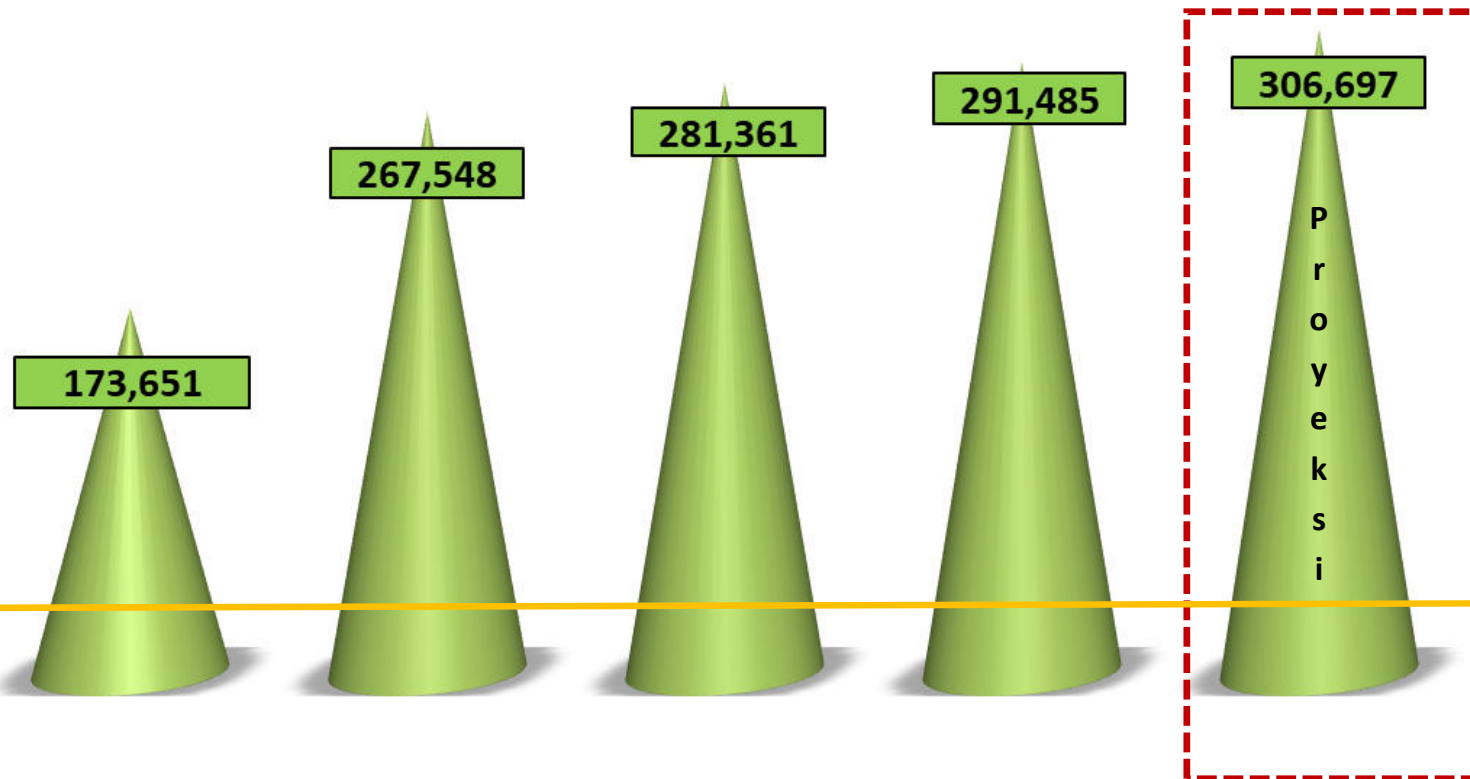
Act 2019	Plan 2020	Act 2020	Achivement	Growth
341,087	420,981	366,990	87,20%	7,60%



Kantor Cabang & Pemasaran



Pertumbuhan Ekuitas



Minimum
Rp 100 M

Minimum
Rp 100 M

(dalam jutaan rupiah)

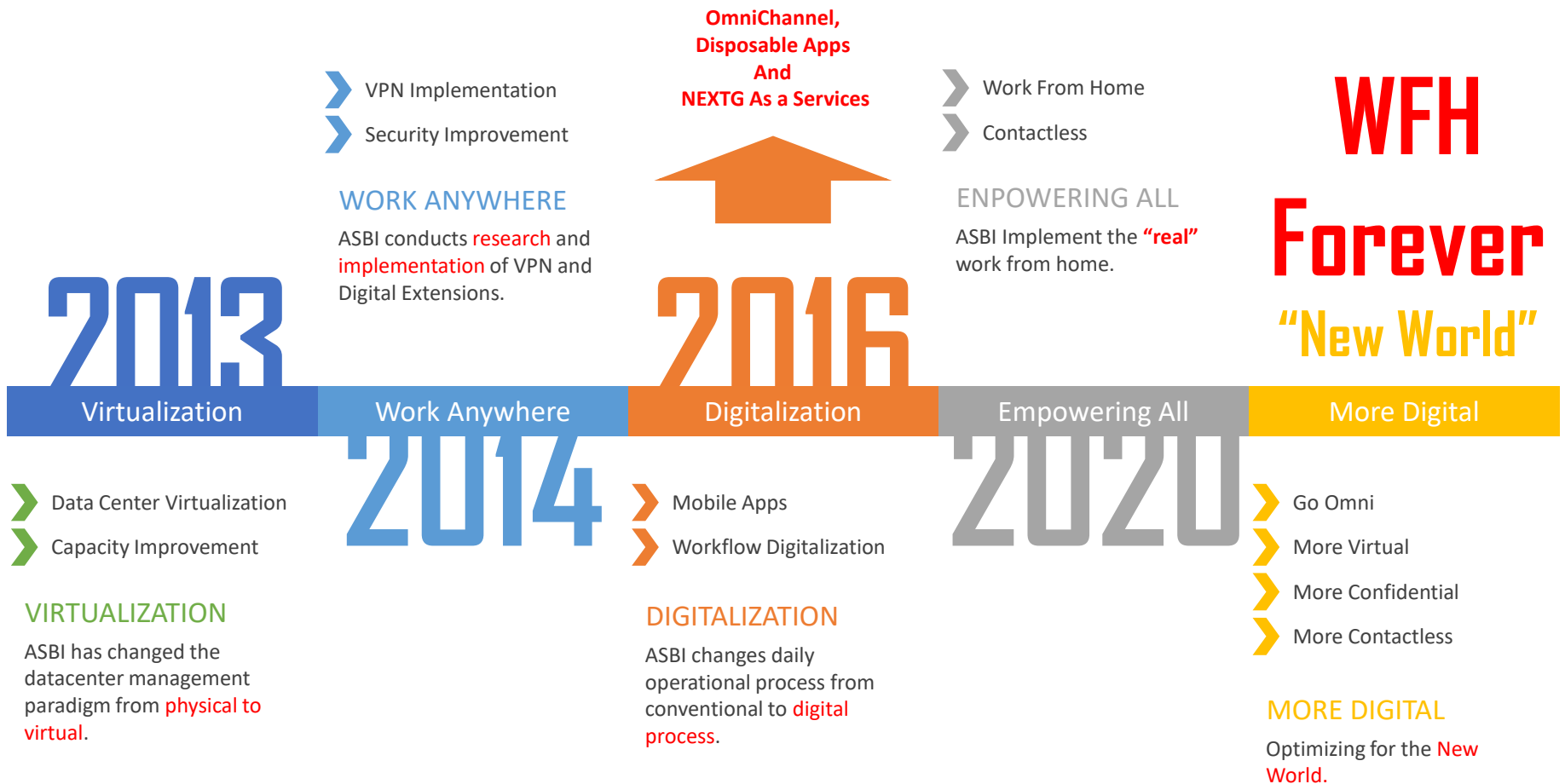
Proyeksi Akhir Tahun Gabungan

Dalam Milyar Rupiah, kecuali Laba/saham

	2017	%	2018	%	2019	%	2020*	%
Premi Bruto	393,70	100%	443,62	100%	450,88	100%	446,96	100%
Premi Reasuransi	145,47	37%	168,96	38%	204,38	45%	231,04	52%
Klaim Netto	54,26	14%	74,46	17%	93,39	21%	69,54	16%
Komisi Netto (termasuk Ujrah Syariah)	58,67	15%	50,29	11%	40,87	9%	47,95	11%
Hasil Underwriting	113,11	29%	140,14	32%	116,55	26%	121,95	27%
Hasil Investasi	32,49	8%	12,92	3%	16,61	4%	33,18	7%
Beban Usaha	127,75	32%	140,75	32%	124,31	28%	135,16	30%
Laba (Rugi) Bersih	13,51	3%	13,94	3%	8,01	2%	18,70	4%
Laba (Rugi) / Saham	39,00	10%	40,00	9%	23,00	5%	54,00	12%

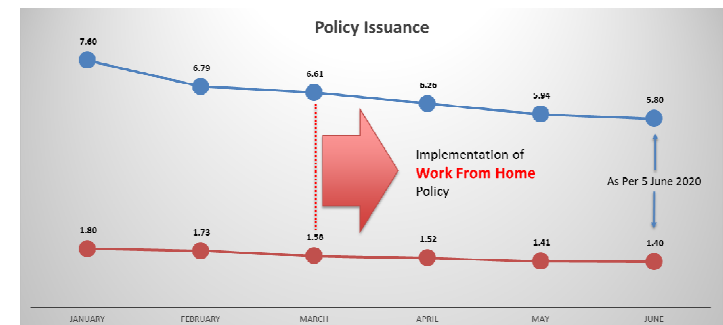
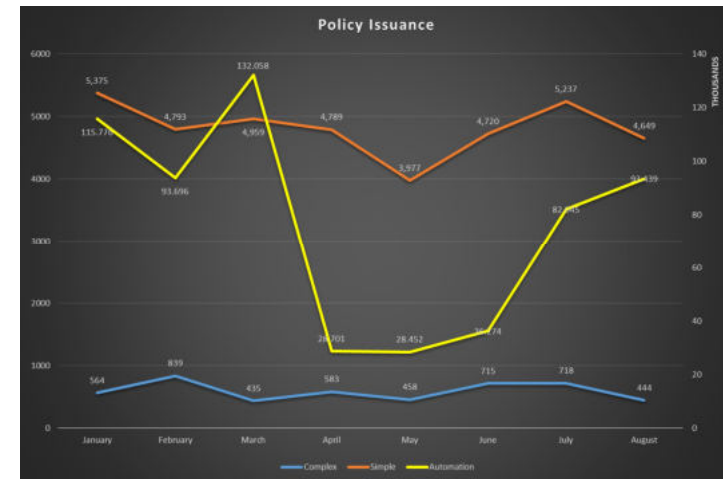
**) Proyeksi sampai dengan Desember 2020*

Technology Strategic



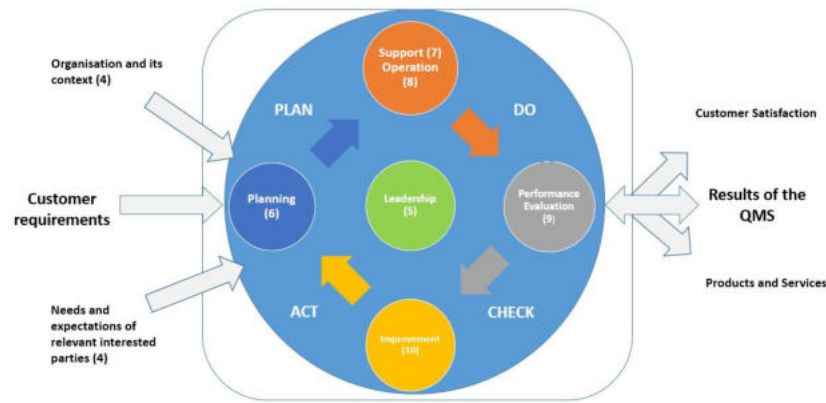
Bintang's Real WFH Perform Better full-WFH from March 25th until FOREVER Performance

- Zero Covid Office Transmission in 28 branch offices and 456 employee.
- Huge utility bills and transportation cost saving as well as significantly smaller office rent.
- 0% Overtime despite workload fluctuation, with improved weighted policies issuance speed of 25.3%.
- ISO9001:2015 WFH certification is currently on progress



Real-WFH Direct Cost Saving

No	Item	Jumlah	Keterangan
1	MPP	690,597,704	Pengurangan 20 MPP, fungsi yg idle
2	Training	261,667,561	Perubahan media pelatihan menjadi online/ daring
3	IROD	111,558,000	Perubahan kegiatan pegawai menjadi online/ daring
4	Operasional GA	1,684,601,607	Listrik, atk, photocopy, pemeliharaan alat kantor, tlp, BBM, service&suku cadang, sewa&penjualan mobil motor
Total		2,748,424,872	

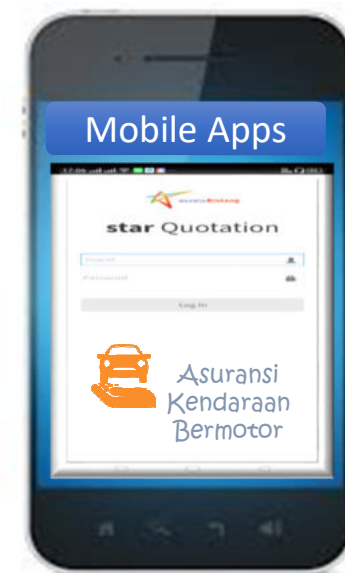


Lunched on July 2nd 2013

<http://www.asuransibintang.com/id/produk-personal>



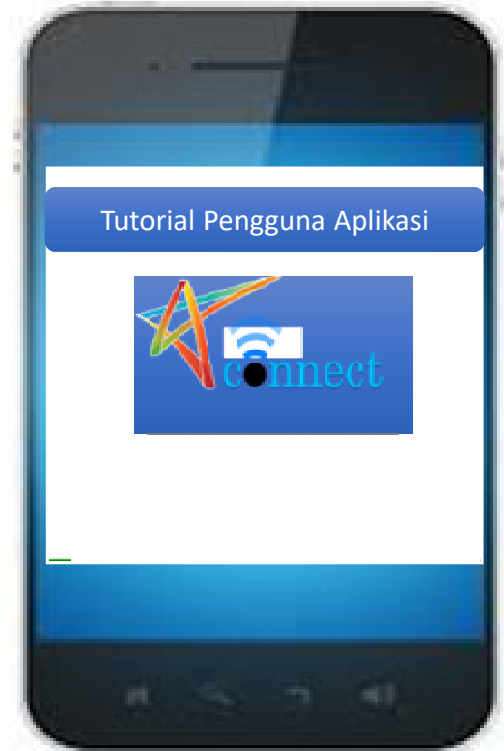
Digital Sales Application



e-Smartrip
Enjoy Your Smart Trip

<http://klikasbi.com/e-smartrip/>

Digital Agency Application





Social Media Marketing



Mobile Application



Financial Institution



Our Business Partners

Fintech



Non Financial Institution





Emergency Roadside Assistance (ERA)

309 Bengkel Rekanan

Umum	193
Authorized	106
Khusus	10

Layanan Pelanggan

Call Center
1500481

24
HOURS



2020 Awards

Digital Brand Awards

Jakarta, 2 Sept 2020



Digital Marketing & Human Capital Awards

Jakarta, 26 Nov 2020





Tanggap Bencana Banjir
3 Jan 2020



Penataan Kampung
Bantaran Kali



Bantuan Banjir Bandang
Cianjur Selatan



Sosialisasi Covid 19
& New Normal
24 Sep 2020



"Warna Warni"
22 Feb 2020



9 Oct2020

Kegiatan Internal Perusahaan





Terima Kasih



together everyone
TEAM
achieves more

