



# PT TUGU REASURANSI INDONESIA

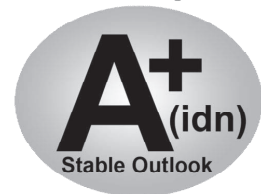
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## LAPORAN KEUANGAN

PER 31 DESEMBER 2022 DAN 2021

National Insurance Financial Strength Ratings  
FitchRatings



| LAPORAN POSISI KEUANGAN |                                                                                |           |           |                        |                                                              | LAPORAN LABA (RUGI) KOMPREHENSIF |           |             |                                                                         |           |           | INDIKATOR KESEHATAN KEUANGAN                   |                                                                           |           |           |  |  |
|-------------------------|--------------------------------------------------------------------------------|-----------|-----------|------------------------|--------------------------------------------------------------|----------------------------------|-----------|-------------|-------------------------------------------------------------------------|-----------|-----------|------------------------------------------------|---------------------------------------------------------------------------|-----------|-----------|--|--|
| (dalam jutaan rupiah)   |                                                                                |           |           |                        |                                                              | (dalam jutaan rupiah)            |           |             |                                                                         |           |           | (dalam jutaan rupiah)                          |                                                                           |           |           |  |  |
| ASET                    |                                                                                | 31-Dec-22 | 31-Dec-21 | LIABILITAS DAN EKUITAS |                                                              | 31-Dec-22                        | 31-Dec-21 | U R A I A N |                                                                         | 31-Dec-22 | 31-Dec-21 | Keterangan                                     |                                                                           | 31-Dec-22 | 31-Dec-21 |  |  |
| I. INVESTASI            |                                                                                |           |           |                        |                                                              | I. UTANG                         |           |             |                                                                         |           |           | PEMENUHAN TINGKAT SOLVABILITAS                 |                                                                           |           |           |  |  |
| 1                       | Deposito Berjangka                                                             | 676,732   | 731,495   | 1                      | Utang Klaim                                                  | 54,931                           | 60,414    | 1           | Premi Bruto                                                             | -         | -         | A. Tingkat Solvabilitas                        |                                                                           |           |           |  |  |
| 2                       | Sertifikat Deposito                                                            | -         | -         | 2                      | Utang Koasuransi                                             | -                                | -         | a.          | Premi Penutupan Langsung                                                | 2,809,137 | 2,262,428 | a.                                             | Aset Yang Diperkenankan                                                   | 4,833,215 | 3,813,005 |  |  |
| 3                       | Saham                                                                          | 128,358   | 136,543   | 3                      | Utang Retrosesi                                              | 48,938                           | 52,874    | 2           | Jumlah Pendapatan Premi                                                 | 2,809,137 | 2,262,428 | b.                                             | Liabilitas                                                                | 3,618,867 | 2,826,147 |  |  |
| 4                       | Obligasi Korporasi                                                             | 396,760   | 426,656   | 4                      | Utang Komisi                                                 | -                                | -         | c.          | Komisi Dibayar                                                          | 689,635   | 599,800   | c.                                             | Jumlah Tingkat Solvabilitas                                               | 1,214,348 | 986,858   |  |  |
| 5                       | MTN                                                                            | -         | 5,000     | 5                      | Utang Pajak                                                  | 1,688                            | 1,811     | 3           | Jumlah Premi Bruto                                                      | 2,119,502 | 1,662,628 | B. Modal Minimum Berbasis Risiko (MMBR)        |                                                                           |           |           |  |  |
| 6                       | Surat Berharga yang Diterbitkan oleh Negara RI                                 | 734,672   | 364,433   | 6                      | Biaya yang Masih Harus Dibayar                               | 25,718                           | 10,795    | 4           | Premi Retrosesi                                                         |           |           | a.                                             | Risiko Kredit                                                             | 107,043   | 110,779   |  |  |
| 7                       | Surat Berharga yang Diterbitkan oleh Negara Selain Negara RI                   | -         | -         | 7                      | Utang Lain                                                   | 30,097                           | 31,926    | a.          | Premi Retrosesi Dibayar                                                 | 706,138   | 577,692   | b.                                             | Risiko Likuiditas                                                         | -         | 382       |  |  |
| 8                       | Surat Berharga yang Diterbitkan oleh Bank Indonesia                            | -         | -         | 8                      | Jumlah Utang (1 s/d 7)                                       | 161,372                          | 157,819   | b.          | Komisi Retrosesi Diterima                                               | 34,279    | 21,558    | c.                                             | Risiko Pasar                                                              | 65,171    | 69,922    |  |  |
| 9                       | Surat Berharga yang Diterbitkan oleh Lembaga Multinasional                     | -         | -         | 9                      | Cadangan Premi                                               | 533,669                          | 334,878   | 5           | Jumlah Premi Retrosesi                                                  | 671,859   | 556,134   | d.                                             | Risiko Asuransi                                                           | 315,013   | 247,540   |  |  |
| 10                      | Reksa Dana                                                                     | 460,887   | 395,091   | 10                     | Cadangan Atas Premi Yang Belum Merupakan Pendapatan          | 354,473                          | 312,101   | 6           | Jumlah Premi Neto                                                       | 1,447,643 | 1,106,496 | e.                                             | Risiko Operasional                                                        | 1,193     | 913       |  |  |
| 11                      | Efek Beragun Aset                                                              | -         | -         | 11                     | Cadangan Klaim                                               | 2,384,562                        | 1,762,721 | 7           | Penurunan (Kenaikan) Cadangan Premi, CAPYBMP, dan Cadangan Catastrophic |           |           | f.                                             | Jumlah MMBR                                                               | 488,419   | 429,535   |  |  |
| 12                      | Dana Investasi Real Estat                                                      | -         | -         | 12                     | Cadangan atas Risiko Bencana (Catastrophic)                  | 303,857                          | 362,843   | a.          | Penurunan (Kenaikan) Cadangan Premi                                     | (167,999) | (7,913)   | C. Kelebihan (Kekurangan) Tingkat Solvabilitas | 725,929                                                                   | 557,323   |           |  |  |
| 13                      | REPO                                                                           | -         | -         | 13                     | Jumlah Cadangan Teknis (9 s/d 12)                            | 3,576,561                        | 2,772,543 | b.          | Penurunan (Kenaikan) CAPYBMP                                            | (47,351)  | 59,063    | D. Rasio Pencapaian (%)*                       | 248.63%                                                                   | 229.75%   |           |  |  |
| 14                      | Penyeritaan Langsung                                                           | 10,475    | 10,475    | 14                     | Jumlah Liabilitas (8 + 13)                                   | 3,737,933                        | 2,930,363 | c.          | Penurunan (Kenaikan) Cadangan atas Risiko Bencana (Catastrophic)        | -         | -         |                                                |                                                                           |           |           |  |  |
| 15                      | Tanah, Bangunan dengan Hak Strata, atau Tanah dengan Bangunan, untuk investasi | -         | -         | 15                     | Pinjaman Subordinasi                                         | -                                | -         | 8           | Jumlah Penurunan (Kenaikan) Cadangan                                    | (215,350) | 51,150    |                                                |                                                                           |           |           |  |  |
| 16                      | Pembiayaan Melalui Kerjasama dengan Pihak Lain                                 | -         | -         | 16                     | Modal Disetor                                                | 785,578                          | 785,578   | 9           | Jumlah Pendapatan Premi Neto                                            | 1,232,293 | 1,157,646 |                                                |                                                                           |           |           |  |  |
| 17                      | Emas Murni                                                                     | -         | -         | 17                     | Agio Saham                                                   | -                                | -         | 10          | Pendapatan Underwriting Lain Neto                                       | -         | -         |                                                |                                                                           |           |           |  |  |
| 18                      | Pinjaman yang Dijamin dengan Hak Tanggungan                                    | -         | -         | 18                     | Saldo Laba                                                   | 645,402                          | 554,870   | 11          | Jumlah Pendapatan Underwriting                                          | 1,232,293 | 1,157,646 |                                                |                                                                           |           |           |  |  |
| 19                      | Pinjaman Polis                                                                 | -         | -         | 19                     | Komponen Ekuitas Lainnya                                     | 72,374                           | 81,096    | 12          | Beban Klaim                                                             |           |           |                                                |                                                                           |           |           |  |  |
| 20                      | Investasi Lain                                                                 | -         | -         | 20                     | Jumlah Ekuitas (16 + 19)                                     | 1,503,354                        | 1,421,543 | a.          | Klaim Bruto                                                             | 1,289,888 | 1,411,565 |                                                |                                                                           |           |           |  |  |
| 21                      | Jumlah Investasi (1 s/d 20)                                                    | 2,407,884 | 2,069,692 | 21                     | Jumlah Liabilitas dan Ekuitas (14 + 15 + 20)                 | 5,241,287                        | 4,351,906 | b.          | Klaim Retrosesi                                                         | 322,560   | 396,271   |                                                |                                                                           |           |           |  |  |
| II. BUKAN INVESTASI     |                                                                                |           |           |                        |                                                              | III. EKUITAS                     |           |             |                                                                         |           |           | RASIO SELAIN TINGKAT SOLVABILITAS              |                                                                           |           |           |  |  |
| 22                      | Kas dan Bank                                                                   | 128,231   | 12,118    | 22                     | Surat Berharga yang Diterbitkan oleh Negara RI               | 734,672                          | 364,433   | c.          | Kenaikan (Penurunan) Cadangan Klaim                                     | 222,566   | 140,155   | a.                                             | Rasio Kecukupan Investasi (%)                                             | 143%      | 157%      |  |  |
| 23                      | Tagihan Premi Penutupan Langsung                                               | -         | -         | 23                     | Surat Berharga yang Diterbitkan oleh Negara Selain Negara RI | -                                | -         | 13          | Jumlah Beban Klaim Neto                                                 | 1,189,894 | 1,155,449 | b.                                             | Rasio Likuiditas (%)                                                      | 193%      | 200%      |  |  |
| 24                      | Tagihan Premi Reasuransi                                                       | 386,596   | 376,573   | 24                     | Surat Berharga yang Diterbitkan oleh Bank Indonesia          | -                                | -         | 14          | Beban Underwriting Lain Neto                                            | 1,454     | 1,018     | c.                                             | Rasio Perimbangan Hasil Investasi dengan Pendapatan Premi Neto (%)        | 10%       | 8%        |  |  |
| 25                      | Aset Reasuransi                                                                | 1,804,230 | 1,438,129 | 25                     | Surat Berharga yang Diterbitkan oleh Lembaga Multinasional   | -                                | -         | 15          | Jumlah Beban Underwriting                                               | 1,191,348 | 1,156,467 | d.                                             | Rasio Beban (Klaim, Usaha, dan Komisi) terhadap Pendapatan Premi Neto (%) | 160%      | 158%      |  |  |
| 26                      | Tagihan Klaim Koasuransi                                                       | -         | -         | 26                     | Surat Berharga yang Diterbitkan oleh Bank Indonesia          | -                                | -         | 16          | HASIL UNDERWRITING                                                      | 40,945    | 1,179     |                                                |                                                                           |           |           |  |  |
| 27                      | Tagihan Klaim Retrosesi                                                        | 105,417   | 103,636   | 27                     | Surat Berharga yang Diterbitkan oleh Lembaga Multinasional   | -                                | -         | 17          | HASIL INVESTASI                                                         | 137,501   | 109,887   |                                                |                                                                           |           |           |  |  |
| 28                      | Tagihan Investasi                                                              | 2,504     | 3,183     | 28                     | Surat Berharga yang Diterbitkan oleh Bank Indonesia          | -                                | -         | 18          | Beban Usaha                                                             |           |           |                                                |                                                                           |           |           |  |  |
| 29                      | Tagihan Hasil Investasi                                                        | 18,113    | 10,775    | 29                     | Surat Berharga yang Diterbitkan oleh Lembaga Multinasional   | -                                | -         | a.          | Beban Pemasaran                                                         | 2,211     | 1,528     |                                                |                                                                           |           |           |  |  |
| 30                      | Bangunan dengan Hak Strata atau Tanah dengan Bangunan untuk Dipakai Sendiri    | 227,294   | 213,125   | 30                     | Surat Berharga yang Diterbitkan oleh Bank Indonesia          | -                                | -         | b.          | Beban Umum dan Administrasi :                                           |           |           |                                                |                                                                           |           |           |  |  |
| 31                      | Biaya Akuisisi yang Ditangguhkan                                               | -         | -         | 31                     | Surat Berharga yang Diterbitkan oleh Lembaga Multinasional   | -                                | -         | -           | Beban Pegawai dan Pengurus                                              | 87,557    | 70,099    |                                                |                                                                           |           |           |  |  |
| 32                      | Aset Tetap Lain                                                                | 20,024    | 7,790     | 32                     | Surat Berharga yang Diterbitkan oleh Bank Indonesia          | -                                | -         | -           | Beban Pendidikan dan Pelatihan                                          | 210       | 368       |                                                |                                                                           |           |           |  |  |
| 33                      | Aset Lain                                                                      | 140,994   | 116,884   | 33                     | Surat Berharga yang Diterbitkan oleh Lembaga Multinasional   | -                                | -         | -           | Beban Umum dan Administrasi lainnya                                     | 31,771    | 21,222    |                                                |                                                                           |           |           |  |  |
| 34                      | Jumlah Bukan Investasi (22 s/d 33)                                             | 2,833,403 | 2,282,215 | 34                     | Surat Berharga yang Diterbitkan oleh Bank Indonesia          | -                                | -         | c.          | Beban Terkait Estimasi Kecelakaan Diri                                  | -         | -         |                                                |                                                                           |           |           |  |  |
| 35                      | Jumlah Aset (21 + 34)                                                          | 5,241,287 | 4,351,906 | 35                     | Surat Berharga yang Diterbitkan oleh Lembaga Multinasional   | -                                | -         | 19          | Jumlah Beban Usaha                                                      | 121,749   | 93,218    |                                                |                                                                           |           |           |  |  |
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