

Ikhtisar Keuangan Financial Highlights

Neraca Konsolidasian (Disajikan dalam Jutaan Rupiah)

Consolidated Balance Sheet (In Million Rupiah)

Saldo Akhir Tahun	2018	2017	2016	Balance at the End of Year
Jumlah Investasi	154.477	157.703	136.726	Total Investment
Jumlah Aset	320.971	294.068	276.988	Total Assets
Jumlah Liabilitas	191.691	165.785	164.012	Total Liabilities
Ekuitas	129.280	128.282	112.976	Equity
Pertumbuhan (%)				Growth (%)
Jumlah Investasi	(2,05%)	15,34%	10,47%	Total Investment
Jumlah Aset	9,15%	6,17%	51,95%	Total Assets
Jumlah Liabilitas	15,63%	1,08%	154,40%	Total Liabilities
Jumlah Ekuitas	0,78%	13,55%	(4,11%)	Equity

Laporan Laba Rugi Komprehensif (Disajikan dalam Jutaan Rupiah, kecuali Laba per Saham)

Consolidated Comprehensive Income (In Million Rupiah, except Earning per Share)

Untuk Tahun yang Berakhir	2018	2017	2016	For The Year Ended
Premi Bruto	252.536	210.061	202.076	Gross Premium
Pendapatan Premi Neto	85.264	75.532	69.269	Net Premium Income
Hasil Investasi	9.139	15.224	9.076	Investment Income
Beban Klaim Neto	48.309	46.706	36.898	Net Claim Expense
Beban Komisi Neto	6.868	6.460	8.698	Net Commission Expense
Hasil Underwriting	23.333	17.131	22.300	Underwriting Income
Beban Usaha	35.436	38.314	39.837	Operating Expense
Rugi sebelum Pajak Penghasilan	(1.656)	(5.452)	(7.023)	Loss Before Income Tax
Laba Komprehensif	907	(3.679)	(5.476)	Comprehensive Income
Laba Bersih yang dapat diatribusikan kepada: Pemilik Entitas Induk Kepentingan Non-Pengendali	(823) 0	(5.397) 0	(5.008) 0	Net Income attributable to: Owners of the Company Non-Controlling Interest
Total Laba Komprehensif yang dapat diatribusikan kepada: Pemilik Entitas Induk Kepentingan Non-Pengendali	907 0	(3.679) 0	(5.476) 0	Total Comprehensive Income attributable to: Owners of the Company Non-Controlling Interest
Jumlah Saham yang Beredar **)	1.526	1.294	1.216	Number of Outstanding Shares**)
Laba Bersih per Saham	(0,54)	(4,18)	(4,12)	Earning per Share

**Laporan Arus Kas Konsolidasian
(Disajikan dalam Jutaan Rupiah)**

**Consolidated Cash Flows
(In Million Rupiah)**

	2018	2017	2016	
Kas dan setara kas awal tahun	4.404	15.793	1.375	Cash and Cash Equivalent at the beginning of year
Arus kas dari aktivitas operasi	(9.208)	(16.128)	8.636	Cash flow from operating activities
Arus kas dari aktivitas investasi	17.047	(24.363)	9.482	Cash flow from investment activities
Arus kas dari aktivitas pendanaan	-	29.103	(3.700)	Cash flow from financing activities
Kas dan setara kas akhir tahun	12.243	4.404	15.793	Cash and Cash Equivalent at the end of year

**Rasio Operasional & Keuangan
(Disajikan dalam Persentase)**

**Operational & Financial Ratios
(In Percentage)**

	2018	2017	2016	
Rugi Bersih / Ekuitas	(0,64%)	(4,21%)	(4,43%)	Net Loss / Equity
Rugi Bersih / Aset	(0,26%)	(1,83%)	(1,81%)	Net Loss / Assets
Laba (Rugi)/ Pendapatan Premi Neto	(1,94%)	(7,21%)	(10,14%)	Profit (Loss)/ Net Premium Income
Jumlah Liabilitas / Jumlah Aset	59,72%	56,38%	59,21%	Total Liabilities / Total Assets
Jumlah Liabilitas / Jumlah Ekuitas	148,28%	129,24%	145,17%	Total Liabilities / Total Equity
Pendapatan Premi Neto / Jumlah Ekuitas	65,95%	58,88%	61,31%	Net Premium Income / Total Equity
Beban Usaha / Pendapatan Premi Neto	45,83%	56,54%	57,51%	Operating Expense / Net Premium Income
Rasio Pencapaian Solvabilitas	365,76%	336,52%	296,88%	Solvency Ratio (RBC)
Rasio Likuiditas	169,03%	157,82%	145,77%	Liquidity Ratio
Rasio Kecukupan Investasi	262,24%	298,11%	242,78%	Investment Sufficiency Ratio
Rasio Perimbangan Hasil dengan Pendapatan Premi Neto	11,84%	22,96%	14,91%	Investment Income / Net Premium Income
Rasio Beban Klaim	62,63%	68,82%	60,92%	Claim Expense Ratio
Rasio Beban Komisi	8,90%	9,52%	14,36%	Commission Expense Ratio