



01



Kinerja 2023

2023
Performance







Pendahuluan

Introduction



asuransi **Bintang**

17,6%

Pendapatan Premi Bruto
Gross Premium Income



Rp **378,3**

Miliar
Billion

Pendapatan Premi Bruto Rp378,3 miliar, turun Rp80,9 miliar atau 17,6%

Gross Premium Income IDR378.3 billion, decreased by IDR80.9 billion or 17.6%

5,0%

Ekuitas
Equity



Rp **387,7**

Miliar
Billion

Ekuitas Rp387,7 miliar, naik 5,0%

Equity IDR387.7 billion, increased by 5,0%

-2,0%

Total Aset
Total Assets



Rp**970,4** Miliar
Billion

Total Aset Rp970,4 miliar, turun Rp19,4 miliar

Total Assets IDR970.4 billion,
decreased by IDR19.4 billion

-16,1%

Hasil Underwriting
Underwriting Income



Rp**94,9** Miliar
Billion

Hasil Underwriting Rp94,9 miliar, turun 16,1%

Underwriting Income IDR94.9 billion,
decreased by 16.1%

-15,8%

Beban Klaim Bersih
Net Claims Expense



Rp**71,7** Miliar
Billion

Beban Klaim Bersih Rp71,7 miliar, turun 15,8%

Net Claims Expense IDR71.7 billion, decreased
by 15.8%

116,5%

Hasil Investasi
Income from Investments



Rp**42,6** Miliar
Billion

Hasil Investasi Rp42,6 miliar, naik 116,5%

Income from Investments IDR42.6 billion
increased by 116.5%



Ikhtisar Data Keuangan 2023

Financial Data Overview 2023

Ringkasan Laporan Posisi Keuangan Financial Position Summary

Uraian	2023	2022	2021	Description
Jumlah Aset Investasi	279.046	297.916	333.070	Total Investment Assets
Jumlah Aset Non Investasi	691.332	691.895	621.587	Total Non-Investment Assets
Jumlah Aset	970.378	989.811	954.657	Amount of Asset
Jumlah Liabilitas	582.681	620.559	598.915	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 (dalam rupiah)	250	250	250	Nominal Value (in rupiah)
Jumlah Modal	87.097	87.097	87.097	Paid-in Capital
Sisa Laba yang Ditahan	191.452	178.668	167.107	Remaining Retained Earnings
Jumlah Ekuitas	387.697	369.252	355.742	Total Equity

(*Dalam jutaan rupiah | *In million rupiah)

Rasio Keuangan Financial Ratios

Uraian	2023	2022	2021	Description
Jumlah Modal Sendiri/ Premi Netto	207,78%	165,22%	173,20%	Total Own Capital/Net Premium
Laba Bersih/Jumlah Aset	0,60%	0,52%	1,73%	Net Income/Total asset
Rasio Laba (Rugi) terhadap Ekuitas/Laba Bersih/Modal Sendiri	1,50%	1,39%	4,63%	Ratio of Profit (Loss) to Equity/ Net Income/Own Capital
Hasil <i>Underwriting</i> / Premi Bruto	25,10%	24,66%	25,80%	Gross Underwriting/ Premiums Result
Rasio Liabilitas terhadap Jumlah Aset/Jumlah Liabilitas/Jumlah Aset	60,05%	62,69%	62,74%	Ratio of Liabilities to Total Assets/Total Liabilities/ Total Assets
Rasio Liabilitas terhadap Ekuitas/Jumlah Liabilitas Modal Sendiri	1,50%	1,68%	1,68%	Ratio of Liabilities to Equity/Total Liabilities/ Own Capital
<i>P/E Ratio</i>	41,96X	36,65X	6,23X	P/E Ratio
Rasio Pencapaian Solvabilitas	141,98%	145,21%	145,78%	Solvency Achievement Ratio

Uraian	2023	2022	2021	Description
Rasio Laba (Rugi) terhadap Pendapatan/Penjualan	1,54%	1,12	3,45%	Ratio of Profit (Loss) to Revenue/Sales
Rasio Lancar	1,50%	1,50%	1,50%	Current Rate

(*Dalam jutaan rupiah | *In million rupiah)

Ringkasan Laporan Laba Rugi Komprehensif Comprehensive Income Statement Summary

Uraian	2023	2022	2021	Description
Premi Bruto	378.281	459.218	477.182	Gross Premiums
Premi Netto	186.593	223.494	205.396	Net Premiums
Beban Klaim Netto	71.699	85.192	63.623	Net Claim Expenses
Komisi Netto	19.929	25.075	18.648	Net Commissions
Hasil <i>Underwriting</i>	94.965	113.227	123.126	Underwriting Results
Hasil Investasi	42.602	19.679	37.301	Return On Investment
Beban Usaha	132.295	129.683	149.324	Operating Expenses
Laba (Rugi) Usaha	5.273	3.223	11.103	Operating Income (Loss)
Penghasilan (beban) Lain-lain	1.545	2.755	1.212	Other Income (Expenses)
Laba Sebelum Pajak	6.818	5.978	12.315	Profit Before Tax
Beban (Penghasilan) Pajak	991	830	(4.154)	Tax Expenses (Income)
Laba Bersih	5.827	5.148	16.469	Net Profit
Jumlah Penghasilan Komprehensif	20.189	15.608	45.653	Total Comprehensive Incomes
Jumlah Laba Tahun Berjalan yang dapat Diatribusikan Kepada:				Total Income for The Current Year Attributable To:
Pemilik Entitas Induk	5.811	5.133	16.445	Owner of Parent Company
Kepentingan Non-Pengendali	15,52	15,08	24,46	Non-Controlling Interest
Jumlah Penghasilan Komprehensif yang Dapat Diatribusikan Kepada:				Total Comprehensive Income Attributable To:
Pemilik Entitas Induk	20.173	15.593	45.629	Owner Of Parent Company
Kepentingan Non-Pengendali	15,52	15,08	24,46	Non-Controlling Interest
Laba Per Saham Dasar (Rupiah Penuh)	17	15	47	Basic Earnings Per Share - Full Rupiah
Nilai Buku Per Saham	1.113	1.060	1.021	Book Value Per Share

(*Dalam jutaan rupiah | *In million rupiah)



Ikhtisar Saham

Share Highlight

Jumlah Saham Beredar tahun 2023 & 2022

Number of Outstanding Shares in 2023 & 2022

Tahun Buku Fiscal Year		Jumlah Saham Number of Shares
2023	1 Januari 2023 - 31 Desember 2023 January 1 st , 2023 - December 31 st , 2023	348.386.472
2022	1 Januari 2022 - 31 Desember 2022 January 1 st , 2022 - December 31 st , 2022	348.386.472

Kinerja Saham per Tri Wulan

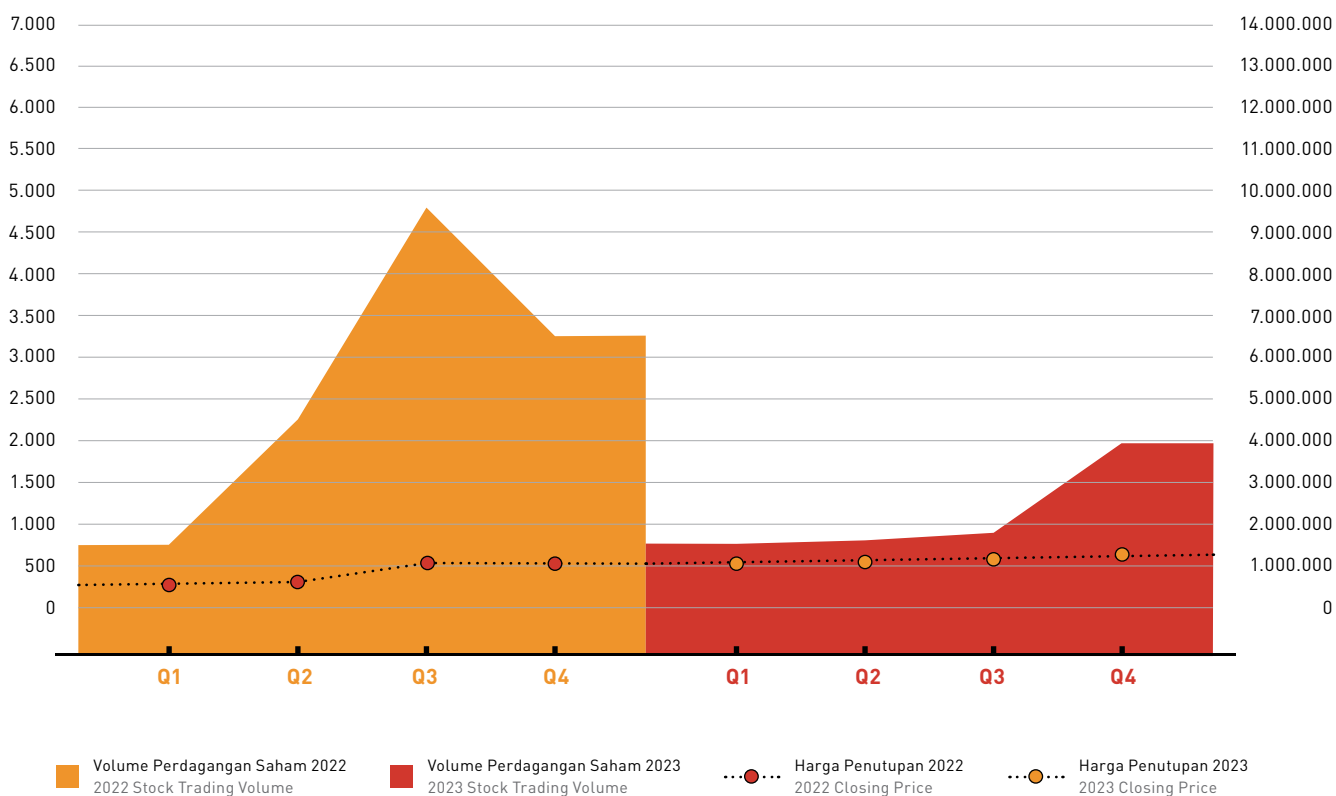
Quarterly Share Performance

Harga dan Volume Perdagangan Saham | Share Price and Trade Volume

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 st , 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
2023				
	Jumlah saham beredar 348.386.472 lembar saham per 31 Desember 2023 Number of outstanding shares of 348,386,472 shares per December 31 st , 2023			
	Q1	Q2	Q3	Q4
Tertinggi Highest	970	560	640	705
Terendah Lowest	430	464	490	550
Penutupan Closing	550	570	615	700
Volume Transaksi (Lembar) Transaction Volume (Share)	1.659.500	1.743.000	1.813.900	3.911.900
Kapitalisasi Pasar Market Capitalization	191.612.559.600	198.580.289.040	214.257.680.280	243.870.530.400

(*Dalam jutaan rupiah | *In million rupiah)

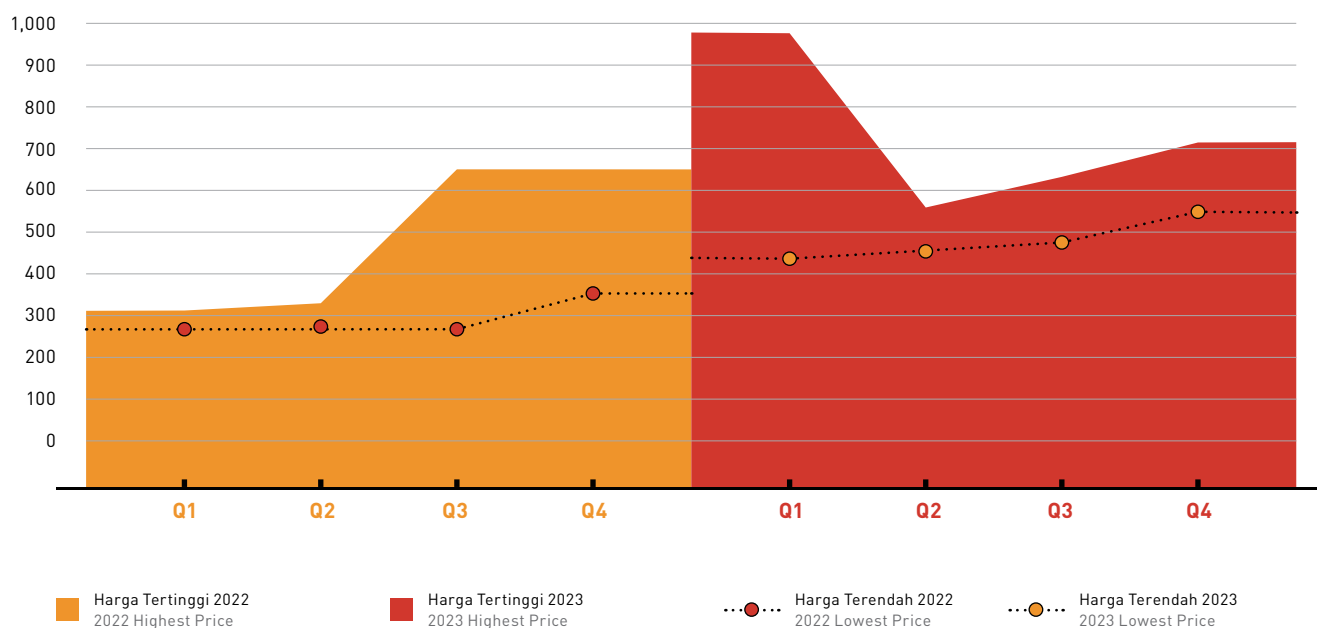
Grafik Harga Penutupan dan Volume Perdagangan Saham Graphic Closing Price and Stock Trading Volume



(*Dalam jutaan rupiah | *In million rupiah)



Grafik Harga Tertinggi and Terendah Saham Graphic Highest Price and Lowest Price Stock



(*Dalam jutaan rupiah | *In million rupiah)

Aksi Korporasi Saham

Selama tahun 2023, PT Asuransi Bintang Tbk tidak melakukan aksi korporasi, seperti pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), ataupun saham bonus.

Suspensi atau *Delisting*

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

Corporate Stock Actions

Throughout 2023, PT Asuransi Bintang Tbk did not conduct any corporate actions, such as stock splits, reverse stocks, or bonus shares.

Suspension or *Delisting*

The Company did not subject to temporary stock trading suspension or stock delisting in the relevant fiscal 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 2021-2023:

Dividend Policy

Dividend distribution is determined by Shareholders' resolutions in the General Meeting of Shareholders (GMS). Decisions regarding dividend distribution are based on the Company's Articles of Association and applicable regulations. Furthermore, the GMS also considers the Company's financial condition for the respective fiscal year and its long-term plans.

Below is the Dividend Distribution of PT Asuransi Bintang Tbk for the years 2021-2023:

Tanggal RUPS Date of GMS	Jenis Dividen Type of Dividend	Jumlah Dividen Dividend Amount	Payout Rasio Payout Ratio	Tanggal Pembayaran Payment Date
15 Juli 2021 July 15 th , 2020	Dividen Tunai Cash Dividend	Rp10 per saham/per share	14,72%	16 Agustus 2021 August 16 th , 2021
8 Juli 2022 July 8 th , 2022	Dividen Tunai Cash Dividend	Rp5,7 per saham/per share	12,08%	11 Agustus 2022 August 11 th , 2022
27 Juni 2023 June 27 th , 2023	Dividen Tunai Cash Dividend	Rp5 per saham/per share	29,97%	24 Juli 2023 July 24 th , 2023