



## ► Kaleidoskop 2021 2021 Caleidoscope



### **PT ASURANSI BINTANG TBK RAYAKAN HUT KE-66 TAHUN MELALUI ZOOM**

#### **PT ASURANSI BINTANG TBK CELEBRATES 66th ANNIVERSARY THROUGH ZOOM**

Pada Rabu, 17 Maret 2021 PT Asuransi Bintang Tbk menyelenggarakan HUT Asuransi Bintang Tbk yang ke 66 Tahun melalui Virtual Zoom yang dihadiri oleh Seluruh Komisaris, Direksi dan Pegawai diseluruh Indonesia.

Pada umur yang ke 66 tahun ini, PT Asuransi Bintang Tbk semakin sukses, berhasil mewujudkan visi dan misi perusahaan, dan memenuhi semua harapan stakeholder perusahaan.

On Wednesday, March 17, 2021, PT Asuransi Bintang Tbk held the 66th Anniversary of Asuransi Bintang Tbk through Virtual Zoom which was attended by all Commissioners, Directors and Employees throughout Indonesia.

At the age of 66 years, PT Asuransi Bintang Tbk is increasingly successful, has succeeded in realizing the company's vision and mission, and fulfilling all the expectations of the company's stakeholders.



### **PT ASURANSI BINTANG TBK MENERIMA SERTIFIKAT ISO 9001:2005 OLEH BADAN SERTIFIKASI TUVSUD SINGAPORE**

#### **PT ASURANSI BINTANG TBK RECEIVES ISO 9001:2005 CERTIFICATE BY TUVSUD CERTIFICATION BOARD SINGAPORE**

Pada Senin, 24 Mei 2021 PT Asuransi Bintang Tbk menerima secara simbolis Sertifikasi ISO 9001:2005 "Quality Management System". Acara Penerimaan Sertifikat ISO 9001:2015 tersebut dihadiri oleh Dewan Komisaris, Direksi, Karyawan PT Asuransi Bintang Tbk, Perwakilan PT TÜV SÜD Indonesia selaku Badan Sertifikasi dan juga dihadiri oleh awak media.

On Monday, May 24, 2021, PT Asuransi Bintang Tbk symbolically received the ISO 9001:2005 "Quality Management System" Certification. The ISO 9001:2015 Certificate Acceptance event was attended by the Board of Commissioners, Directors, Employees of PT Asuransi Bintang Tbk, Representatives of PT TÜV SÜD Indonesia as the Certification Body and also attended by the media crew.



**PT ASURANSI BINTANG TBK BERIKAN BEASISWA TINGKAT SD, SLTP, SLTA DAN PERGURUAN TINGGI**  
**PT ASURANSI BINTANG TBK GIVES SCHOLARSHIPS FOR ELEMENTARY, JUNIOR HIGH, HIGH SCHOOL AND UNIVERSITY LEVEL**

Pada hari yang sama 24 Mei 2021, PT Asuransi Bintang Tbk melakukan Pemberian Beasiswa Putra & Putri Karyawan/ti berprestasi mulai dari tingkat SD, SLTP, SLTA dan Perguruan Tinggi.

Kegiatan ini merupakan bentuk kepedulian terhadap kesejahteraan Karyawan dan keluarga Karyawan yang dilakukan secara rutin setiap tahun.

On the same day, May 24, 2021, PT Asuransi Bintang Tbk conducted the awarding of male and female scholarships for outstanding employees starting from elementary, junior high, high school and university levels.

This activity is a form of concern for the welfare of employees and their families which is carried out regularly every year.



**PT ASURANSI BINTANG TBK DAPATKAN PERCEPATAN PROSES VAKSINASI DARI OJK**

**PT ASURANSI BINTANG TBK GETS ACCELERATION OF THE VACCINATION PROCESS FROM FINANCIAL SERVICES AGENCY**

16 Juni 2021 PT Asuransi Bintang Tbk berkesempatan mendapat percepatan proses vaksinasi yang diberikan oleh OJK di Tennis Indoor Senayan, Kompleks Gelora Bung Karno (GBK) Jakarta. Vaksinasi sudah dimulai sejak pukul 08.00 WIB yang dihadiri langsung oleh Presiden Joko Widodo beserta Komisioner OJK, Direktur BEI dan Menteri Keuangan Ibu Sri Mulyani.

June 16, 2021 PT Asuransi Bintang Tbk had the opportunity to get an acceleration of the vaccination process provided by the OJK at the Tennis Indoor Senayan, Bung Karno Gelora Complex (GBK) Jakarta. Vaccination has started at 08.00 WIB which was attended directly by President Joko Widodo and the OJK Commissioner, IDX Director and Finance Minister Mrs. Sri Mulyani.



**Kaleidoskop 2021**  
2021 Kaleidoscope



**PT ASURANSI BINTANG TBK MELAKUKAN RAPAT KERJA NASIONAL 2021 MELALUI VIRTUAL**

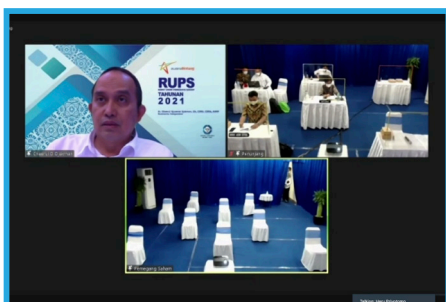
**PT ASURANSI BINTANG TBK HOLDS THE 2021 VIRTUAL NATIONAL WORKING MEETING**

Pada 24 dan 25 November 2021 PT Asuransi Bintang Tbk mengadakan Rapat Kerja Nasional 2021 melalui *virtual*. Rapat kerja Nasional 2021 kali ini mengusung tema "*Leading with Innovation*" yang memiliki arti bahwa agar terus bertahan dan tumbuh di masa pandemi yang mendorong perubahan penggunaan teknologi secara cepat, dan terdepan.

Rapat Kerja 2021 dihadiri oleh Group Head, Seluruh Branch Manager & Department Head PT Asuransi Bintang Tbk yang tersebar diseluruh Indonesia.

On 24 and 25 November 2021 PT Asuransi Bintang Tbk will hold the 2021 National Work Meeting via virtual. This 2021 National Working Meeting carries the theme "*Leading with Innovation*" which means that in order to continue to survive and grow during a pandemic that encourages changes in the use of technology quickly, and at the forefront.

The 2021 Work Meeting was attended by the Group Head, all Branch Managers & Department Heads of PT Asuransi Bintang Tbk spread throughout Indonesia.



**RAPAT UMUM PEMEGANG SAHAM TAHUN BUKU 2021**

**GENERAL MEETING OF SHAREHOLDERS FOR FINANCIAL YEAR 2021**

Pada kamis, 15 Juli 2021 PT Asuransi Bintang Tbk mengadakan Rapat Umum Pemegang Saham (RUPS) tahun buku 2020 di kantor pusat Jalan RS. Fatmawati No. 32. Seperti tahun sebelumnya, RUPS diselenggarakan secara hybrid, menggunakan sistem eASY.KSEI & *e-meeting hall*. Untuk para pemegang saham yang memilih hadir dengan memberikan kuasa kepada Biro Administrasi Efek (BAE).

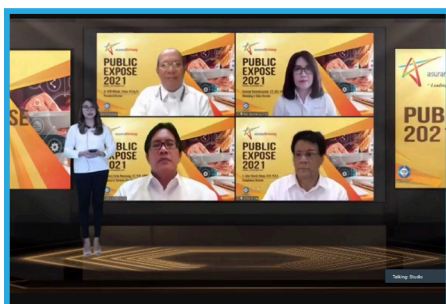
On Thursday, July 15 2021, PT Asuransi Bintang Tbk held the General Meeting of Shareholders (GMS) for the financial year 2020 at the head office Jalan RS. Fatmawati No. 32. As in the previous year, the GMS was held on a hybrid basis, using the eASY.KSEI & *e-meeting hall* system. For shareholders who choose to attend by giving power of attorney to the Securities Administration Bureau (BAE).



**PT ASURANSI BINTANG TBK MENGADAKAN NGOBROL SANTAI PERENCANAAN KEUANGAN BERSAMA IBU-IBU**  
**PT ASURANSI BINTANG TBK HAS A FINANCIAL PLANNING CASUAL CHAT WITH MOTHERS**

Dalam rangka menyukseskan Bulan Inklusi Keuangan 2021 & Hari Asuransi sepanjang bulan Oktober, PT Asuransi Bintang Tbk menyelenggarakan acara bertema “Rantang: Ngobrol Bareng Asuransi Bintang” membahas “Cara Mengelola Keuangan Melalui Asuransi” pada Selasa, 26 Oktober 2021. Acara ini diselenggarakan melalui *online* yang ditunjukkan kepada para perempuan yang sudah berkeluarga untuk memberikan pengetahuan untuk menyusun perencanaan keuangan yang baik.

In order to make the Financial Inclusion Month 2021 & Insurance Day a success throughout October, PT Asuransi Bintang Tbk held an event themed “Rantang: Ngobrol Bareng Asuransi Bintang” discussing “How to Manage Finances Through Insurance” on Tuesday, October 26, 2021. shown to women who are already married to provide knowledge to develop good financial planning.



**PUBLIC EXPOSE 2021 PT ASURANSI BINTANG TBK**  
**PUBLIC EXPOSE 2021 OF PT ASURANSI BINTANG TBK**

Pada tanggal 28 Desember 2021, PT Asuransi Bintang Tbk menyelenggarakan Paparan Publik atau Public Expose secara online melalui aplikasi Zoom Video Webinar di kantor pusat PT Asuransi Bintang Tbk. Acara Public Expose ini merupakan bagian dari tanggung jawab korporasi sebagai perusahaan emiten yang tercatat untuk memaparkan kinerja korporasi dari tahun 2020 hingga tahun 2021.

On December 28, 2021, PT Asuransi Bintang Tbk held an online Public Expose through the Zoom Video Webinar application at the head office of PT Asuransi Bintang Tbk. This Public Expose event is part of the responsibility of the corporation as a listed issuer to present corporate performance from 2020 to 2021.



## ► Kerjasama Reasuransi Reinsurance Partnership

Dukungan reasuransi merupakan satu faktor sangat penting bagi perusahaan asuransi dalam menyediakan jaminan proteksi yang dapat diandalkan oleh para nasabahnya. Oleh karena itu, PT Asuransi Bintang Tbk selalu memilih reasuradur yang memiliki peringkat kekuatan finansial sangat baik serta memenuhi ketentuan Peraturan Otoritas Jasa Keuangan Nomor 14/POJK.05/2015 tentang Retensi Sendiri dan Dukungan Reasuransi Dalam Negeri yang telah diubah dengan Peraturan Otoritas Jasa Keuangan Nomor 19/POJK.05/2019 .

PT Asuransi Bintang Tbk memiliki program reasuransi otomatis dalam bentuk treaty proporsional dan non-proporsional untuk bisnis konvensional maupun syariah, dengan panel reasuradur Sebagai berikut:

Reinsurance support is vital to insurance companies in providing protection guarantee that can be relied on by their customers. Therefore, PT Asuransi Bintang Tbk always chooses reinsurers with excellent financial strength rating that also fulfills the provisions of the Financial Services Authority Regulation Number 14/POJK.05/2015 concerning Own Retention and Domestic Reinsurance Support which has been amended by Financial Services Authority Regulation Number 19/POJK.05/2019.

PT Asuransi Bintang Tbk has an automatic reinsurance program in the form of a proportional and non-proportional treaty for conventional and sharia businesses, with a reinsurer panel as follows:

### Property & Engineering Proportional Treaty

Reinsurers	Rating	Country	Share
<b>OVERSEAS REINSURERS</b>			
Swiss Re	AA- (S&P)	Singapore	20%
Hannover Re	AA- (S&P)	Malaysia	20%
<b>LOCAL REINSURERS</b>			
PT Reasuransi Indonesia Utama (Persero)	AA(idn) (Fitch Ratings); idAA (Pefindo)	Indonesia	30%
PT Reasuransi Nasional Indonesia	AA-(idn) (Fitch Ratings)	Indonesia	17.5%
PT Tugu Reasuransi Indonesia	A+(idn) (Fitch Ratings)	Indonesia	10%
PT Maskapai Reasuransi Indonesia	AA-(idn) (Fitch Ratings); idA+(Pefindo)	Indonesia	2.5%

### Whole Account Non Proportional Treaty

Reinsurers	Rating	Country	Share
<b>OVERSEAS REINSURERS</b>			
Swiss Re	AA- (S&P)	Singapore	20%
Hannover Re	AA- (S&P)	Malaysia	10%
<b>LOCAL REINSURERS</b>			
PT Reasuransi Indonesia Utama (Persero)	AA(idn) (Fitch Ratings); idAA (Pefindo)	Indonesia	40%
PT Reasuransi Nasional Indonesia	AA-(idn) (Fitch Ratings)	Indonesia	17.50%
PT Tugu Reasuransi Indonesia	A+(idn) (Fitch Ratings)	Indonesia	10%
PT Maskapai Reasuransi Indonesia	AA-(idn) (Fitch Ratings); idA+(Pefindo)	Indonesia	2.5%



#### Terrorism and Sabotage Proportional Treaty

Reinsurers	Rating	Country	Share
<b>OVERSEAS REINSURERS</b>			
Hannover Re	AA- (S&P)	Malaysia	50%
Chaucer, Lloyds	A+ (S&P)	Singapore	25%
<b>LOCAL REINSURERS</b>			
PT Reasuransi Indonesia Utama (Persero)	AA(idn) (Fitch Ratings); idAA (Pefindo)	Indonesia	10%
PT Reasuransi Nasional Indonesia	AA-(idn) (Fitch Ratings)	Indonesia	12.5%
PT Maskapai Reasuransi Indonesia	AA-(idn) (Fitch Ratings)	Indonesia	2.5%

#### Terrorism and Sabotage Excess of Loss

Reinsurers	Rating	Country	Share
<b>OVERSEAS REINSURERS</b>			
Hannover Re	AA- (S&P)	Malaysia	50%
Chaucer, Lloyds	A+ (S&P)	Singapore	20%
<b>LOCAL REINSURERS</b>			
PT Reasuransi Indonesia Utama (Persero)	AA(idn) (Fitch Ratings); idAA (Pefindo)	Indonesia	20%
PT Reasuransi Nasional Indonesia	AA-(idn) (Fitch Ratings)	Indonesia	7.5%
PT Maskapai Reasuransi Indonesia	AA-(idn) (Fitch Ratings)	Indonesia	2.5%

#### Miscellaneous Accident and Motor Vehicle Non Proportional Treaty

Reinsurers	Rating	Country	Share
PT Reasuransi Indonesia Utama (Persero)	AA(idn) (Fitch Ratings); idAA (Pefindo)	Indonesia	50%
PT Tugu Reasuransi Indonesia	A+(idn) (Fitch Ratings)	Indonesia	20%
PT Reasuransi Nasional Indonesia	AA-(idn) (Fitch Ratings)	Indonesia	25%
PT Maskapai Reasuransi Indonesia	AA-(idn) (Fitch Ratings)	Indonesia	5%

#### Marine Cargo Proportional Treaty

Reinsurers	Rating	Country	Share
PT Reasuransi Indonesia Utama (Persero)	AA(idn) (Fitch Ratings); idAA (Pefindo)	Indonesia	50%
PT Tugu Reasuransi Indonesia	A+(idn) (Fitch Ratings)	Indonesia	20%
PT Reasuransi Nasional Indonesia	AA-(idn) (Fitch Ratings)	Indonesia	25%
PT Maskapai Reasuransi Indonesia	AA-(idn) (Fitch Ratings)	Indonesia	5%



**Kerjasama Reasuransi**  
 Reinsurance Partnership

**Marine Hull Quota Share & Surplus**

Reinsurers	Rating	Country	Share
PT Reasuransi Indonesia Utama (Persero)	AA(idn) (Fitch Ratings); idAA (Pefindo)	Indonesia	50%
PT Tugu Reasuransi Indonesia	A+(idn) (Fitch Ratings)	Indonesia	20%
PT Reasuransi Nasional Indonesia	AA-(idn) (Fitch Ratings)	Indonesia	25%
PT Maskapai Reasuransi Indonesia	AA-(idn) (Fitch Ratings)	Indonesia	5%

**Marine Hull Excess of Loss**

Reinsurers	Rating	Country	Share
PT Reasuransi Indonesia Utama (Persero)	AA(idn) (Fitch Ratings); idAA (Pefindo)	Indonesia	50%
PT Tugu Reasuransi Indonesia	A+(idn) (Fitch Ratings)	Indonesia	20%
PT Reasuransi Nasional Indonesia	AA-(idn) (Fitch Ratings)	Indonesia	25%
PT Maskapai Reasuransi Indonesia	AA-(idn) (Fitch Ratings)	Indonesia	5%







## ► Penghargaan dan Sertifikasi Awards and Certification

### PENGHARGAAN AWARDS



#### Indonesia Business Award 2021

PT Asuransi Bintang Tbk Berhasil meraih Predikat kategori *“Best Quality Service 2021”*.

PT Asuransi Bintang Tbk earned a title in the category of *“Best Quality Service 2021”*.



#### Infobank 22<sup>nd</sup> Insurance Award 2021

PT Asuransi Bintang Tbk Berhasil meraih predikat *“Excellent”* For Financial Performance Full-Year 2020.

PT Asuransi Bintang Tbk earned an *“Excellent”* title for Financial Performance Full-Year 2020.



#### Indonesia Business Awards 2021

PT Asuransi Bintang Tbk meraih Peringkat untuk kategori *“Winners Business & Insurance Company 2021”*.

PT Asuransi Bintang Tbk earned an award in the category of *“Winners Business & Insurance Company 2021”*.



#### The Economics Award 2021

PT Asuransi Bintang Tbk Berhasil meraih *“Most Innovative Insurance Companies Awards 2021”*. Untuk Kategori Asuransi Umum.

PT Asuransi Bintang Tbk Earned the title of *“Most Innovative Insurance Companies Awards 2021”*, in the category of General Insurance.



**Penghargaan dan Sertifikasi**  
Awards and Certification



**InfoBank – 10<sup>th</sup> Digital Brand Awards 2021**

PT Asuransi Bintang Tbk meraih Peringkat II, kategori “*Premi Bruto Rp 250 Miliar di bawah Rp 500 Miliar*”, Asuransi Umum Konvensional.

PT Asuransi Bintang Tbk earned second place for the category of “Gross Premiums of IDR250 Billion Under IDR500 Billion”, Conventional General Insurance.

**SERTIFIKASI**  
**CERTIFICATION**



**Sertifikat Sistem Manajemen Mutu ISO 9001:2015**

Tanggal Perolehan : 4 Mei 2021  
Masa Berlaku : 3 Mei 2021-02 Mei 2024  
Badan Sertifikasi : PT TÜV SÜD Indonesia

Date Awarded : May 4, 2021  
Validity : May 3, 2021 - May 2, 2024  
Certification Board : PT TÜV SÜD Indonesia