



# 01

## KINERJA 2022 2022 PERFORMANCE







## PENDAHULUAN

### INTRODUCTION

#### Pendapatan Premi Bruto

Gross Premium Income

Rp 459 miliar  
billion

Pendapatan Premi Bruto Rp 459,2 miliar terkontraksi Rp 17,9 miliar atau 3,76%

Gross Premium Income IDR 459.2 billion, decreased by IDR 17.9 billion or 3.76%



#### Total Aset

Total Assets

Rp 989 miliar  
billion

Total Aset Rp 989 miliar tumbuh Rp 35,1 miliar

Total Assets IDR 989 billion, increased by IDR 35.1 billion



#### Ekuitas

Equity

Rp 369 miliar  
billion

Ekuitas Rp 369 miliar tumbuh 3,8%

Equity IDR 369 billion, increased by 3.8%



#### Beban Klaim Bersih

Net Claims Expense

Rp 85.19 miliar  
billion

Beban klaim bersih Rp 85,19 Miliar tumbuh 33,9%

Net Claim Expense IDR 85.19 billion, increased by 33.9%





**Hasil Underwriting**  
Underwriting Income

Rp **113.22** miliar billion

Hasil Underwriting  
Rp 113,22 miliar  
terkontraksi 8%

Underwriting  
Income IDR 113.22  
billion, decreased  
by 8%



**Hasil Investasi**  
Income from Investments

Rp **19.67** miliar billion

Hasil Investasi  
Rp19,67 miliar  
terkontraksi 47.2%

Income from  
Investments  
IDR 19.67 billion,  
decreased by 47.2%





# IKHTISAR DATA KEUANGAN 2022

## FINANCIAL DATA OVERVIEW 2022

### RINGKASAN LAPORAN POSISI KEUANGAN

Summary of Financial Position Report

(Dalam jutaan rupiah | In million IDR)

Uraian	2022	2021	2020	Description
Jumlah Aset Investasi	297,916	333,070	304,792	Total Investment Assets
Jumlah Aset Non Investasi	691,895	621,587	566,977	Total Non-Investment Assets
Jumlah Aset	989,811	954,657	871,769	Total Assets
Jumlah Liabilitas	620,559	598,915	557,997	Total Liabilities
Modal Dasar (dalam ribuan saham)	640,000	640,000	640,000	Authorized Capital (in thousands of shares)
Jumlah Saham (dalam ribuan saham)*	348,386	348,386	348,386	Number of shares (in thousands of shares)*
Nilai Nominal (Rupiah Penuh)	250	250	250	Nominal Value (Full IDR)
Jumlah Modal	87,097	87,097	87,097	Paid-in capital
Sisa Laba Yang Ditahan	178,668	167,107	149,111	Remaining Retained Earnings
Jumlah Ekuitas	369,252	355,742	313,772	Total Equity

### RASIO KEUANGAN

Financial Ratios

Uraian	2022	2021	2020	Description
Jumlah Modal Sendiri / Premi Netto	165.22%	173.20%	135.56%	Total Own Capital/ Net Premium
Laba Bersih / Jumlah Asset	0.52%	1.73%	2.71%	Net Income/ Total Assets
Rasio Laba (rugi) terhadap Ekuitas/ Laba Bersih / Modal Sendiri	1.39%	4.63%	7.54%	Ratio of Profit (loss) to Equity/Net Income/Own Capital
Hasil Underwriting / Premi Bruto	24.66%	25.80%	26.85%	Gross Underwriting/ Premiums Result
Rasio Liabilitas terhadap Jumlah Asset /Jumlah Liabilitas/ Jumlah Aset	62.69%	62.74%	64.01%	Ratio of Liabilities to Total Assets/ Total Liabilities/ Total Assets
Rasio Liabilitas terhadap Ekuitas / Jumlah Liabilitas / Modal Sendiri	1.68%	1.68%	1.78%	Ratio of Liabilities to Equity/ Total Liabilities/ Own Capital
P / E Ratio	36.65X	6.23X	4.57X	P / E Ratio



Uraian	2022	2021	2020	Description
Rasio Pencapaian Solvabilitas	145.21%	145.78%	139.01%	Solvency Achievement Ratio
Rasio Laba (Rugi) terhadap Pendapatan / Penjualan	1.12	3.45%	5.23%	Ratio of Profit (Loss) to Revenue/ Sales
Rasio Likuiditas	1.50%	1.50%	1.51%	Liquidity Ratio

## RINGKASAN LAPORAN LABA RUGI KOMPREHENSIF

### Comprehensive Income Statement Summary

(Dalam jutaan rupiah | In million IDR)

Uraian	2022	2021	2020	Description
Premi Bruto	459,218	477,182	452,779	Gross Premiums
Premi Netto	223,494	205,396	231,470	Net Premiums
Beban Klaim Netto	85,192	63,623	70,340	Net Claim Expenses
Komisi Netto	25,075	18,648	39,556	Net Commissions
Hasil Underwriting	113,227	123,126	121,575	Underwriting Income
Hasil Investasi	19,679	37,301	43,553	Return on Investment
Beban Usaha	129,683	149,324	144,645	Operating Expenses
Laba Usaha	3,223	11,103	20,484	Operating Income
Penghasilan (beban) Lain-lain	2,755	1,212	(1,856)	Other Income (expenses)
Laba Sebelum Pajak	5,978	12,315	18,627	Profit before Tax
Beban (Penghasilan) Pajak	830	(4,154)	(5,041)	Tax Expenses (Income)
Laba Bersih	5,148	16,469	23,668	Net Profit
Jumlah Penghasilan Komprehensif	15,608	45,653	24,378	Total Comprehensive Income
Jumlah Laba Tahun Berjalan Yang Dapat Diatribusikan Kepada :				Total Income for the Current Year Attributable to:
Pemilik Entitas Induk	5,133	16,445	23,658	Owner of Parent Company
Kepentingan non-pengendali	15	24,46	10,24	Non-controlling interest
Jumlah Penghasilan Komprehensif Yang Dapat Diatribusikan Kepada :				Total Comprehensive Income Attributable to:
Pemilik Entitas Induk	15,593	45,629	24,368	Owner of Parent Company
Kepentingan non-Pengendali	15	24,46	10,24	Non-controlling Interest
Laba per Saham Dasar (Rupiah Penuh)	15	47	68	Basic Earnings per Share (Full IDR)
Nilai Buku per Saham (Rupiah Penuh)	1,060	1,021	900	Book Value per Share (Full IDR)



## IKHTISAR SAHAM

### STOCKS OVERVIEW

### JUMLAH SAHAM BEREDAR TAHUN 2022 & 2021 NUMBER OF OUTSTANDING SHARES IN 2022 & 2021

	Tahun Buku Fiscal year	Jumlah Saham Number of Shares
<b>2022</b>	1 Januari 2022 - 31 Desember 2022 January 1, 2022 - December 31, 2022	348.386.472
<b>2021</b>	1 Januari 2021 - 31 Desember 2021 January 1, 2021 - December 31, 2021	348.386.472

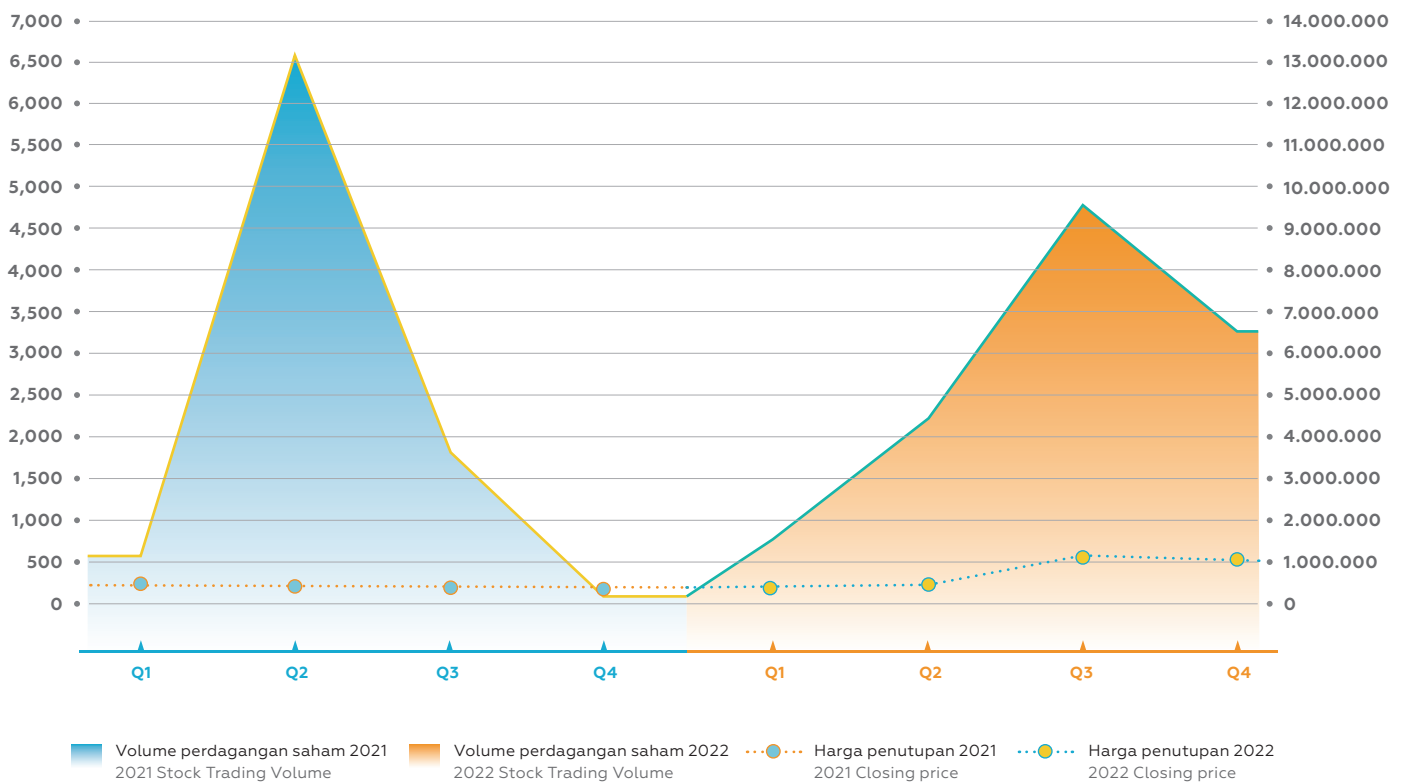
### KINERJA SAHAM PER TRIWULAN SHARES PERFORMANCE PER QUARTER

	2022			
	Jumlah saham beredar 348.386.472 lembar saham per 31 Desember 2022 Number of outstanding shares of 348,386,472 shares per December 31, 2022			
	Q1	Q2	Q3	Q4
Tertinggi Highest	310	318	650	650
Terendah Lowest	278	280	278	354
Penutupan Closing	292	310	560	540
Volume transaksi (lembar) Transaction volume (share)	1.482.400	4.614.000	9.669.300	6.636.100
Kapitalisasi Pasar Market Capitalization	101.728.849.824	107.999.806.320	195.096.424.320	188.128.694.880



	2021			
	Jumlah saham beredar 348.386.472 lembar saham per 31 Desember 2021 Number of outstanding shares of 348,386,472 shares per December 31, 2021			
	Q1	Q2	Q3	Q4
Tertinggi Highest	342	466	312	394
Terendah Lowest	274	268	268	286
Penutupan Closing	294	290	272	294
Volume transaksi (lembar) Transaction volume (share)	1.049.700	13.297.000	3.884.300	86,754.600
Kapitalisasi Pasar Market Capitalization	102.425.622.768	101.032.076.880	94.761.120.384	102.425.622.768

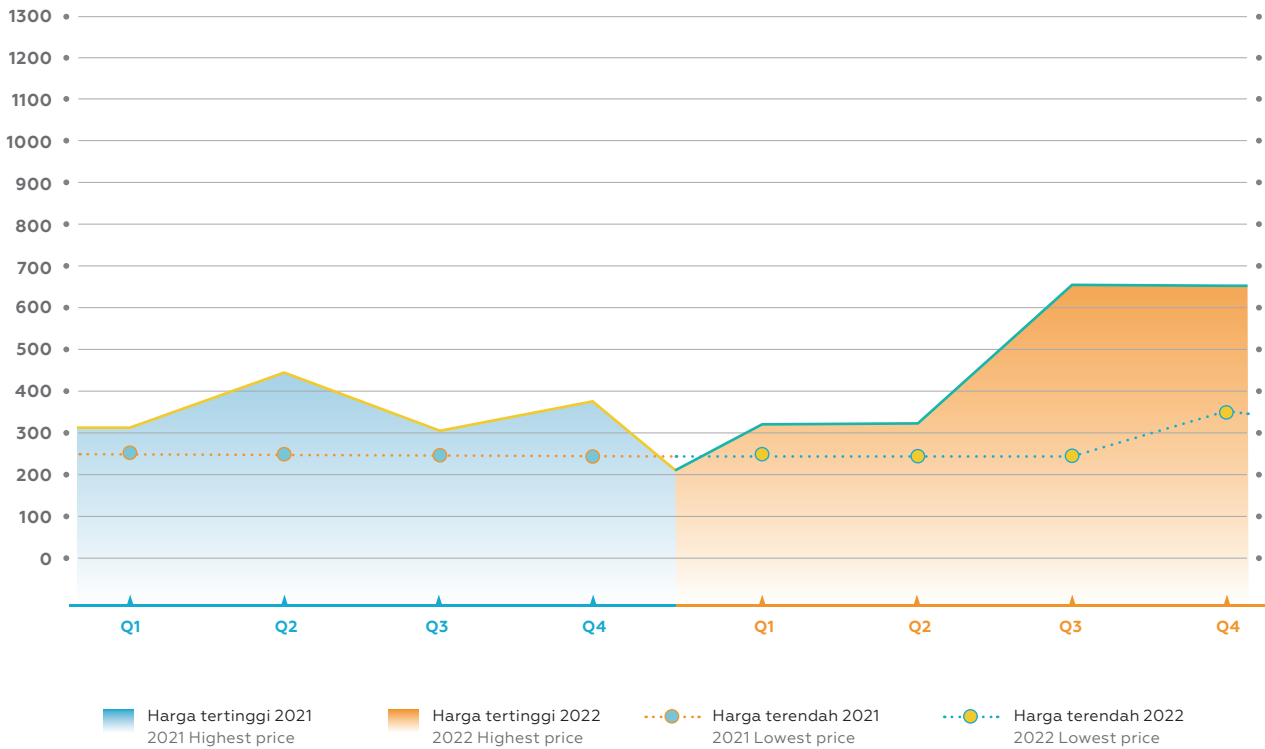
## GRAFIK HARGA PENUTUPAN & VOLUME PERDAGANGAN SAHAM GRAPHIC CLOSING PRICE AND STOCK TRADING VOLUME







## GRAFIK HARGA TERTINGGI & TERENDAH SAHAM GRAPHIC HIGHEST PRICE AND LOWEST PRICE STOCK



### Aksi Korporasi Saham

Selama tahun 2022, PT Asuransi Bintang Tbk tidak melakukan aksi korporasi, seperti pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), ataupun saham bonus.

### Corporate Action

Throughout 2022, PT Asuransi Bintang Tbk did not carry out any corporate actions, such as stock split, reverse stock, or bonus shares.

### Suspensi atau *Delisting*

Perseroan tidak mengalami penghentian sementara perdagangan saham (*suspension*), dan/atau penghapusan pencatatan saham (*delisting*) pada tahun buku terkait.

### Suspension or *Delisting*

The Company did not subject to temporary suspension of stock trading and/or delisting in the relevant financial year.



## Kebijakan Dividen

Pembagian dividen didasari atas putusan oleh para Pemegang Saham dalam rapat Umum Pemegang Saham (RUPS). Keputusan terkait pembagian dividen didasari oleh Anggaran Dasar Perusahaan dan peraturan perundang-undangan yang berlaku. Selain itu RUPS juga mempertimbangkan kondisi keuangan Perusahaan untuk tahun buku yang bersangkutan serta rencana jangka panjang Perusahaan.

Berikut ini adalah Pembagian Dividen pada PT Asuransi Bintang Tbk selama tahun 2020 – 2022

## Dividend Policy

Dividend distribution is made through Shareholders' decision in the General Meeting of Shareholders (GMS). Decisions related to dividend distribution are based on the Company's Articles of Association and applicable laws and regulations. In addition, the GMS also considers the Company's financial condition and long term plans for the relevant financial year as well as company's long-term plan.

The following is the Distribution of Dividends at PT Asuransi Bintang Tbk for 2020-2022

Tanggal RUPS GMS Date	Jenis Dividen Dividend Type	Jumlah Dividen Total Dividends	Payout Rasio Payout Ratio	Tanggal Pembayaran Payment Date
14 Juli 2020 July 14, 2020	Dividen Tunai Cash Dividend	Rp5.7 Per saham IDR5.7 Per share	24,79%	12 Agustus 2020 August 12, 2020
15 Juli 2021 July 15, 2021	Dividen Tunai Cash Dividend	Rp10 Per saham IDR10 Per share	14,72%	16 Agustus 2021 August 16, 2021
08 Juli 2022 July 08, 2022	Dividen Tunai Cash Dividend	Rp5.7 Per saham IDR5.7 Per share	12,08%	11 Agustus 2022 August 11, 2022