



Kinerja 2024

2024 Performance



Menghadapi tahun 2024 yang sarat dengan tantangan, PT Asuransi Bintang Tbk percaya bahwa bersama dengan tantangan, selalu terbuka kesempatan yang dapat dimanfaatkan. Seluruh jajaran manajemen dan karyawan bersama-sama fokus bekerja melaksanakan strategi usaha yang telah ditetapkan dan berhasil menutup tahun dengan kinerja usaha positif yang dapat dicapai pada akhir tahun 2024.

Facing the year 2024 which is full of challenges, PT Asuransi Bintang Tbk believes that along with challenges, there are always opportunities that can be utilized. All levels of management and employees work together to focus on implementing the established business strategy and successfully close the year with positive business performance that can be achieved by the end of 2024.







Skala Usaha

Scale of Business



Pendapatan Premi Bruto

Gross Premium Income

Sebesar
in the amount of

Rp333,5 miliar
billion

Pendapatan Premi Bruto Rp333,5 miliar,
turun Rp44,8 miliar atau 11,8%
Gross Premium Income Rp333.5 billion,
decreased by Rp44.8 billion or 11.8%

▼ 11,8%



Ekuitas

Equity

Sebesar
in the amount of

Rp422,2 miliar
billion

Ekuitas Rp422,2 miliar, naik 8,9%
Equity Rp422.2 billion, increased by 8.9%

▲ 8,9%



Total Aset

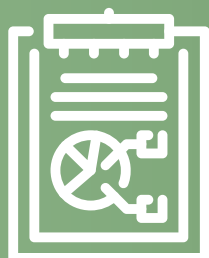
Total Asset

Sebesar
in the amount of

Rp903,5 miliar
billion

Total Aset Rp903,5 miliar,
turun Rp66,9 miliar
Total Asset Rp903.5 billion,
decreased by Rp66.9 billion

▼ 66,9 M



Beban Klaim Bersih

Net Claim Expense

Sebesar
in the amount of **Rp55,1** miliar
billion

Beban Klaim Bersih Rp55,1 miliar,
turun 15,9%
Net Claims Expense Rp55.1 billion,
decreased by 15.9%

▼ 15,9%



Hasil Underwriting

Underwriting Income

Sebesar
in the amount of **Rp95,1** miliar
billion

Hasil Underwriting Rp95,1 miliar,
naik 0,2%
Underwriting Income Rp95.1 billion,
increased by 0.2%

▲ 0,2%



Hasil Investasi

Income from Investment

Sebesar
in the amount of **Rp24,7** miliar
billion

Hasil Investasi Rp24,7 miliar,
turun 42%
Income from Investments Rp24.7 billion,
decreased by 42%

▼ 42%



Ikhtisar Data Keuangan 2024

Financial Data Overview 2024

Ringkasan Laporan Posisi Keuangan Financial Position Summary

(*Dalam jutaan rupiah | *In million rupiah)

Uraian	2024	2023	2022	Description
Jumlah Aset Investasi	290.543	279.046	297.916	Total investment assets
Jumlah Aset Non Investasi	612.956	691.332	691.895	Total non-investment assets
Jumlah Aset	903.499	970.378	989.811	Amount of Asset
Jumlah Liabilitas	481.266	582.681	620.559	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)	0,25	0,25	0,25	Nominal Value (in rupiah)
Jumlah Modal	87.097	87.097	87.097	Paid-in capital
Sisa Laba Yang Ditahan	210.209	191.452	178.668	Remaining retained earnings
Jumlah Ekuitas	422.233	387.697	369.252	Total Equity

Rasio Keuangan Financial Ratio

(*Dalam jutaan rupiah | *In million rupiah)

Uraian	2024	2023	2022	Description
Jumlah Modal Sendiri/Premi Netto	254,9%	207,8%	165,2%	Total Own Capital/Net Premium
Laba Bersih/Jumlah Aset	1,1%	0,6%	0,5%	Net income/Total asset
Rasio Laba (rugi) terhadap Ekuitas/ Laba Bersih/Modal Sendiri	2,3%	1,5%	1,4%	Ratio of Profit (loss) to Equity/Net Income/Own Capital
Hasil Underwriting/Premi Bruto	28,5%	25,1%	24,7%	Gross Underwriting/Premiums Result
Rasio Liabilitas terhadap Jumlah Aset/Jumlah Liabilitas/Jumlah Aset	53,3%	60,0%	62,7%	Ratio of Liabilities to Total Assets/ Total Liabilities/Total Assets
Rasio Liabilitas terhadap Ekuitas/ Jumlah Liabilitas/Modal Sendiri	114,0%	150,3%	168,1%	Ratio of Liabilities to Equity/Total Liabilities/Own Capital
P/E Ratio	36,65x	41,96x	34,96x	P/E Ratio
Rasio Pencapaian Solvabilitas	150,58%	141,98%	145,21%	Solvency Achievement Ratio
Rasio Laba (Rugi) terhadap Pendapatan/Penjualan	6,0%	3,1%	1,1%	Ratio of Profit (Loss) to Revenue/Sales
Rasio Lancar	161,4%	151,2%	156,4%	Current Rate

Ringkasan Laporan Laba Rugi Komprehensif Comprehensive Income Statements

(*Dalam jutaan rupiah | *In million rupiah)

Uraian	2024	2023	2022	Description
Premi Bruto	333.479	378.281	459.218	Gross Premiums
Premi Netto	165.551	186.593	223.494	Net Premiums
Beban Klaim Netto	55.138	71.698	85.192	Net Claim Expenses
Komisi Netto	15.298	19.929	25.075	Net Commissions
Hasil Underwriting	95.116	94.965	113.227	Underwriting Results
Hasil Investasi	24.691	42.602	19.679	Return on Investment
Beban Usaha	119.317	132.295	129.683	Operating expenses
Laba (Rugi) Usaha	489	5.273	3.223	Operating income (loss)
Penghasilan (beban) Lain-lain	1.654	1.545	2.755	Other Income (expenses)
Laba Sebelum Pajak	2.144	6.818	5.978	Profit before tax
Beban (Penghasilan) Pajak	-7.755	991	830	Tax Expenses (Income)
Laba Bersih	9.899	5.827	5.148	Net Profit
Jumlah Penghasilan Komprehensif	35.762	20.189	15.608	Total Comprehensive Incomes
Jumlah Laba Tahun Berjalan yang dapat Diatribusikan Kepada:				Total income for the current year attributable to:
Pemilik Entitas Induk	35.731	20.173	15.593	Owner of Parent Company
Kepentingan non-pengendali	31	16	15	Non-controlling interest
Jumlah Penghasilan Komprehensif yang dapat Diatribusikan Kepada:				Total comprehensive income attributable to:
Pemilik Entitas Induk	35.731	20.173	15.593	Owner of Parent Company
Kepentingan non-Pengendali	31	16	15	Non-controlling interest
Laba per Saham Dasar (Rupiah Penuh)	28	17	15	Basic earnings per share - Full Rupiah
Nilai Buku per Saham	28	17	15	Book Value per Share

Ikhtisar Saham Stock Highlights

Jumlah Saham Beredar tahun 2024 & 2023 Number of Outstanding Shares in 2024 & 2023

Tahun Buku Fiscal year		Jumlah Saham Number of Shares
2024	1 Januari 2024 – 31 Desember 2024 January 1, 2024 – December 31, 2024	348.386.472
2023	1 Januari 2023 – 31 Desember 2023 January 1, 2023 – December 31, 2023	348.386.472

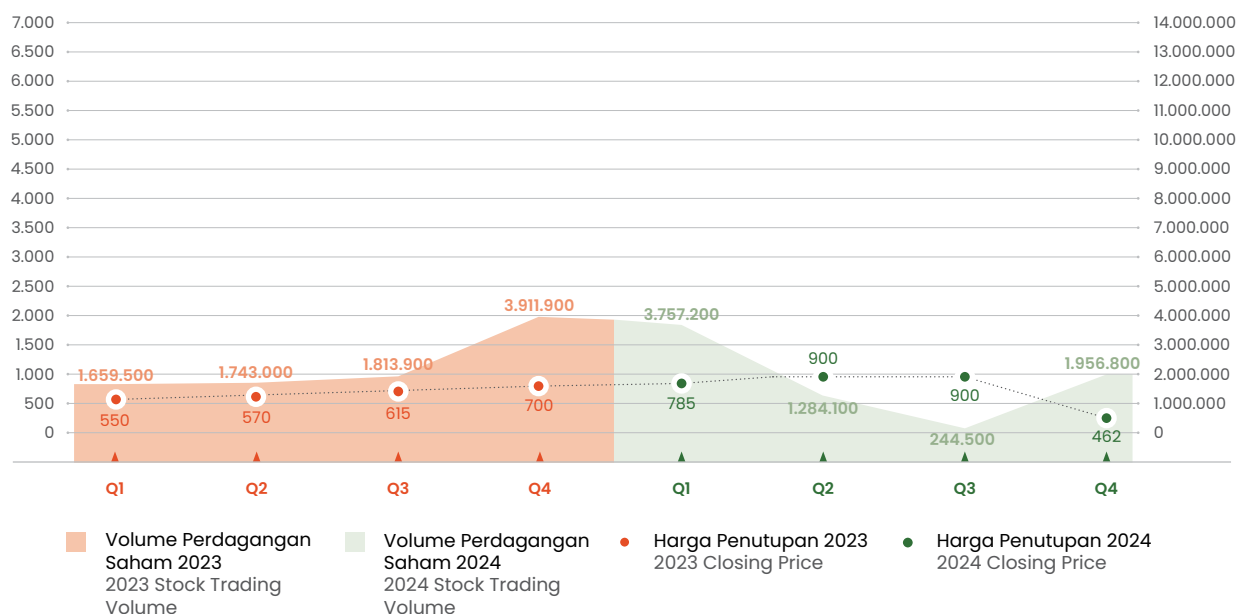


Kinerja Saham per Tri Wulan Quarterly Share Performance

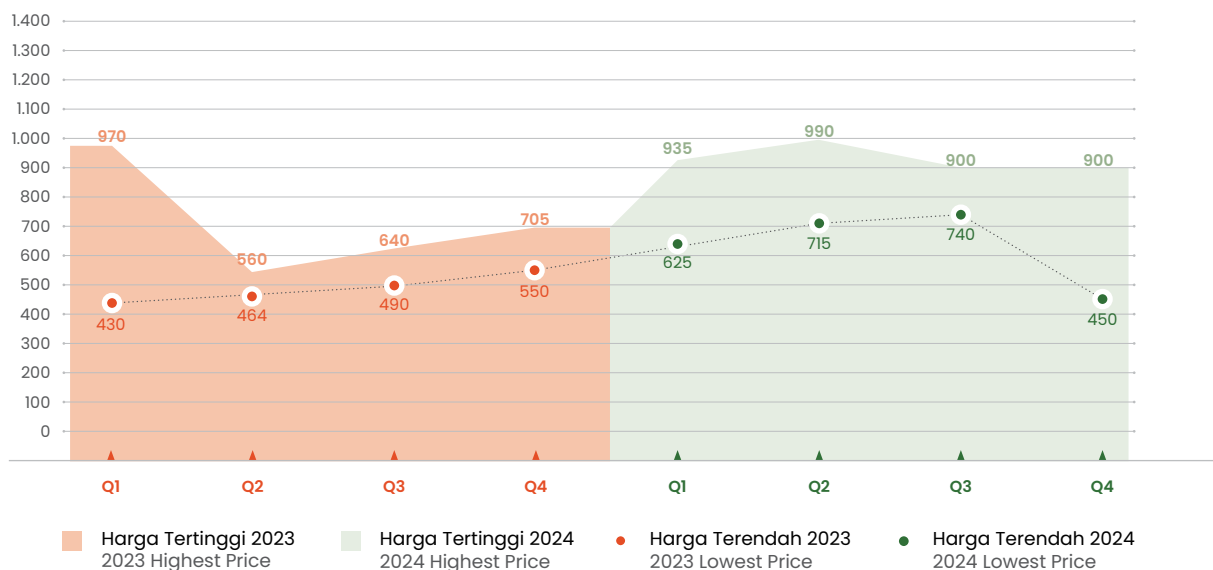
Keterangan Description	2024			
	Jumlah saham beredar 348.386.472 lembar saham per 31 Desember 2024 348,386,472 outstanding shares as of December 31, 2024			
	Q1	Q2	Q3	Q4
Tertinggi Highest	935	990	900	900
Terendah Lowest	625	715	740	450
Penutupan Closing	785	900	900	462
Volume transaksi (lembar) Transaction volume (share)	3.757.200	1.284.100	244.500	1.956.800
Kapitalisasi Pasar Market Capitalization	273.483.380.520	313.547.824.800	313.547.824.800	160.954.550.064

Keterangan Description	2023			
	Jumlah saham beredar 348.386.472 lembar saham per 31 Desember 2023 348,386,472 outstanding shares as of December 31, 2024			
	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)	1.695.500	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

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



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



Aksi Korporasi Saham

Pada tahun 2024, PT Asuransi Bintang Tbk tidak melakukan aksi korporasi, seperti pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), maupun saham bonus.

Corporate Action on Shares

In 2024, PT Asuransi Bintang Tbk did not conduct 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*) selama tahun buku yang terkait.

Suspension or Delisting

The Company was not subjected to suspension and/or delisting of shares during the 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.

Dividend Policy

The distribution of dividends is based on the decisions of shareholders during the General Meeting of Shareholders (GMS). Decisions regarding the distribution of dividends is based on the Company's Articles of Association and the prevailing laws and regulations. In addition, the GMS also considers the Company's financial conditions during the fiscal year as well as the Company's long-term plans.

Berikut ini adalah pembagian dividen pada PT Asuransi Bintang Tbk selama tahun 2022-2024:

The following are the distribution of dividends in PT Asuransi Bintang Tbk in 2022-2024:

Tanggal RUPS Date of GMS	Jenis Dividen Type of Dividend	Jumlah Dividen Dividend Amount	Payout Rasio Payout Ratio	Tanggal Pembayaran Payment Date
30 April 2024 April 30, 2024	Dividen Tunai Cash Dividend	Rp3,5 Per saham Rp3.5 Per share	7,98%	31 Mei 2024 May 31, 2024
27 Juni 2023 June 27, 2023	Dividen Tunai Cash Dividend	Rp5 Per saham Rp5 Per share	29,97%	24 Juli 2023 July 24, 2023
08 Juli 2022 July 08, 2022	Dividen Tunai Cash Dividend	Rp5,7 Per saham Rp5.7 Per share	12,08%	11 Agustus 2022 August 11, 2022