



SPIRIT TO RISE



PT Tugu Reasuransi Indonesia





SPIRIT TO RISE

Phoenix adalah burung legendaris yang mampu memercikkan api dari kepalanya dan hidup abadi karena memiliki kekuatan untuk selalu terlahir kembali. Burung ini melambangkan semangat dan tekad Tugure untuk selalu bangkit dan berjuang (**Spirit to Rise**) demi mewujudkan visi kami melalui nilai-nilai Tugure. Kami berkomitmen untuk menggabungkan praktik kerja yang efektif dengan berbagai terobosan kreatif demi melampaui setiap harapan.

*Phoenix is a legendary bird that is capable of sparking fire from its wings and live eternally as it possess the power to rebirth. The bird symbolizes Tugure's passion and determination to always rise above and strive (**Spirit to Rise**) in order to realize our vision through Tugure values. Our commitment in combining highly effective working practices with breakthrough creativity is aiming to exceed any expectation.*

Visi

Vision

Untuk menjadi perusahaan reasuransi terbaik dan terdepan di Indonesia dengan kapasitas sebagai pemain industri reasuransi regional.

To become the best and leading reinsurance company in Indonesia with a regional capability.

Misi

Mission

- Untuk melayani dan membantu mengembangkan kemampuan bisnis perusahaan asuransi melalui kerja sama reasuransi.

To serve and assist in enhancing insurance companies through reinsurance cooperation partnerships.

- Untuk menciptakan nilai tambah berkesinambungan bagi para pemegang saham.

To create sustainable added value to shareholders.



Nilai-Nilai

Values

T

> **TRUST**

Kami berusaha menjaga kepercayaan bersama di antara nasabah dan mitra usaha kami dan menjadikannya tujuan utama Perusahaan.

We maintain mutual trust of our customers and partners and put it as the main objective of the company.

U

> **UNDERSTAND**

Kami selalu mencoba memahami apa yang nasabah inginkan supaya kami bisa memberikan layanan terbaik.

We understand the needs of our clients as to serve them better.

G

> **GAIN TOGETHER**

Kami akan selalu berusaha menyediakan solusi terbaik supaya bisa saling menguntungkan bagi semua nasabah.

We extend the best solution to provide greater benefits to all customers.

U

> **UNIQUE**

Melalui produk-produk dan layanan kami yang dapat disesuaikan, kami berupaya menciptakan citra yang unik untuk membedakan kami dari para pesaing.

Through customize products and services, which make us more competitive compared to other reinsurance companies.

R

> **RELIABLE PARTNER**

Kami secara berkesinambungan meningkatkan reputasi dan kehandalan kami dengan mengimplementasikan kebijakan-kebijakan dengan cepat dan tepat waktu.

We, in sustainable basis, improve reputation and reliability by implementing policies quickly and punctually.

E

> **EXCELLENCE**

Kami berkomitmen untuk selalu menyediakan layanan yang unggul, memberikan solusi dan melampaui harapan tertinggi nasabah.

We are committed to provide excellence service and best solutions to serve our customers beyond their expectation.

Sambutan Presiden Direktur

Message from the President Director

Para Pemangku Kepentingan yang Terhormat,

Atas nama segenap Direksi, saya dengan gembira melaporkan hasil kegiatan usaha PT Tugu Reasuransi Indonesia (Tugure) selama semester pertama tahun 2019. Memang, keadaan sosial dan ekonomi tengah berubah dengan cepat karena sejumlah perubahan, seperti pergeseran geopolitik antara Amerika Serikat dan China, serta munculnya tren teknologi digital. Namun, Tugure tetap berkomitmen penuh untuk menciptakan portofolio bisnis yang optimal bagi para pemangku kepentingan, dan kami pun telah berhasil menanamkan **Spirit to Rise** atau “Semangat untuk Bangkit” ke dalam diri setiap insan Tugure sehingga mampu mencetak kinerja yang lebih baik di Semester 1 Tahun 2019.

Hasil *underwriting* melonjak 185,26% di atas hasil tahun lalu menjadi Rp77 miliar, premi bruto meningkat 56,22% menjadi Rp1.716 miliar, dan total aset naik 41,85% menjadi Rp4.770 miliar, sementara kinerja keuangan lainnya juga menunjukkan peningkatan yang signifikan. Di samping itu, kami akan memanfaatkan kemampuan unik Tugure sepenuhnya untuk mengoptimalkan dan menyesuaikan portofolio kami dengan perubahan zaman. Kami terus melakukan analisis sektor mana yang dapat memperkuat Tugure dan bagaimana menerapkan kekuatan Tugure untuk mengembangkan bisnis inti di masa depan.

Tugure juga telah membuat Peta Rencana Usaha (*Business Roadmap*) hingga tahun 2026. Dalam *Roadmap* ini, Fase I disebut sebagai *Set Strong Foundation*, yang akan dijalankan selama tahun 2019-2020. Perusahaan akan berfokus kepada penguatan infrastruktur, kerjasama, sinergi, dan pelayanan prima, serta mempersiapkan Konsep Keuangan Berkelanjutan.

Dear Our Respected Stakeholders,

*On behalf of the Board of Directors, I am pleased to report the business activity result of PT Tugu Reinsurance Indonesia (Tugure) during our first semester of 2019. Indeed, societal and economic circumstances are rapidly changing due to developments, such as the geopolitical shift between the US and China, and the rise of digital technology trends. However, we are fully committed to create an optimum business portfolio for our stakeholders, and have successfully instilling **Spirit to Rise** into Tugure's people and score a better performance in the First Semester of 2019.*

Tugure's underwriting result soared 185.26% above last year's result to Rp77 billion, gross written premium increased by 56.22% to Rp1,716 billion, and total assets increased by 41.85% to Rp4,770 billion, while other financial performance also showed significant improvements. In addition, we will take full advantage of Tugure's unique capabilities to optimize and adapt our portfolio to the changing times. We are constantly analysing in which sectors to strengthen Tugure's presence and how to apply Tugure's strengths to develop future core businesses.

Tugure has made a Business Roadmap to 2026. In this Roadmap, Phase I is referred as "Set Strong Foundation", which will be implemented in 2019-2020. The Company will focus on strengthening the infrastructure, collaboration, synergy, and excellent service, as well as preparing the Concept for Sustainable Finance.



Di sisi lain, Pemerintah Indonesia juga telah menetapkan 7 agenda pembangunan dalam Rencana Pembangunan Jangka Menengah Nasional (RPJMN) Tahun 2020-2024. Tujuh agenda pembangunan nasional ditargetkan mampu mendorong pertumbuhan ekonomi pada kisaran 5,4-6,0 persen untuk lima tahun ke depan. Secara makro, sasaran pembangunan ekonomi Indonesia pada periode ini adalah penguatan ketahanan ekonomi untuk pertumbuhan yang berkualitas, pengembangan wilayah untuk mengurangi kesenjangan, peningkatan kualitas dan daya saing sumber daya manusia, revolusi mental dan pembangunan kebudayaan, penguatan infrastruktur untuk pengembangan ekonomi dan pelayanan dasar, pembangunan lingkungan hidup, peningkatan ketahanan bencana dan perubahan iklim, serta penguatan keamanan negara dan transformasi pelayanan publik.

Sesuai dengan Nilai Tugure, kami akan melakukan yang terbaik untuk terus memenuhi harapan para pemangku kepentingan kami, serta menumbuhkan bisnis kami sedemikian rupa untuk secara simultan mendukung Pemerintah Indonesia dalam mengakselerasi pertumbuhan ekonomi nasional sesuai dengan RPJMN 2020-2024.

Akhir kata, saya berterima kasih atas dukungan semua pihak selama ini kepada Tugure, dan berharap dapat terus bekerja sama demi mengukir prestasi yang lebih baik dan menciptakan masa depan yang lebih cerah.

On the other hand, the Indonesian Government has also set 7 development agendas for the National Medium-Term Development Plan (RPJMN) for 2020-2024. The seven agendas for the national development are expected to encourage economic growth to reach 5.4-6.0 percent for the next five years. At macro level, the Indonesian economic development of this period is targeting to strengthening economic resilience for quality growth, developing regions to reduce inequality, enhancing the quality and competitiveness of human resources, mental revolution and cultural development, strengthening infrastructure for economic development and basic services, developing the environment, increasing resilience towards disaster and climate change, as well as strengthening state security and transforming public services.

True to Tugure Values, we will do our best to continue meeting the expectations of our many stakeholders, as well as growing our businesses in such a way as to simultaneously support the Indonesian government in accelerating the national economy growth in accordance with the RPJMN of 2020-2024.

Last but not the least, I thank all parties for your continued support for Tugure, and look forward to work together for better performance and to create an even brighter future.

Jakarta, September 2019

ADI PRAMANA

Presiden Direktur | President Director

Spirit to Emerge

Seekor phoenix memiliki kekuatan untuk terlahir kembali. Ini adalah aspirasi kami, untuk selalu pantang menyerah dan kokoh menghadapi segala rintangan.

A phoenix has a power of rebirth. This is our aspiration, to never give up and remain stellar against all odds.





Rangkuman Hasil Usaha

Business Result Summary

Perbaikan Kinerja Tugure di Semester I 2019

Tugure's Improved Performance in the 1st Semester of 2019

Level RBC

226,20%

dari 163,63% di 1H2018

RBC Level 226.20% from 163.63% at 1H2018

Hasil underwriting melonjak 185,26% di atas hasil tahun lalu menjadi Rp77 miliar dari Rp27 miliar.

Underwriting result soared 185.26% above last year's result to Rp77 billion from Rp27 billion.

Hasil investasi meningkat signifikan menjadi Rp66 miliar dari (Rp77 miliar).

Investment income significant increased to Rp66 billion from (Rp77 billion).

Laba bersih menunjukkan pemulihan

menjadi Rp67 miliar dari (Rp79 miliar).

Net profit showed recovery to Rp67 billion from (Rp79 billion).



Total Aset **naik 41,85%** menjadi

Rp **4.770** miliar

dari Rp3.363 miliar di 1H2018

Total Assets increased by 41.85% to Rp4,770 billion from Rp3,363 billion at 1H2018

Aset yang diinvestasikan meningkat 39,26% menjadi Rp1.959 miliar dari Rp1.407 miliar.

Invested assets has inclined 39.26% to Rp1,959 billion from Rp1,407 billion.

Ekuitas tumbuh menjadi Rp1.248 miliar dari Rp918 miliar, **meningkat 35,97%**.

Equity has grown to Rp1,248 billion from Rp918 billion, an increase of 35.97%.

Premi bruto meningkat 56,22%

menjadi Rp1.716 miliar dari Rp1.098 miliar.

Gross premium increased by 56.22% to Rp1,716 billion from Rp1,098 billion.

Laporan Keuangan

Financial Report

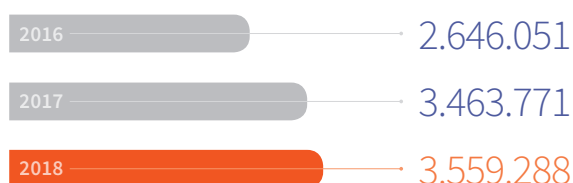
HASIL USAHA OPERATING INCOME (dalam jutaan Rupiah in million Rupiah)	2016	2017	2018	1H 2019
Premi Bruto Gross Premium	2.257.767	3.007.567	2.337.300	1.715.674
Hasil Underwriting Underwriting Income	248.464	252.984	17.070	77.327
Hasil Investasi Investment Income	106.799	115.641	(28.440)	66.130
Beban Usaha Operating Expenses	99.446	127.602	(102.506)	(46.045)
Laba Bersih Net Income	192.784	196.210	(57.494)	66.842
Penghasilan Komprehensif Total Comprehensive Income	234.916	240.993	(117.461)	94.543

POSISI KEUANGAN FINANCIAL POSITION				
Jumlah Investasi Total Investment	1.291.937	1.504.283	1.494.187	1.958.928
Jumlah Aset Total Asset	2.646.051	3.463.771	3.559.288	4.770.485
Jumlah Liabilitas Total Liability	1.880.520	2.409.361	2.645.440	3.522.093
Jumlah Ekuitas Total Equity	765.531	1.054.410	913.848	1.248.392

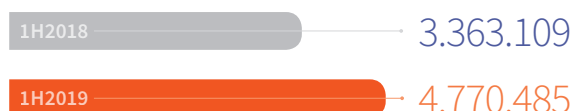
RASIO KEUANGAN FINANCIAL RATIOS (dalam persentase in percentage)				
Rasio Underwriting Underwriting Ratio	11,00%	8,41%	0,73%	4,51%
Rasio Solvabilitas Solvency Ratio	166,64%	230,74%	133,07%	226,20%
Rasio Laba Bersih terhadap Jumlah Ekuitas Return on Total Equity Ratio	25,18%	18,61%	-6,29%	5,35%
Rasio Laba Bersih terhadap Premi Bruto Income to Gross Premium Ratio	8,54%	6,52%	-2,46%	3,90%
Rasio Premi Netto terhadap Premi Bruto Net Premium to Gross Premium Ratio	46,58%	36,09%	49,26%	35,00%
Rasio Liabilitas terhadap Jumlah Aset Liabilities to Total Assets Ratio	71,07%	69,56%	74,32%	73,83%
Rasio Laba Bersih terhadap Jumlah Aset Return on Total Assets Ratio	7,29%	5,66%	-1,62%	1,40%

Total Aset

Total Asset (dalam jutaan Rupiah | in million Rupiah)

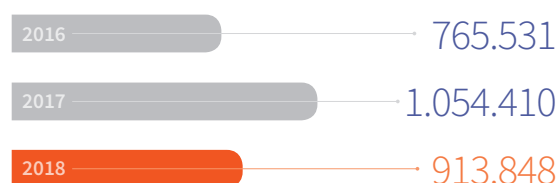


1H2018 VS 1H2019



Ekuitas

Equity (dalam jutaan Rupiah | in million Rupiah)



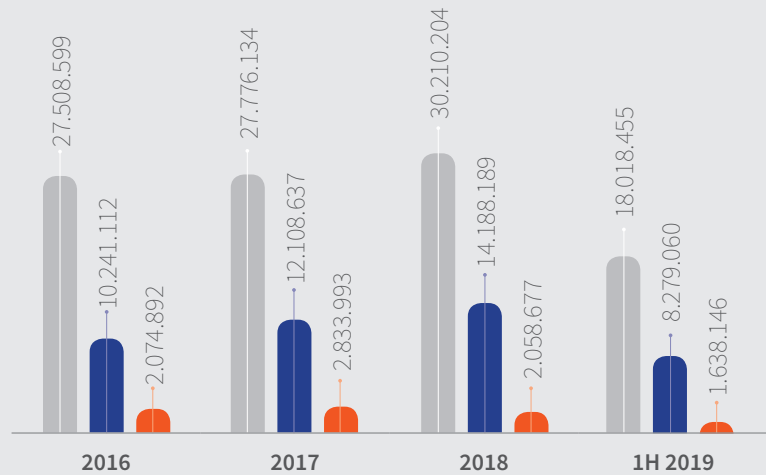
1H2018 VS 1H2019



Premi Reasuransi

Reinsurance Premium

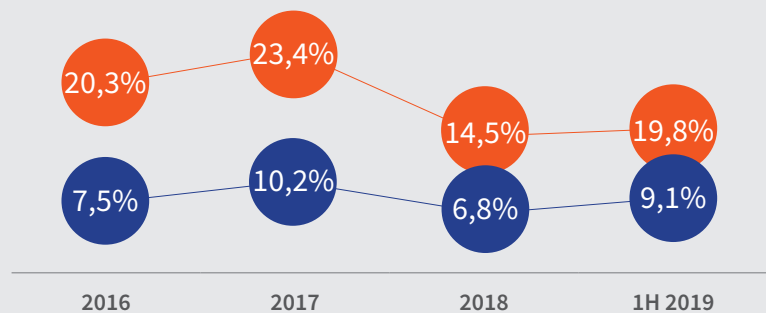
■ Premi Reasuransi Nasional | National Reinsurance Premium
 ■ Premi Reasuransi IPR | IPR Reinsurance Premium
 ■ Premi Tugure | Tugure Premium
 (dalam jutaan Rupiah | in million Rupiah)



Market Share Tugure

Tugure Market Share

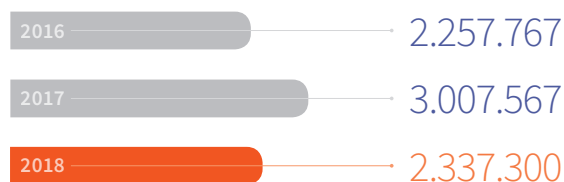
■ Tugure vs IPR
 ■ Tugure vs Nasional



Premi Bruto

Gross Premium

(dalam jutaan Rupiah | in million Rupiah)



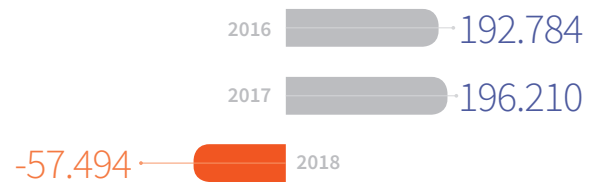
1H2018 VS 1H2019



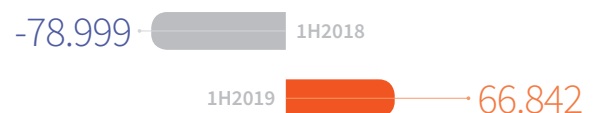
Labas Bersih

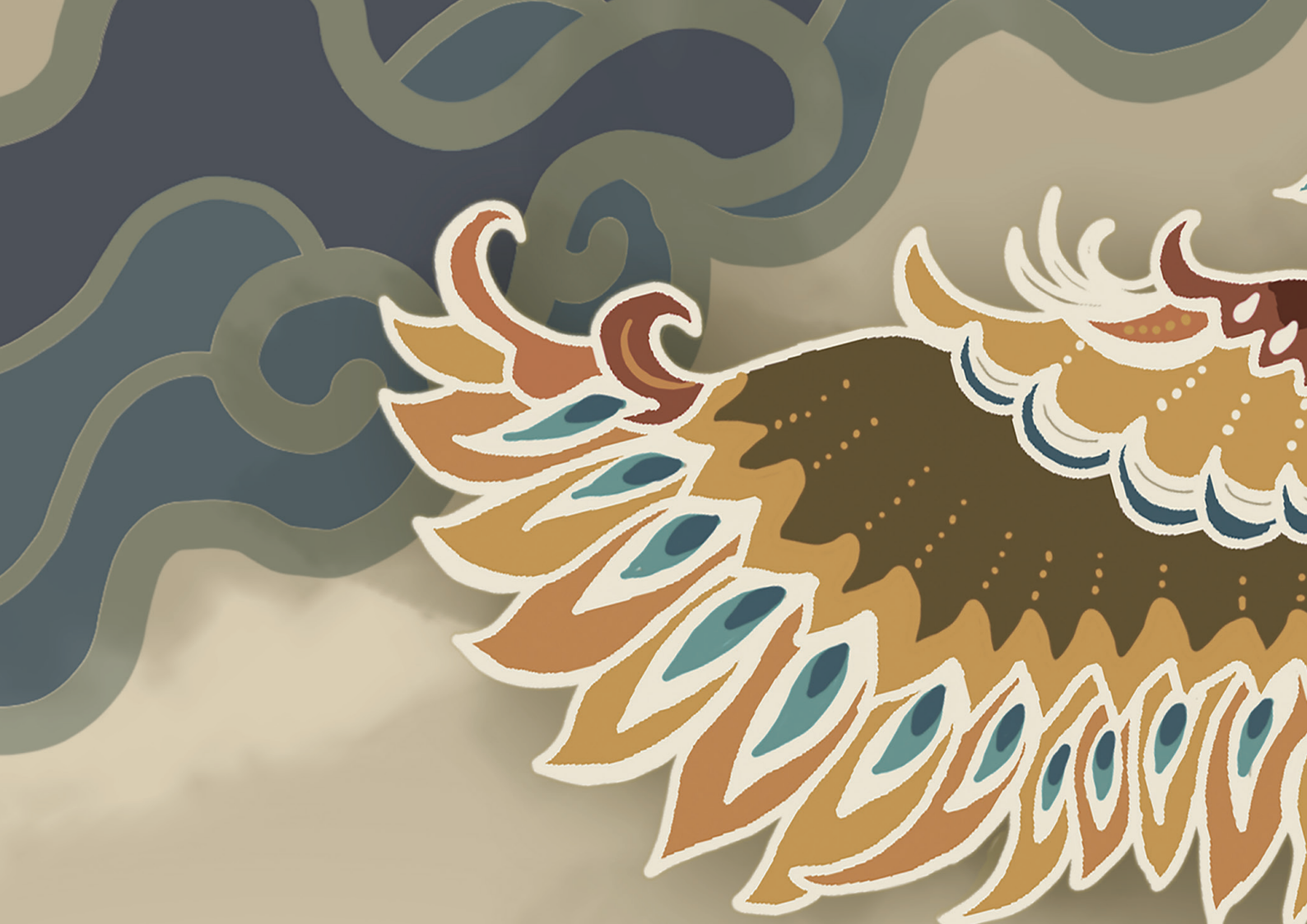
Net Income

(dalam jutaan Rupiah | in million Rupiah)



1H2018 VS 1H2019





Passionate Spirit

Phoenix mewakili semangat Tugure: hasrat, tujuan, dan impian kami untuk terus bangkit dan menjadi lebih baik.

Phoenix represents the spirit of Tugure: our desire, purpose, and dream to continue to rise and be better than before.





Manajemen Risiko & Kepatuhan

Risk Management & Compliance



Kinerja Bisnis & Struktur Tata Kelola

Business Performance & Governance Structure

Dewan Komisaris, Direksi, Komite Audit, Audit Internal, Komite Investasi dan Komite Pemantau Risiko

Board of Commissioners, Board of Directors, Audit Committee, Internal Audit, Investment Committee, and Risk Monitoring Committee



Tata Kelola Governance

Manajemen Risiko Usaha, Tata Kelola TI, Pengawasan Internal, CSA, Sistem Peringatan Dini, Sistem Pelaporan Pelanggaran

Enterprise Risk Management, IT Governance, Internal Control, CSA, Early Warning System, Whistleblowing System



Tata Kelola Proses Risiko

Risk Process Governance

Prosedur Operasional Standar, Prudential, Komunikasi

Standard Operational Procedure, Prudential, Communication



Budaya Kepatuhan

Compliance Culture

Role Modelling, Etika Bisnis

Role Modelling, Business Ethics



Menjamin ketaatan perusahaan atas peraturan yang berlaku melalui Budaya Kepatuhan, antara lain sosialisasi peraturan dan ketentuan yang berlaku, monitoring kepatuhan secara berkala, dan sebagainya.

Ensuring corporate compliance with applicable regulations through Compliance Culture, including the socialization of applicable rules and regulations, periodic compliance monitoring, and so on.



Meningkatkan pemahaman atas risiko di seluruh lini usaha dan kemampuan mengelola risiko melalui Risk Officer yang kompeten.

Improving risk understanding across all business lines and the ability to manage risk through competent Risk Officers.



Menjalankan Sistem Manajemen Risiko yang terintegrasi dengan proses bisnis untuk menjamin pelaksanaan yang efektif.

Operating a Risk Management System that is integrated with business processes to ensure effective implementation.

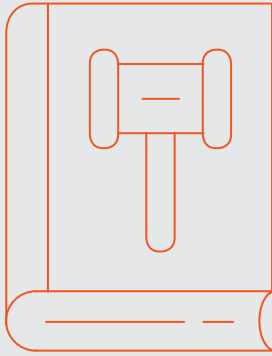


Menjalankan Sistem Manajemen Risiko yang terintegrasi dengan entitas utama dalam konglomerasi keuangan.

Operating a Risk Management System that is integrated with the main entities in the financial conglomerate.

Kode Etik

Code of Conduct



Pedoman Perilaku Perusahaan disusun untuk menjadi acuan perilaku bagi seluruh Insan Tugure sebagai bagian dari usaha pencapaian visi dan misi Perusahaan. Pedoman Perilaku Perusahaan diatur dalam Surat Keputusan Direksi No 4.00.064.16 tanggal 30 Desember 2016.

Pada hakikatnya Pedoman Perilaku Perusahaan berisi tentang keharusan yang wajib dilaksanakan dan larangan yang harus dihindari sebagai penjabaran pelaksanaan prinsip-prinsip tata kelola perusahaan yang baik selama melakukan aktivitas operasional Perusahaan dan dalam kehidupan sehari-hari.

Salah satu upaya penerapan Pedoman Perilaku Perusahaan adalah mendorong keberhasilan penegakan etika bisnis dengan menumbuhkan tatanan moral, budaya kerja dan perilaku yang baik berlandaskan kepada visi, misi dan nilai-nilai Perusahaan, yaitu *Trust, Understand Customer's Need, Gain Together, Unique, Reliable Partner, Excellence*.

The Code of Conduct is created as a behavioural guidance for all Tugure individuals as part of the efforts to achieve the Company's vision and mission. The existence of the Code of Conduct is set forth in the Decree of the Board of Directors No. 4.00.064.16 dated December 30, 2016.

In essence, the Code of Business Conduct contains the mandatory requirements and restrictions that should be obeyed as an elaboration of the principles of good corporate governance during the Company's operational activities and in everyday life.

One of the efforts in implementing the Code of Conduct is encouraging the successful of business ethics enforcement, fostering moral order, work culture, and good behavior based on Company's Vision Mission and Values: Trust, Understand Customer's Need, Gain Together, Unique, Reliable Partner, Excellence.

Sistem Pelaporan Pelanggaran

Whistleblowing System

Pengelolaan atas pengaduan ditangani oleh Group Internal Audit, untuk kemudian ditindaklanjuti oleh fungsi terkait dan atau tim yang ditunjuk oleh Direksi Perusahaan. Laporan pengaduan/pengungkapan dapat disampaikan melalui sarana atau media berikut ini:

The management of complaints is handled by Internal Audit Group, which then followed up by related functions and or team appointed by the Company's Board of Directors. Reports of complaints/disclosures may be submitted through the following means or media:



Alamat
Address

Jl. K.H. Wahid Hasyim
No. 4-4A, Lt. 3-6, Menteng
Jakarta Pusat, 10340
Indonesia

Telepon
Phone

(+62 21) 3140267, 3103952,
3923970, 2302038 (hunting)

Fax

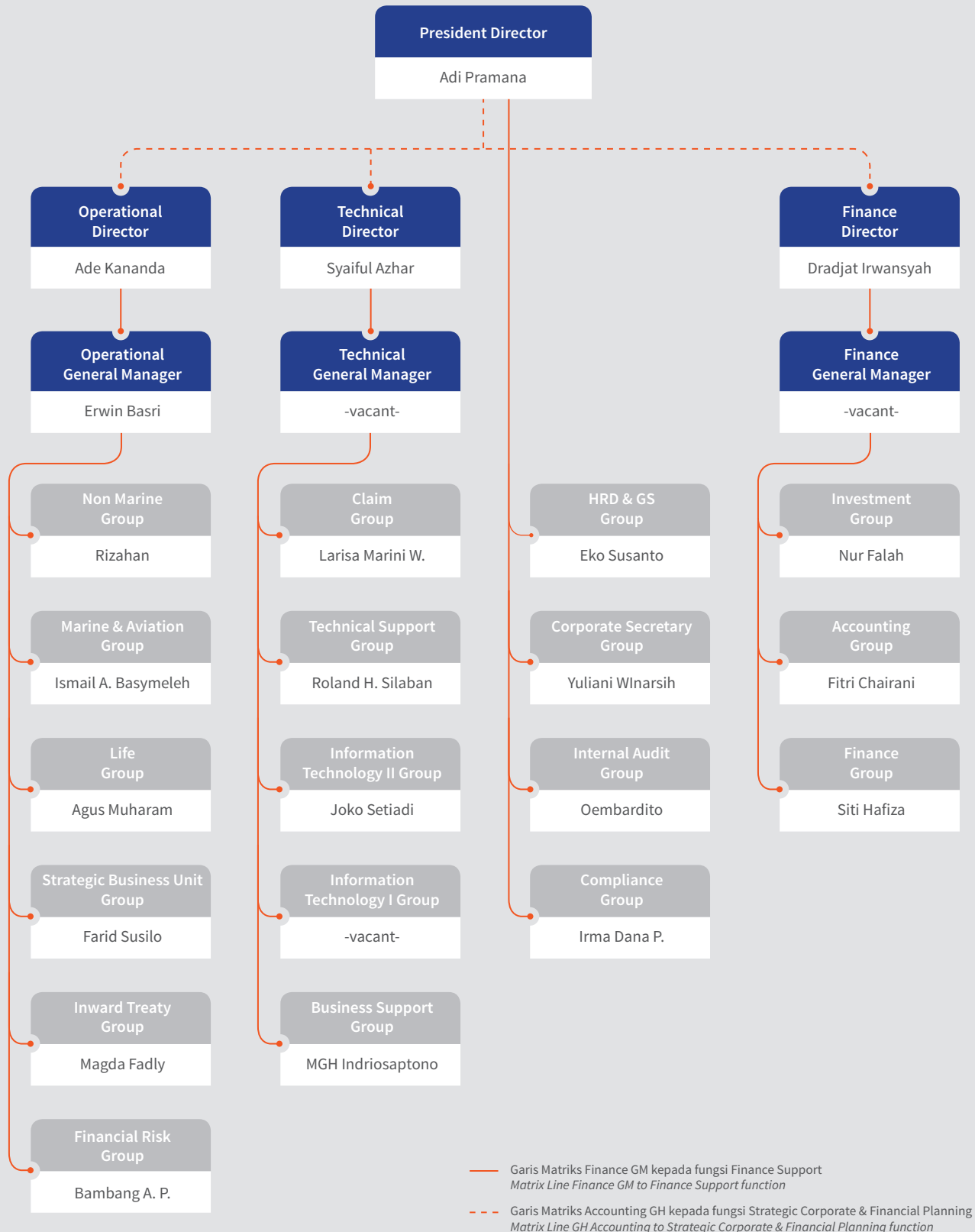
(+62 21) 3923973, 3921769,
3923974, 31908415

E-mail

whistleblowing@tugu-re.com

Struktur Organisasi

Organization Chart



Dewan Komisaris

Board of Commissioners

President Commissioner
Usmanshah



Commissioner
Ahmad Surya Darma



Commissioner
Andy Samuel



Independent Commissioner
Firdaus Djaelani



Direksi

Board of Directors

President Director
Adi Pramana



Operational Director
Ade Kananda



Finance Director
Dradjat Irwansyah



Technical Director
Syaiful Azhar

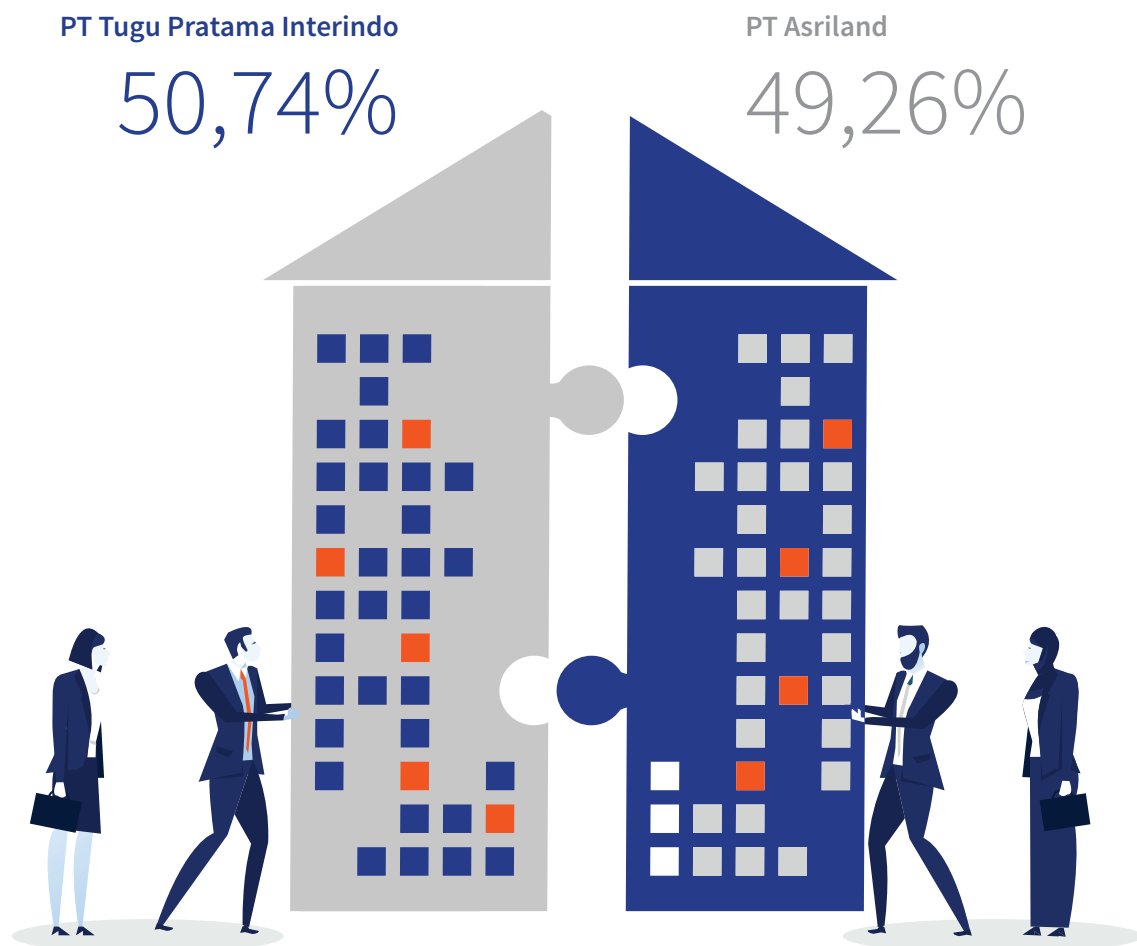


Pemegang Saham

Shareholders

Berdasarkan keputusan Pemegang Saham, komposisi pemegang saham PT Tugu Reasuransi Indonesia adalah sebagai berikut:

Based on Tugure's Shareholders Meeting, the Shareholders Composition of PT Tugu Reasuransi Indonesia is as follows:

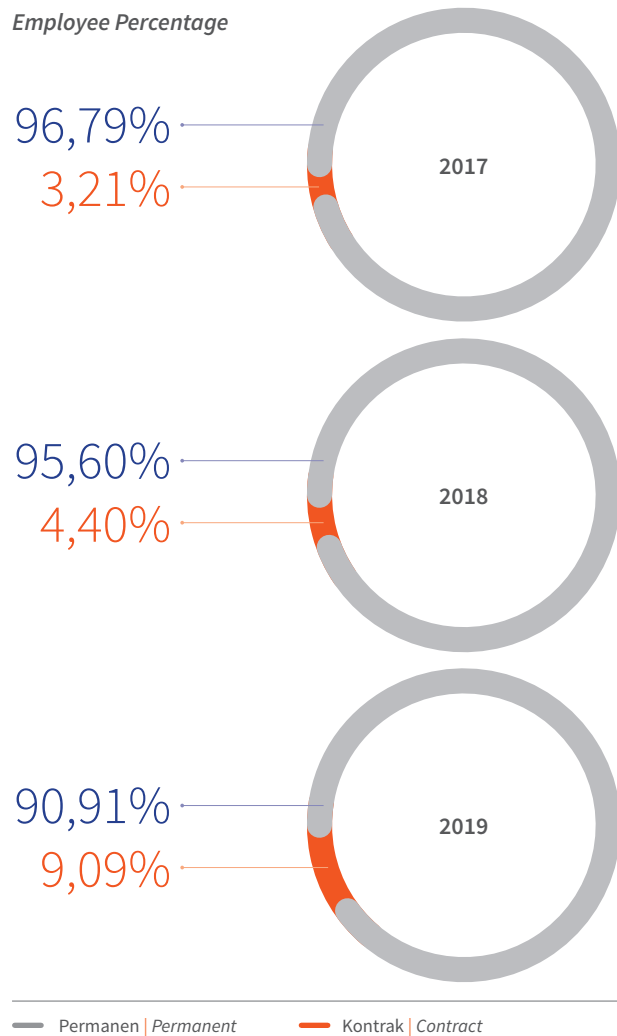


Sumber Daya Manusia

Human Resources

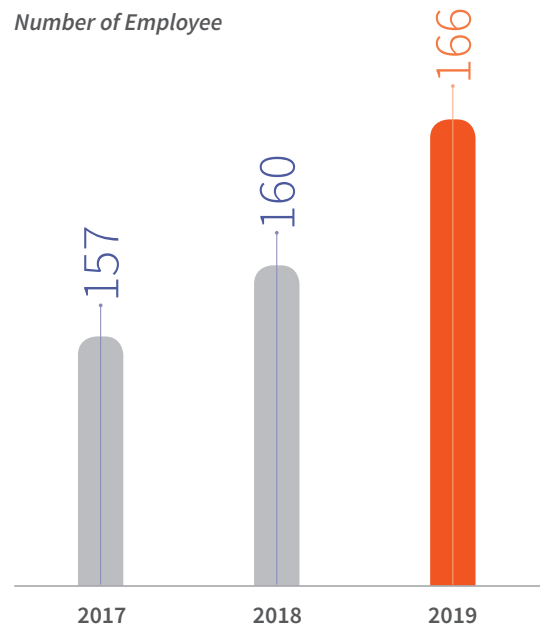
Persentase Karyawan

Employee Percentage



Jumlah Karyawan

Number of Employee



Status Karyawan Employee Status	Jumlah per Tahun Number per Year		
	2017	2018	2019
Kontrak Contract	5	7	15
Permanen Permanent	151	152	150
Percobaan Probation	0	0	0
Tenaga Ahli Expert	1	1	1
Total	157	160	166

Gelar Certification	Jumlah per Tahun Number per Year		
	2017	2018	2019
AAIJ	1	1	1
AAAIJ	8	8	6
AAIK	1	4	4
AAAIK	13	15	15
AAK	1	1	1
AAAK	0	1	1
ACII	1	2	2
AIIS	2	2	1
AMII	2	2	2
Associate ANZIIF	2	2	2
CNLA	1	1	1
FSAI	2	2	1
WMI	2	3	3
WPPE	3	4	4

A stylized illustration of a phoenix, a mythical bird that is reborn from its own ashes. The phoenix is depicted in profile, facing left, with its head turned back. Its body is covered in intricate, colorful patterns in shades of blue, orange, and red. It has long, flowing feathers and a crown-like structure on its head. The background is a soft, hazy landscape with mountains and a large, bright sun or moon in the sky. The overall style is traditional and artistic.

Persistent Dedication

Phoenix memiliki pandangan tajam serta fokus pada tujuannya. Burung ini mewakili dedikasi Tugure sebagai perusahaan yang dapat diandalkan, konsisten, dan profesional.

A phoenix has a sharp view and focus on its purpose. This bird represents Tugure dedication as a reliable, consistent and professional company.



Riwayat Perusahaan

Company History

1987

PT Tugu Reasuransi Indonesia didirikan berdasarkan Akta Notaris Raden Santoso, S.H., No. 8 tanggal 2 April 1987 dengan nama PT Tugu Jasatama Reasuransi Indonesia.

PT Tugu Reasuransi Indonesia was established based on Notarial Deed of Raden Santoso, SH, No. 8 dated April 2, 1987 as PT Tugu Jasatama Reasuransi Indonesia

1999

PT Tugu Jasatama Reasuransi Indonesia berubah nama menjadi "PT Tugu Reasuransi Indonesia" berdasarkan Akta Notaris Agus Madjid, S.H., No. 104 tanggal 24 Februari 1999.

Based on Notarial Deed Agus Madjid, S.H., No. 104 on February 24, 1999 PT Tugu Jasatama Reassurance Indonesia changes its name to "PT Tugu Reassurance Indonesia"

2017

Terjadi perubahan pemegang saham dalam Perusahaan dari pembelian seluruh saham milik Dana Pensiun Pertamina oleh PT Tugu Pratama Interindo. Selain itu, penambahan modal dilakukan melalui mekanisme konversi agio saham sebesar Rp49,822 miliar menjadi 49.822 saham, yang diambil secara proporsional oleh PT Tugu Pratama Interindo dan PT Asriland.

Perseroan juga memperkuat permodalan dengan mengalihkan saldo laba sebesar Rp130 miliar menjadi 130.000 saham, yang diambil secara proporsional oleh Pemegang Saham serta setoran tunai oleh PT Tugu Pratama Interindo sebanyak 125.000 saham senilai Rp125 miliar.

A change in the Company's shareholders occurred from the purchase of all shares owned by the Dana Pensiun Pertamina by PT Tugu Pratama Interindo. Subsequently, an additional capital was made through share conversion mechanism from Rp49.822 billion into 49,822 shares, which were taken proportionally by PT Tugu Pratama Interindo and PT Asriland.

The Company also strengthened its capital by converting its revenue of Rp130 billion into 130,000 shares, which were taken proportionally by the Shareholders and cash deposits by PT Tugu Pratama Interindo in a total of 125,000 shares amounted to Rp125 billion.



2004

Tugure ditunjuk sebagai pelopor utama untuk kerjasama reasuransi di antara negara-negara ASEAN di bawah ARES (ASEAN Reinsurance Exchange Scheme).

Tugure was appointed as the main pioneer for insurance cooperation among ASEAN member countries under ASEAN Reinsurance Exchange Scheme (ARES).



2011-2012

Perusahaan mendapatkan tambahan setoran modal dari konversi Dividen Saham serta dari PT Tugu Pratama Interindo dan PT Asriland.

The Company obtained additional paid-in capital from Dividend Shares conversion as well as PT Tugu Pratama Interindo and PT Asriland.



2015

Perusahaan melakukan penambahan modal melalui konversi pinjaman subordinasi dari PT Tugu Pratama Interindo dan PT Asriland, serta setoran modal oleh PT Asriland.

The Company conducted capital injection from subordinated loan from PT Tugu Pratama Interindo and PT Asriland, as well as a capital injection from PT Asriland.



2013

Pemegang Saham melakukan penambahan modal miliar serta merubah susunan pemegang saham karena pembelian seluruh saham Perusahaan yang dimiliki oleh Menteri Keuangan Republik Indonesia oleh PT Asriland.

The Shareholders provided additional capital and changed the shareholding composition due to the purchase of all Company's shares owned by the Minister of Finance of the Republic of Indonesia by PT Asriland.



2018

Perusahaan melakukan pembaharuan susunan Direksi dan Dewan Komisaris Perusahaan serta menambahkan Komisaris Independen sebagai bentuk komitmen Perusahaan terhadap Penerapan Tata Kelola Yang Baik.

The Company reforms the Board of Directors and Board of Commissioners' new structure and assign one additional Commissioner as Independent Commissioners as part of Company's commitment in Good Corporate Governance implementation.



2019

Pemegang Saham Tugure melakukan peningkatan kekuatan permodalan Perusahaan sebesar Rp365 miliar melalui setoran modal dari PT Asriland dan PT Tugu Pratama Interindo.

Tugure Shareholders strengthened its capital based by getting additional capital worth Rp365 billion through capital shares from PT Asriland and PT Tugu Pratama Interindo.

Tanggung Jawab Perusahaan

Corporate Social Responsibility

Dalam melaksanakan tanggung jawab sosial Perusahaan, Tugure berkomitmen untuk bertindak etis dan memberikan kontribusi bagi pengembangan ekonomi masyarakat. Kegiatan CSR Perusahaan umumnya berfokus pada lingkungan, pendidikan, serta sosial keagamaan.

In conducting corporate social responsibility, Tugure is committing to act ethically and contribute to the economic development of the community. The Company's CSR program are focused on environmental, educational, as well as social and religious activities.



- > Sumbangan untuk Pondok Pesantren Al-Barokah dalam rangka Bakti Sosial Tugure Idul Adha 1410 H pada tanggal 11 Agustus 2019.

Donation for Al-Barokah Islamic Boarding School during Tugure's Social Service of Eid ul-Adha 1440 H on August 11, 2019.



- > Santunan kepada anak-anak yatim piatu dalam acara Bakti Sosial Ramadhan 1440 H di Musholla Nurul Iman pada tanggal 24 Mei 2019.

Donation for the orphanage children during the event of Social Service of Ramadhan 1440 H at Nurul Iman Mosque on May 24, 2019.



- > Penyelenggaraan Donor Darah pada tanggal 11 April 2019.

Organizing the Blood Donation on April 11, 2019.



- > Sumbangan untuk renovasi gedung Yayasan Berkas Kasih Immanuel dalam acara Tugure CSR Easter pada tanggal 1 April 2019.

Donation for building renovation of Berkas Kasih Immanuel Foundation during the Tugure CSR Easter event on April 1, 2019.



- > Sumbangan untuk khitanan massal di Rumah Sunatan pada tanggal 29 Maret 2019.

Donation for mass circumcision at Rumah Sunatan on March 29, 2019.

PT TUGU REASURANSI INDONESIA

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