



Kinerja 2021

2021 Performance





► **Pendahuluan**
Introduction



Pendapatan Premi Bruto
Gross Premium Income

Rp477.1
billion | miliar

Naik Rp24.4 miliar atau 5,3%
Increased by Rp24.4 billion or 5.3%

Ekuitas
Equity



Rp355.7
billion | miliar

Naik 13,3% | Increased by 13.3%



Total Aset
Total Assets

Rp954.6
billion | miliar

Naik Rp82.8 miliar
Increased by Rp82.8 billion



Beban Klaim bersih
Net Claims Expenses

Rp63.6
billion | miliar

Turun 9,5% | Decreased by 9.5%

Hasil Underwriting
Underwriting Result

Rp123.1
billion | miliar

Naik 1,2% | Increased by 1.2%



Hasil Investasi
Investment Return

Rp37.3
billion | miliar

Turun 14,3% | Decreased by 14.3%



► Ikhtisar Data Keuangan 2021

Financial Data Overview 2021

RINGKASAN LAPORAN POSISI KEUANGAN

SUMMARY OF FINANCIAL POSITION REPORT

	2021	2020	2019
Jumlah Aset Investasi Total investment assets	333,070	304,792	272,058
Jumlah Aset Non - Investasi Total non-investment assets	621,587	566,977	585,463
Jumlah Aset Amount of Assets	954,657	871,769	857,521
Jumlah Liabilitas Total liabilities	598,915	557,997	566,035
Modal Dasar (dalam ribuan saham) Authorized Capital (in thousands of shares)	640,000	640,000	640,000
Jumlah Saham (dalam ribuan saham)* Number of shares (in thousands of shares)	348,386	348,386	348,386
Nilai Nominal (dalam Rupiah) Nominal Value (in IDR)	250	250	250
Jumlah Modal Paid-in capital	87,097	87,097	87,097
Sisa Saham yang Ditahan Remaining retained earnings	167,107	149,111	122,868
Jumlah Ekuitas Total Equity	355,742	313,772	291,485
Keterangan Note: Dalam jutaan Rupiah In Million Rp			

RASIO KEUANGAN

FINANCIAL RATIOS

	2021	2020	2019
Jumlah Modal Sendiri / Premi Netto Total Own Capital/ Net Premium	173.20%	135.56%	116.22%
Laba Bersih / Jumlah Aset Net income/ Total assets	1.73%	2.71%	0.93%
Rasio Laba (rugi) terhadap Ekuitas/ Laba Bersih / Modal Sendiri Ratio of Profit (loss) to Equity/Net Income/Own Capital	4.63%	7.54%	2.75%
Hasil Underwriting / Premi Bruto Gross Underwriting/ Premiums Result	25.80%	26.85%	25.85%
Rasio Liabilitas terhadap Jumlah Aset /Jumlah Liabilitas/ Jumlah Aset Ratio of Liabilities to Total Assets/ Total Liabilities/ Total Assets	62.74%	64.01%	66.01%



Ikhtisar Data Keuangan 2021
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	2021	2020	2019
Rasio Liabilitas terhadap Ekuitas / Jumlah Liabilitas / Modal Sendiri Ratio of Liabilities to Equity/ Total Liabilities/ Own Capital	1.68%	1.78%	1.94%
P / E Ratio	6.23X	4.57X	13.36X
Rasio Pencapaian Solvabilitas Solvency Achievement Ratio	145.78%	139.01%	138.18%
Rasio Laba (Rugi) terhadap Pendapatan / Penjualan Ratio of Profit (Loss) to Revenue/ Sales	3.45%	5.23%	1.78%
Rasio Lancar Current Rate	1.50%	1.51%	1.52%

RINGKASAN LAPORAN LABA RUGI KOMPREHENSIF

COMPREHENSIVE INCOME STATEMENT SUMMARY

	2021	2020	2019
Premi Bruto Gross Premiums	477,182	452,779	450,877
Premi Netto Net Premiums	205,396	231,470	250,804
Beban Klaim Netto Net Claim Expenses	63,623	70,340	93,391
Komisi Netto Net Commissions	18,648	39,556	40,866
Hasil Underwriting Underwriting Results	123,126	121,575	116,547
Hasil Investasi Return on Investment	37,301	43,553	16,608
Beban Usaha Operating expenses	149,324	144,645	124,309
Laba (rugi) Usaha Operating income (loss)	11,103	20,484	8,846
Pemasukan Lain-Lain Other Revenue	1,212	(1,856)	(903)
Laba (rugi) Sebelum Pajak Profit (Loss) Before Tax	12,315	18,627	7,942
Beban (Penghasilan) Pajak Tax Expenses (Income)	(4,154)	(5,041)	(66)
Laba Bersih Net Profit	16,469	23,668	8,009
Jumlah Penghasilan Komprehensif Total of Other Comprehensive Incomes	45,653	24,378	13,782
Jumlah Laba Tahun Berjalan Yang Dapat Diatribusikan Kepada: Total income for the current year attributable to:			



Ikhtisar Data Keuangan 2021

Financial Data Overview 2021

	2021	2020	2019
Pemilik Entitas Induk Owner of Parent Entity	16,445	23,658	8,004
Kepentingan Non-Pengendali Non-controlling interest	24,46	10,24	5,07
Jumlah Penghasilan Komprehensif yang Dapat Diatribusikan Kepada: Total comprehensive income is attributable to:			
Pemilik Entitas Induk Owner of Parent Entity	45,629	24,368	13,777
Kepentingan Non-Pengendali Non-controlling interest	24,46	10,24	5,07
Laba per Saham Dasar (Rupiah Penuh) Basic earnings per share - Full IDR	47	68	23
Nilai Buku Per Saham Book Value per Share	1,021	900	837

Dalam Jutaan Rp | In Million IDR



► Ikhtisar Saham

Stocks Overview

JUMLAH SAHAM BEREDAR TAHUN 2021 & 2020

NUMBER OF CIRCULATED SHARES IN 2021 & 2020

	Fiscal Year Tahun Fiskal	Number of Shares Jumlah Saham
2021	1 Januari 2021 - 31 Desember 2021 January 1, 2021 - December 31, 2021	348.386.472
2020	1 Januari 2020 - 31 Desember 2020 January 1, 2020 - December 31, 2020	348.386.472

KINERJA SAHAM PER TRIWULAN

SHARES PERFORMANCE PER QUARTER

	2020			
	Jumlah saham beredar 348.386.472 lembar saham per 30 Desember 2020 Number of Circulated Shares: 348.386.472 share sheets per December 30, 2020			
	Q1	Q2	Q3	Q4
Tertinggi Highest	310	390	398	368
Terendah Lowest	200	220	254	290
Penutupan Closing	252	330	302	310
Volume Transaksi (lembar) Transaction volume (sheets)	49.800	944.300	1.644.200	978.700
Kapitalisasi Pasar Market Capitalization	87.793.390.944	114.967.535.760	105.212.714.544	107.999.806.320

	2021			
	Jumlah saham beredar 348.386.472 lembar saham per 31 Desember 2021 Number of Circulated Shares: 348.386.472 share sheets 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 (sheets)	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



Ikhtisar Saham
Stocks Overview

Aksi Korporasi Saham

Selama tahun 2021, 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.

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 2019 – 2021

Corporate Action

During 2021, PT Asuransi Bintang Tbk did not implement any corporate actions, such as stock split, stock merger (*reverse stock*), or bonus shares.

Suspension or Delisting

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

Dividend Policy

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

The following is the Distribution of Dividends at PT Asuransi Bintang Tbk for 2019 – 2021

Tanggal RUPS Date of GMS	Jenis Dividen Dividend Type	Total Dividen Total Dividends	Payout Rasio Payout Ratio	Tanggal Pembayaran Payment Date
27 Juni 2019 June 27, 2019	Dividen Tunai Cash Dividend	Rp10 Per Saham IDR10 Per share	24.99%	31 Juli 2019 July 31, 2019
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

