LGI

a company of Hanwha

Resilience 2nd chapter

Improve · Develop · Explore

Laporan Tahunan

Annual Report

2025

Sanggahan dan Batasan Tanggung Jawab
Disclaimer and Scope of Responsibility

Laporan Tahunan 2025 PT Lippo General Insurance Tbk (yang selanjutnya disebut "LGI" atau "Perseroan") ini disusun untuk memenuhi ketentuan pelaporan hasil kinerja Perseroan pada periode 1 Januari 2025 sampai dengan 31 Desember 2025 kepada regulator dan pemangku kepentingan. Laporan Tahunan ini, antara lain disusun berdasarkan Peraturan OJK No. 29/POJK.04/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik dengan muatan konten sesuai Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik.

Laporan Tahunan ini memuat pernyataan terkait tujuan, kebijakan, rencana, strategi, serta hasil operasi dan keuangan yang disusun berdasarkan data faktual yang dapat dipertanggungjawabkan kebenarannya. Selain itu, Laporan Tahunan ini juga menyajikan informasi terkait proyeksi kinerja Perseroan di tahun selanjutnya yang disusun berdasarkan pernyataan-pernyataan prospektif dan berbagai asumsi mengenai kondisi dan proyeksi di masa datang Perseroan, serta lingkungan bisnis yang terkait, sehingga tidak menutup kemungkinan perkembangan aktual secara material berbeda dari yang dilaporkan. Oleh karena itu, Perseroan mengimbau agar pemangku kepentingan dapat menggunakan informasi tersebut secara bijak dalam pengambilan keputusan.

The 2025 Annual Report of PT Lippo General Insurance Tbk (hereinafter referred to as "LGI" or "the Company") was prepared to meet the requirements of reporting the Company's performance results for the period of January 1st, 2025, to December 31st, 2025, to the regulator and stakeholders. This Annual Report, has been compiled based on OJK Regulation No. 29/POJK.04/2016 on Annual Reports of Issuers or Public Companies with contents in accordance with OJK Circular Letter No. 16/SEOJK.04/2021 on the Form and Content of Annual Report of Issuers or Public Companies.

This Annual Report contains statements related to objectives, policies, plans, strategies, and financial and operational results compiled based on justifiable factual data. In addition, this Annual Report also presents information related to the Company's performance projections for the upcoming year compiled based on prospective statements and various assumptions regarding the Company's conditions and future projections, as well as the related business environment, and therefore, the actual development may differ materially from what was reported. Therefore, the Company urges stakeholders to use the information with discretion in their decision making.

Resilience 2nd Chapter

Improve • Develop • Explore

Tahun 2025 menjadi fase lanjutan dari penguatan ketangguhan LGI, di mana daya lenting yang telah terbentuk tidak hanya dimanfaatkan untuk menjaga stabilitas, tetapi dikonversi menjadi akselerasi peningkatan kualitas dan pertumbuhan yang lebih terarah. Fokus utama diarahkan pada penyempurnaan fundamental bisnis melalui penguatan *underwriting*, manajemen risiko, tata kelola, serta optimalisasi efisiensi operasional guna menjaga profitabilitas yang sehat dan berkelanjutan.

Seiring dengan itu, LGI mendorong pengembangan portofolio pada lini Asuransi Kesehatan, *Property & Casualty* (P&C), Asuransi Kredit, dan Asuransi Digital, didukung peningkatan kapabilitas sumber daya manusia dan penguatan infrastruktur teknologi yang semakin terintegrasi. Transformasi digital dan kolaborasi strategis terus diperluas untuk memastikan kesiapan dalam menjawab dinamika pasar dan kebutuhan nasabah yang semakin berkembang.

Di saat yang sama, ruang eksplorasi dibuka secara lebih proaktif melalui inovasi produk, penetrasi segmen potensial, serta pengembangan model kemitraan baru guna menciptakan sumber pertumbuhan alternatif. Pendekatan ini menegaskan bahwa ketangguhan LGI tidak berhenti pada kemampuan bertahan, melainkan berkembang menjadi fondasi untuk meningkatkan kinerja, memperluas kapasitas, dan menciptakan nilai jangka panjang secara berkelanjutan.

The year 2025 marked a continuation phase in strengthening LGI's resilience, in which the adaptability established was not only utilized to maintain stability, but also converted into accelerated improvements in quality and more focused growth. The primary focus was directed toward refining business fundamentals through stronger underwriting, risk management, governance, and optimized operational efficiency to sustain healthy and sustainable profitability.

Simultaneously, LGI continued to expand its portfolio across the Health Insurance, Property & Casualty (P&C), Credit Insurance, and Digital Insurance lines, supported by the development of human capital capabilities and the strengthening of increasingly integrated technology infrastructure. Digital transformation and strategic collaborations were further expanded to ensure readiness in responding to market dynamics and increasingly evolving customer needs.

At the same time, opportunities for exploration were pursued more proactively through product innovation, penetration of potential market segments, and the development of new partnership models to create alternative sources of growth. This approach emphasizes that LGI's resilience extends beyond the ability to withstand challenges, but it has evolved into a foundation for enhancing performance, expanding capacity, and generating sustainable long-term value.

Kesinambungan Tema
Theme Continuity



2024
Resilience

LGI semakin mengokohkan langkah dalam menghadapi dinamika industri dengan mengusung tema *Resilience*, yang mencerminkan ketangguhan, fleksibilitas, dan semangat untuk terus berkembang. Setelah melalui fase *Ambiguity*, yang mencerminkan ketidakpastian akibat perubahan regulasi dan dinamika industri, LGI kini menerapkan filosofi *Coil Spring* untuk memastikan daya lenting yang kuat dalam menghadapi tekanan. Filosofi ini diwujudkan melalui *Spirit of Improvement*, *Spirit of Development*, dan *Spirit of Exploration*, yang menjadi dasar strategi pertumbuhan. 4 pilar utama, yaitu Asuransi Kesehatan, Asuransi *Property & Casualty* (P&C), Asuransi Kredit, dan Asuransi Digital dikembangkan untuk menciptakan fundamental bisnis yang tangguh dan berkelanjutan. Selain itu, fokus pada efisiensi keuangan melalui pengelolaan margin, implementasi IFRS 17, serta transformasi digital melalui aplikasi eBenefit Health, eBenefit General, dan *omni-channel*, semakin memperkuat daya saing. Dengan strategi ini, LGI optimis untuk terus beradaptasi, berkembang, dan mencapai pertumbuhan yang lebih kokoh di tengah tantangan industri yang terus berubah.

LGI is stepping up its pace in facing industry dynamics by promoting the theme of Resilience, which reflects toughness, flexibility, and the spirit to keep growing. Having gone through the Ambiguity phase, which reflects the uncertainty caused by regulatory amendments and industry dynamics, LGI is now applying the Coil Spring philosophy to ensure strong resilience in facing pressure. This philosophy is realized through the Spirit of Improvement, Spirit of Development, and Spirit of Exploration, which form the basis of the growth strategy. The 4 main pillars of Health Insurance, Property & Casualty (P&C) Insurance, Credit Insurance, and Digital Insurance are being developed to create a strong and sustainable business foundation. In addition, a focus on financial efficiency through margin management, IFRS 17 implementation, and digital transformation through eBenefit Health, eBenefit General, and omni-channel applications will further strengthen competitiveness. With this strategy, LGI is optimistic that it will continue to adapt, evolve, and achieve more robust growth amidst the challenges of an ever-changing industry.



2023
Energizing the Synergy

LGI terus membangun semangat kolaborasi, kerja sama, dan sinergi antar tim di lingkungan Perseroan dalam mencapai tujuan bersama, sebagaimana diilustrasikan dengan harmoni yang dihasilkan oleh sebuah orkestra. Meskipun dihadapkan pada tantangan dan perubahan yang dinamis, LGI menekankan pentingnya untuk tetap terus berjuang dan berkembang dengan membuka potensi dan setiap peluang yang ada. Dengan menggabungkan pilihan strategi yang tepat dan kolaborasi strategis antar berbagai pihak, LGI optimis dapat mencapai kesuksesan yang lebih baik dalam menghadapi tantangan di masa depan. Optimisme ini juga didukung dengan upaya LGI yang terus mendorong seluruh karyawan untuk bersatu, memberikan dorongan dan energi baru, serta memperkuat sinergi yang telah ada agar dapat menghadapi perubahan dengan keyakinan, kesiapan, dan komitmen yang tinggi.

LGI continues to build a spirit of collaboration, cooperation, and synergy between teams within the Company in achieving common goals, as illustrated by the harmony produced by an orchestra. Although faced with dynamic challenges and changes, LGI emphasizes the importance of continuing to strive and expand by enhancing potential and every opportunity that exists. By combining the right choice of strategy and strategic collaboration between various parties, LGI is optimistic to achieve better success in facing future challenges. This optimism is also supported by LGI's efforts to continue to encourage all employees to unite, provide new encouragement and energy, and strengthen existing synergies in order to face changes with confidence, readiness, and elevated commitment.

Keunggulan Kompetitif
Competitive Advantage

Di tengah persaingan industri keuangan dan asuransi yang semakin dinamis, LGI terus berupaya membangun keunggulan kompetitif yang tidak hanya bersifat jangka pendek, tetapi juga berkelanjutan. Keunggulan tersebut menjadi faktor kunci dalam memenangkan kepercayaan pasar, menjaga relevansi usaha, serta menciptakan pertumbuhan yang konsisten di tengah perubahan kebutuhan nasabah dan perkembangan regulasi.

LGI mengembangkan keunggulan kompetitif melalui pendekatan yang terintegrasi mencakup 2 ekosistem utama, yaitu *digital ecosystem* dan *sales ecosystem*.

Despite the increasingly dynamic competition in the financial and insurance industries, LGI continues to strive to build competitive advantages that are not only short-term, but also sustainable. These advantages are a key factor in earning market trust, maintaining business relevance, and generating consistent growth amid evolving customer needs and regulatory developments.

LGI develops its competitive advantages through an integrated approach encompassing 2 main ecosystems, namely the digital ecosystem and sales ecosystem.



Ekosistem Pendukung LGI
LGI Supporting Ecosystem

Sales Ecosystem

AGENT | **FINANCIAL TECHNOLOGY** | **BROKERS** | **FINANCIAL INSTITUTION**

Melalui *Digital Ecosystem*, LGI memanfaatkan teknologi digital untuk menciptakan pengalaman nasabah yang *seamless* dan efisien, mulai dari proses akuisisi polis, layanan klaim, hingga edukasi finansial yang dapat diakses secara *real-time* melalui berbagai kanal digital. Pemanfaatan *data analytics*, *AI*, dan *automation* juga memperkuat kemampuan LGI dalam memahami preferensi nasabah dan menghadirkan solusi asuransi yang semakin personal dan relevan.

Di sisi lain, *Sales Ecosystem* LGI terus diperkuat dengan sinergi antar jalur distribusi, baik melalui *agent, financial technology, brokers*, dan *financial institution*, yang saling melengkapi. Pendekatan ini memungkinkan LGI untuk menjangkau nasabah dengan lebih efektif dan memberikan layanan yang lebih responsif serta personal. Dengan menggabungkan kekuatan teknologi dan jaringan yang luas, LGI mampu menciptakan sistem yang adaptif terhadap perubahan pasar dan kebutuhan nasabah. Sinergi dari berbagai elemen ini menjadi fondasi penting dalam membangun pertumbuhan bisnis yang berkelanjutan dan memberikan nilai lebih bagi seluruh pemangku kepentingan.

Through its Digital Ecosystem, LGI leverages digital technology to create seamless and efficient customer experience, starting from policy acquisition, claims services, up to financial education accessible in real time through various digital channels. The utilization of data analytics, AI, and automation further strengthens LGI's ability to understand customers' preferences and deliver insurance solutions that are increasingly personalized and relevant.

Meanwhile, LGI's Sales Ecosystem continues to be reinforced through synergy across distribution channels, including agents, financial technology platforms, brokers, and financial institutions, which complement one another. This approach enables LGI to reach customers more effectively and provide more responsive and personalized services. By combining technological capabilities with an extensive distribution network, LGI is able to build a system that is adaptive to market dynamics and evolving customers' needs. The synergy among these elements serves as a key foundation for achieving sustainable business growth and delivering added value to all stakeholders.

Identitas Perusahaan
Corporate Identity

PT Lippo General Insurance Tbk[*)]

Bidang Usaha
Line of Business
Asuransi Umum / General Insurance

Modal Dasar
Equity Capital
Rp175.000.000.000,00

Kode Saham
Share Code
LPGI

Dasar Hukum Pendirian
Legal Basis of Establishment
Akta Pendirian No. 1 tanggal 6 September 1963 atas nama PT Asuransi Brawidjaja yang dibuat oleh Notaris Adasiah Harahap, S.H. dan telah disahkan Menteri Kehakiman RI berdasarkan Surat Keputusan No. J.A.5/19/2 tanggal 4 Februari 1964.

Deed of Establishment No. 1 dated September 6th, 1963 with the name of PT Asuransi Brawidjaja which was made by Notary Adasiah Harahap, S.H. and was ratified by the Minister of Justice of the Republic of Indonesia as stated in the Decree No. J.A.5/19/2 dated February 4th, 1964.

Anggaran Dasar dan Perubahan Terakhir
Articles of Association and Latest Amendment
Sejak didirikan, Akta Perseroan mengalami beberapa kali perubahan. Perubahan akta Anggaran Dasar terakhir Perseroan adalah Akta No. 91 tanggal 21 Agustus 2024.

Since established, the Company's Deed has been amended several times. The latest amendment of the Company's Articles of Association was Deed No. 91 dated August 21st, 2024.

Alamat Kantor
Office Address
Kantor Pusat / Head Office
Lippo Kuningan Building 27th Floor, Unit A & F
Jl. H.R. Rasuna Said Kav. B - 12
Jakarta Selatan 12940 - Indonesia
: +62 21 525 6161
: secretariat@lgi.co.id
: www.lgi.co.id

Kantor Pusat Operasional / Operational Head Office
Karawaci Office Park, Block I No. 30-35
Lippo Village, Tangerang 15139 - Indonesia
: +62 21 5579 0683

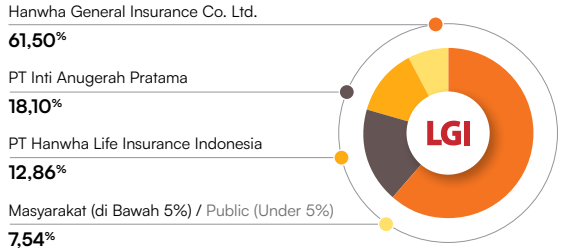
Tanggal Pendirian
Date of Establishment
6 September 1963 / September 6th, 1963

Jumlah Aset
Total Assets
Rp3.121.591.205.147,00

Dasar Hukum Perubahan Nama
Legal Basis for Name Change
- PT Maskapai Asuransi Marga Suaka: berdasarkan Akta No. 46 tanggal 24 Januari 1964 oleh Notaris John Leonard Waworuntu, S.H.
- PT Asuransi Marga Pusaka: berdasarkan Akta No. 4 tanggal 1 Oktober 1982 oleh Notaris Misahardi Wilamarta, S.H.
- PT Lippo General Insurance: berdasarkan Akta No. 118 tanggal 6 Juli 1991 oleh Notaris Misahardi Wilamarta, S.H.
- PT Maskapai Asuransi Marga Suaka: pursuant to Deed No. 46 dated January 24th, 1964 by Notary John Leonard Waworuntu, S.H.
- PT Asuransi Marga Pusaka: pursuant to Deed No. 4 dated October 1st, 1982 by Notary Misahardi Wilamarta, S.H.
- PT Lippo General Insurance: pursuant to Deed No. 118 dated July 6th, 1991 by Notary Misahardi Wilamarta, S.H.

Lembaga Pencatatan dan Perdagangan Saham
Share Registration and Trading Institution
Bursa Efek Indonesia
Jakarta Stock Exchange Building Tower I
Jl. Jenderal Sudirman Kav. 52-53
Jakarta Selatan 12190 - Indonesia

Kepemilikan Saham
Shares Ownership



Jumlah Karyawan
Total Employees
512 Orang / People

*) Pada tahun 2025, Perseroan tidak melakukan perubahan nama. / In 2025, the Company did not change its name.

Tonggak Sejarah Perseroan
Corporate Milestones

6 September 1963 / September 6th, 1963

Perseroan didirikan dengan nama PT Asuransi Brawidjaja.

The Company was established under the name of PT Asuransi Brawidjaja.

24 Januari 1964 / January 24th, 1964

Perseroan mengubah nama menjadi PT Maskapai Asuransi Marga Suaka.

The Company changed its name to PT Maskapai Asuransi Marga Suaka.

1 Oktober 1982 / October 1st, 1982

Perseroan mengubah nama menjadi PT Asuransi Marga Pusaka.

The Company changed its name to PT Asuransi Marga Pusaka.

1 April 1983 / April 1st, 1983

Perseroan secara resmi mulai beroperasi.

The Company officially commenced operations.

9 Januari 1991 / January 9th, 1991

Perseroan mengubah kedudukan usaha yang semula di Surabaya menjadi di Jakarta.

The Company changed its domicile from Surabaya to Jakarta.

6 Juli 1991 / July 6th, 1991

Perseroan mengubah nama menjadi PT Lippo General Insurance.

The Company changed its name to PT Lippo General Insurance.

21 April 1997 / April 21st, 1997

Perseroan menjadi Perusahaan Terbuka dengan nama PT Lippo General Insurance Tbk.

The Company became a Public Company under the name of PT Lippo General Insurance Tbk.

1963 - 1997

2 Oktober 2018 / October 2nd, 2018

Digitalisasi Perseroan secara menyeluruh.

Transformed into a fully digitalized Company.

31 Desember 2014 / December 31st, 2014

Perseroan berhasil meningkatkan perolehan premi dari Rp319 miliar yang diperoleh selama 28 tahun, menjadi Rp1 triliun dalam waktu hanya 4 tahun.

The Company successfully increased premium income from Rp319 billion earned in over 28 years to Rp1 trillion merely in 4 years.

31 Oktober 2014 / October 31st, 2014

PT Lippo Life Assurance, Entitas Anak Perseroan yang didirikan pada tahun 2010, menjalankan usaha di bidang asuransi jiwa dan telah mendapatkan izin beroperasi dari Otoritas Jasa Keuangan. Per tanggal 27 Maret 2023, kepemilikan saham Perseroan atas PT Lippo Life Assurance telah dialihkan kepada PT Medika Ekosis Digital (MED).

PT Lippo Life Assurance, a Subsidiary of the Company established in 2010, operates a life insurance business and has obtained an operating license from the Financial Services Authority. As of March 27th, 2023, the Company's share ownership of PT Lippo Life Assurance has been transferred to PT Medika Ekosis Digital (MED).

30 Januari 2009 / January 30th, 2009

Perseroan meresmikan logo baru yang mencerminkan pengembangan yang berfokus pada peningkatan kualitas layanan.

The Company inaugurated new logo that reflects development focused on improvement.

22 Juli 1997 / July 22nd, 1997

Perseroan melakukan penawaran saham perdana dengan mencatatkan saham di Bursa Efek Indonesia.

The Company conducted initial public offering by listing shares on the Indonesia Stock Exchange.

1997 - 2018

31 Desember 2020 / December 31st, 2020

Perseroan berhasil meningkatkan perolehan premi bruto sebesar 14,51% di tengah penurunan premi industri asuransi umum sebesar 4,04%.

The Company has successfully increased its gross premium by 14.51% amidst the decline in the general insurance industry premium of 4.04%.

1 Maret 2021 / March 1st, 2021

Perseroan mengulang keberhasilan eBenefit Health, aplikasi yang digunakan untuk nasabah asuransi kesehatan, di mana eBenefit General, diperkenalkan untuk nasabah asuransi umum.

The Company repeated the success of eBenefit Health, an application used by health insurance customers, where eBenefit General is introduced to general insurance customers.

31 Desember 2021 / December 31st, 2021

Perseroan berhasil meningkatkan perolehan premi bruto sebesar 28,00% sementara pencapaian premi asuransi umum bertahan di posisi yang sama, seperti tahun sebelumnya.

The Company managed to increase its gross premium by 28.00% while the achievement of general insurance premiums remained in the same position as the previous year.

3 Agustus 2022 / August 3rd, 2022

Perseroan melakukan aksi korporasi penambahan modal disetor sesuai dengan Peraturan OJK No. 67/POJK.05/2016 menjadi Rp150 miliar melalui pembagian saham bonus.

The Company conducted a corporate action to paid-in capital increase in accordance with OJK Regulation No. 67/POJK.05/2016 became to Rp150 billion through the distribution of bonus shares.

29 Maret 2023 / March 29th, 2023

Pengambilalihan Perseroan oleh Hanwha General Insurance Co. Ltd. dan PT Hanwha Life Insurance Indonesia. PT Hanwha Life Insurance Indonesia ditetapkan sebagai Pemegang Saham Pengendali.

The takeover of the Company by Hanwha General Insurance Co. Ltd. and PT Hanwha Life Insurance Indonesia. PT Hanwha Life Insurance Indonesia was designated as the Controlling Shareholder.

2020 - 2023

29 Desember 2025 / December 29th, 2025

Pengalihan sebagian saham LGI sebanyak 46,60% dari PT Hanwha Life Insurance Indonesia kepada Hanwha General Insurance Co. Ltd (HGI) menjadikan posisi HGI sebagai Pemegang Saham Pengendali LGI. Posisi HGI sebagai salah satu perusahaan asuransi umum terkemuka di Korea Selatan diharapkan dapat memperkuat ketahanan LGI dalam menghadapi dinamika industri asuransi di Indonesia yang semakin kompetitif dan kompleks. Dukungan dari HGI tidak hanya mencakup penguatan permodalan, tetapi juga transfer pengetahuan, penerapan praktik terbaik, serta peningkatan kapabilitas manajemen risiko dan inovasi produk. Dengan demikian, sinergi ini diharapkan mampu mendorong peningkatan daya saing LGI sekaligus memperluas peluang pertumbuhan yang berkelanjutan di pasar domestik.

The transfer of 46.60% of LGI shares from PT Hanwha Life Insurance Indonesia to Hanwha General Insurance Co. Ltd (HGI) made HGI's position as LGI's Controlling Shareholder. HGI's position as one of the leading general insurance companies in South Korea is expected to strengthen LGI's resilience in facing the increasingly competitive and complex dynamics of the insurance industry in Indonesia. HGI's support includes not only capital strengthening, but also knowledge transfer, implementation of best practices, and enhancement of risk management capabilities and product innovation. Thus, this synergy is expected to drive LGI's competitiveness while expanding sustainable growth opportunities in the domestic market.

17 September 2024 / September 17th, 2024

Perseroan telah melakukan aksi korporasi berupa pemecahan saham (*stock split*) dengan rasio 1:10 sebagai bagian dari strategi untuk meningkatkan likuiditas saham di pasar. Selain itu, pemecahan saham ini diharapkan dapat menjadikan harga saham Perseroan lebih terjangkau, sekaligus mendorong partisipasi pasar yang lebih luas serta meningkatkan daya tarik saham Perseroan di Bursa Efek Indonesia.

The Company executed a corporate action in the form of a stock split with a ratio of 1:10 as part of a strategy to increase stock liquidity in the market. This stock split is also expected to make the Company's share price more affordable, thus, encouraging wider market participation and increasing the attractiveness of the Company's shares on Indonesia Stock Exchange.

2024 - 2025

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KILAS KINERJA 2025

2025 Performance Highlight

Pendapatan Jasa Asuransi
Insurance Service Revenues

20,47% atau / or Rp640,58

2025	Rp3.769,97
2024	Rp3.129,39*)

(miliar / billion)

Laba Tahun Berjalan
Profit for the Year

125,69% atau / or Rp80,60

2025	Rp144,73
2024	Rp64,13*)

(miliar / billion)

Jumlah Aset
Total Assets

27,37% atau / or Rp670,84

2025	Rp3.121,59
2024	Rp2.450,75*)

(miliar / billion)

Margin Laba Bersih
Net Profit Margin

2,06%

2025	3,84
2024	1,78*)

%

Hasil Investasi
Investment Income

14,05% atau / or Rp11,98

2025	Rp97,20
2024	Rp85,22*)

(miliar / billion)

*) Data disajikan kembali. / Data restated.



Ikhtisar Data Keuangan Penting
Key Financial Highlights

(dalam miliar Rupiah, kecuali dinyatakan lain / in billion Rupiah, unless otherwise stated)

Laporan Posisi Keuangan	2025	2024*)	2023*)	Statements of Financial Position
Jumlah Aset	3.121,59	2.450,75	2.354,28	Total Assets
Jumlah Liabilitas	2.093,53	1.550,14	1.505,69	Total Liabilities
Jumlah Ekuitas	1.028,06	900,61	848,60	Total Equity
Jumlah Liabilitas dan Ekuitas	3.121,59	2.450,75	2.354,28	Total Liabilities and Equity

*) Data disajikan kembali. / Data restated.

(dalam miliar Rupiah, kecuali dinyatakan lain / in billion Rupiah, unless otherwise stated)

Laporan Laba Rugi dan Penghasilan Komprehensif Lain	2025	2024*)	Statements of Profit or Loss and Other Comprehensive Income
Pendapatan			**Revenues**
Pendapatan Jasa Asuransi	3.769,97	3.129,39	Insurance Service Revenues
Beban Jasa Asuransi	(3.424,54)	(2.867,35)	Insurance Service Expenses
Hasil Jasa Asuransi Sebelum Kontrak Reasuransi Milikan	345,43	262,04	Insurance Service Results Before Reinsurance Contracts Held
Pendapatan Reasuransi	285,46	195,37	Reinsurance Revenues
Beban Kontrak Reasuransi	(510,34)	(452,26)	Reinsurance Contract Expenses
Beban Neto dari Kontrak Reasuransi Milikan	(224,88)	(256,89)	Net Expenses From Reinsurance Contracts Held
Hasil Jasa Asuransi	120,55	5,15	Insurance Service Results
Hasil Investasi	97,20	85,22	Investment Income
Jumlah Pendapatan	217,74	**90,37**	**Total Revenues**
Beban			**Expenses**
Beban Usaha	42,13	29,58	Operating Expenses
Beban Keuangan Asuransi	31,31	19,79	Insurance Finance Expense
Pendapatan (Beban) Keuangan Reasuransi	(2,56)	10,13	Reinsurance Finance Income (Expense)
Jumlah Beban	75,99	**39,22**	**Total Expenses**
Laba Sebelum Pajak Penghasilan	168,48	77,17	Income Before Tax
Manfaat (Beban) Pajak Penghasilan - Neto	(23,75)	(13,04)	Tax Benefits (Expenses)
Laba Tahun Berjalan	144,73	64,13	Profit for the Year
Jumlah Penghasilan (Beban) Komprehensif Lain, Setelah Pajak	0,72	(4,02)	Total Other Comprehensive Income (Expenses), Net of Tax
Jumlah Laba Komprehensif Tahun Berjalan	145,45	60,11	Total Comprehensive Income for the Year
Nilai Buku Bersih per Saham (dalam Rupiah penuh)	342,69	300,20	Net Book Value per Share (in full Rupiah)
Laba Bersih per Saham Dasar (dalam Rupiah penuh)	48	21	Basic Earnings per Share (in full Rupiah)

*) Data disajikan kembali. / Data restated.

(dalam miliar Rupiah, kecuali dinyatakan lain / in billion Rupiah, unless otherwise stated)

Laporan Arus Kas	2025	2024*)	2023*)	Statements of Cash Flow
Arus Kas Neto Diperoleh dari (Digunakan untuk) Aktivitas Operasi	505,35	138,35	(12,07)	Net Cash Flows Provided by (Used in) Operating Activities
Arus Kas Neto Diperoleh dari (Digunakan untuk) Aktivitas Investasi	(489,45)	(134,79)	10,68	Net Cash Flows Provided by (Used in) Investing Activities
Arus Kas Neto Digunakan untuk Aktivitas Pendanaan	(18,00)	(9,30)	(17,88)	Net Cash Flows Used in Financing Activities
Kenaikan (Penurunan) Neto Kas dan Setara Kas	(2,10)	(5,74)	19,28	Net Increase (Decrease) in Cash and Cash Equivalents
Kas dan Setara Kas pada Awal Tahun	15,39	21,02	40,32	Cash and Cash Equivalents at Beginning of the Year
Kas dan Setara Kas pada Akhir Tahun	13,51	15,39	21,02	Cash and Cash Equivalents at End of the Year

*) Data disajikan kembali. / Data restated.

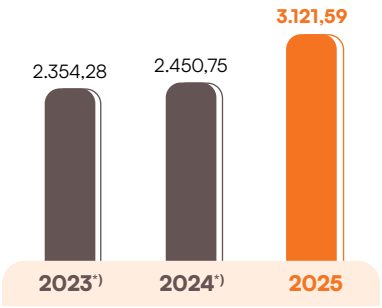
(dalam % / in %)

Rasio Keuangan	2025	2024*)	2023*)	Financial Ratio
Rasio Profitabilitas / Profitability Ratio				
Margin Laba Bersih	3,84	1,78	0,84	Net Profit Margin
Rasio Laba Bersih terhadap Jumlah Aset	4,64	1,95	2,06	Net Profit to Total Assets Ratio
Rasio Laba Bersih terhadap Jumlah Ekuitas	14,08	5,81	-	Net Profit to Total Equity Ratio
Rasio Hasil Jasa Asuransi	3,70	0,19	-	Insurance Service Result Ratio
Rasio Beban Klaim	82,88	85,48	89,45	Claim Expenses Ratio
Rasio Beban Komisi	2,54	3,23	2,82	Commission Expenses Ratio
Rasio Hasil Investasi	4,67	5,59	4,67	Investment Income Ratio
Rasio Likuiditas	167,01	**170,13**	**159,38**	**Liquidity Ratio**
Rasio Solvabilitas / Solvency Ratio				
Rasio Pencapaian Solvabilitas	303,99	315,53	331,62	Solvency Ratio
Rasio Liabilitas terhadap Jumlah Aset	67,07	54,51	63,96	Liabilities to Total Assets Ratio
Rasio Liabilitas terhadap Jumlah Ekuitas	203,64	161,97	177,43	Liabilities to Total Equity Ratio

*) Data disajikan kembali. / Data restated.

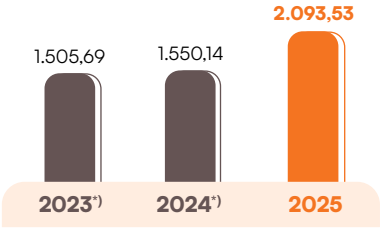
Catatan / Note: Tahun 2025 merupakan tahun transisi ke PSAK 117 sesuai dengan standar yang berlaku Laporan Keuangan Komparatif untuk Laporan Posisi Keuangan per 1 Januari 2024 dan 31 Desember 2024, dan Laporan Laba Rugi untuk tahun yang berakhir 31 Desember 2024 telah disajikan kembali. / The year 2025 was a transition year to PSAK 117 in accordance with the applicable standards for Financial Statements. Comparative for the Statement of Financial Position as of January 1st, 2024, and December 31st, 2024, and the Income Statement for the year ended December 31st, 2024, has been restated.

Jumlah Aset
Total Assets



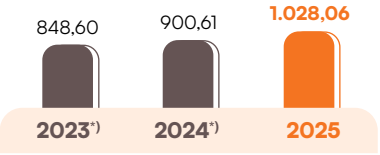
(dalam miliar Rupiah / in billion Rupiah)

Jumlah Liabilitas
Total Liabilities



(dalam miliar Rupiah / in billion Rupiah)

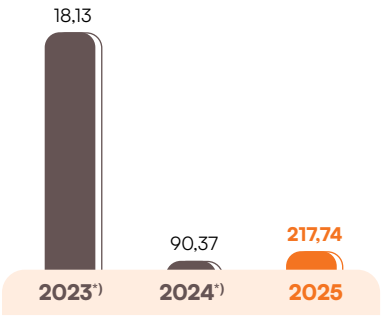
Jumlah Ekuitas
Total Equity



(dalam miliar Rupiah / in billion Rupiah)

*) Data disajikan kembali. / Data restated.

Pendapatan
Revenues



(dalam miliar Rupiah / in billion Rupiah)

Laba Sebelum Pajak Penghasilan
Income Before Tax



(dalam miliar Rupiah / in billion Rupiah)

Laba Tahun Berjalan
Profit for the Year



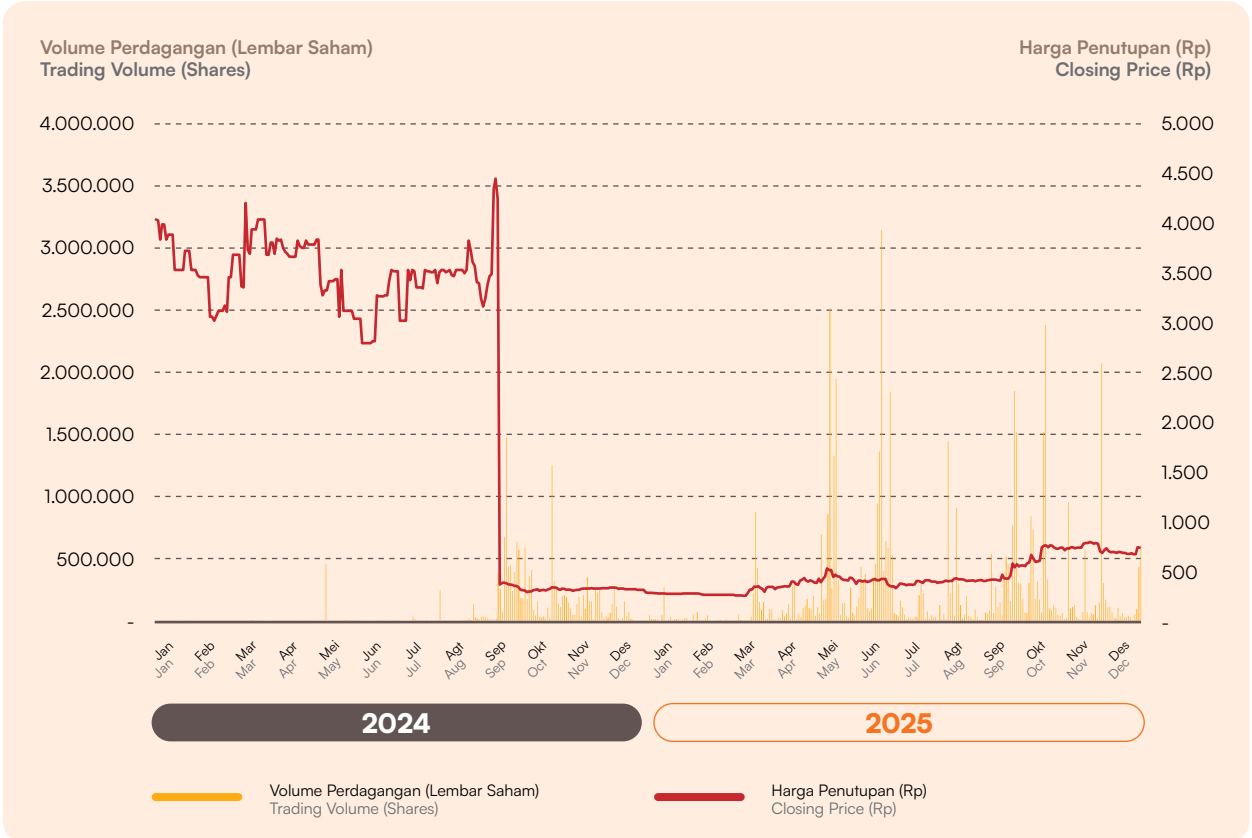
(dalam miliar Rupiah / in billion Rupiah)

*) Data disajikan kembali. / Data restated.

Catatan / Note: Tahun 2025 merupakan tahun transisi ke PSAK 117 sesuai dengan standar yang berlaku Laporan Keuangan Komparatif untuk Laporan Posisi Keuangan per 1 Januari 2024 dan 31 Desember 2024, dan Laporan Laba Rugi untuk tahun yang berakhir 31 Desember 2024 telah disajikan kembali. / The year 2025 was a transition year to PSAK 117 in accordance with the applicable standards for Financial Statements. Comparative for the Statement of Financial Position as of January 1st, 2024, and December 31st, 2024, and the Income Statement for the year ended December 31st, 2024, has been restated.

Ikhtisar Saham
Shares Highlights

Periode Period	Tertinggi Highest (Rp)	Terendah Lowest (Rp)	Penutupan Closing (Rp)	Volume Rata-Rata (Lembar Saham) Average Volume (Shares)	Jumlah Saham Beredar (Lembar Saham) Total Issued Shares (Shares)	Kapitalisasi Pasar Market Capitalization (Rp)
2025						
Triwulan 1 / Quarter 1	430	292	380	3.375.600	3.000.000.000	1.140.000.000.000
Triwulan 2 / Quarter 2	680	322	456	16.741.100	3.000.000.000	1.368.000.000.000
Triwulan 3 / Quarter 3	545	368	460	19.448.500	3.000.000.000	1.380.000.000.000
Triwulan 4 / Quarter 4	960	456	765	22.248.100	3.000.000.000	2.295.000.000.000
2024						
Triwulan 1 / Quarter 1	4.250	3.000	3.660	59.800	300.000.000	1.098.000.000.000
Triwulan 2 / Quarter 2	3.830	2.780	3.240	557.900	300.000.000	972.000.000.000
Triwulan 3 / Quarter 3	4.900	360	376	7.659.100	3.000.000.000	1.128.000.000.000
Triwulan 4 / Quarter 4	400	320	322	9.498.300	3.000.000.000	966.000.000.000



Catatan / Note :
Penurunan harga signifikan pada grafik tersebut terjadi karena aksi korporasi *stock split* pada tanggal 17 September 2024 sehingga harga saham Perseroan mengalami penyesuaian sesuai dengan aksi korporasi tersebut. / The significant price decrease in the chart occurred due to the stock split corporate action on September 17th, 2024, and thus, the Company's share price was adjusted in accordance with this corporate action.

Ikhtisar Pencatatan Efek Lainnya
Other Securities Highlights

Sampai dengan tahun 2025, LGI tidak menerbitkan efek selain saham, baik dalam bentuk obligasi, obligasi konversi, maupun sukuk. Oleh karena itu, tidak terdapat informasi mengenai ikhtisar efek lainnya dan kronologi pencatatan efek lainnya.

Until 2025, LGI did not issue securities other than shares, either in the form of bonds, convertible bonds, or sukuk. Therefore, there is no information regarding highlights of other securities and other securities listing chronology.

Aksi Korporasi
Corporate Actions

Sepanjang tahun 2025, LGI tidak melakukan aksi korporasi, baik dalam bentuk pemecahan atau penggabungan saham, pembagian dividen saham atau saham bonus, penerbitan efek konversi, penambahan atau pengurangan modal, serta perubahan nilai nominal saham ataupun jumlah saham beredar.

Throughout 2025, LGI did not undertake any corporate actions, either in the form of a split or reverse stock, distribution of stock dividends or bonus shares, issuance of convertible securities, capital increase or decrease, or changes in the nominal value of shares or the number of outstanding shares.

Informasi Perdagangan Saham
Share Trading Information

Pada tahun 2025, saham Perseroan dengan kode **LPGI** tidak pernah mengalami penghentian sementara (*suspension*) yang memengaruhi aktivitas perdagangan saham Perseroan dan juga tidak melakukan penghapusan pencatatan saham (*delisting*) di BEI. Namun, Perseroan sempat menerima 1 sanksi (*sanction*) mengenai saham *Free Float* dan telah diselesaikan dengan baik pada tanggal 17 Maret 2025.

In 2025, the Company's shares, ticker code **LPGI**, were not subject to any suspensions affecting trading activity, nor were they delisted from IDX. However, the Company did receive one sanction regarding its free float shares, which was successfully resolved on March 17th, 2025.

Rangkaian Peristiwa
Series of Events



12 Januari 2025
January 12th, 2025

Speed Adventure Bandung

Speed Adventure Bandung merupakan bentuk apresiasi LGI kepada 24 peserta Mayrathon 2024 melalui eksplorasi alam dan budaya Jawa Barat, termasuk kunjungan ke Kawah Putih, Bambooberry, Ranca Upas, dan kebun teh Rancabali, yang ditutup dengan makan malam kebersamaan.

Speed Adventure Bandung is a form of appreciation by LGI for 24 participants of Mayrathon 2024 through an exploration of the natural landscape and cultural heritage of West Java, including visits to Kawah Putih, Bambooberry, Ranca Upas, and Rancabali tea plantation, which was concluded with a shared dinner session.



13 Januari 2025
January 13th, 2025

Perkenalan dan Uji Coba Aplikasi MyGo+
Launching MyGo+

LGI memperkenalkan sekaligus melakukan uji coba aplikasi MyGo+ kepada karyawan internal sebagai langkah awal sebelum peluncuran lebih luas. Dalam perkenalan ini, karyawan diajak untuk berkendara aman sambil mengumpulkan poin yang bisa ditukar dengan voucher menarik. Dengan pemantauan skor real-time dan tantangan bulanan, pengguna dapat berkesempatan meraih hingga 30.000 poin setiap bulan. Registrasi dapat dilakukan dengan mudah untuk seluruh pengguna dengan cukup menghubungkan kendaraan dan aplikasi via bluetooth.

LGI introduced and conducted an internal trial of the MyGo+ application among its employees as an initial step prior to a broader launch. During this introduction, employees were encouraged to practice safe driving while collecting points redeemable for attractive vouchers. With real-time score monitoring and monthly challenges, users have the opportunity to earn up to 30,000 points every month. Registration is made easy for all users by simply connecting their vehicle to the application via bluetooth.



LGI mengadakan *Training Session* bertemakan Prinsip Dasar Asuransi di Aula Kantor Pusat. Pelatihan ini membahas definisi asuransi, jenis risiko, serta 6 prinsip dasar asuransi, yaitu *Insurable Interest*, *Utmost Good Faith*, *Indemnity*, *Proximate Cause*, *Subrogation*, dan *Contribution*. Program ini bertujuan untuk memberikan pemahaman mendalam agar peserta mampu menerapkan konsep asuransi dalam pekerjaan sehari-hari.

LGI organized a Training Session themed Fundamental Principles of Insurance at the Head Office Hall. The training discussed the definition of insurance, types of risks, and 6 fundamental principles of insurance, namely Insurable Interest, Utmost Good Faith, Indemnity, Proximate Cause, Subrogation, and Contribution. This program aimed to provide participants with a comprehensive understanding to enable them to apply insurance concepts in their daily work.

15 Januari 2025
January 15th, 2025

***Basic Insurance* - Prinsip Dasar Asuransi**
Basic Insurance - Fundamental Principles of Insurance



LGI menyelenggarakan perayaan Natal di Panti Asuhan Mekar Lestari untuk mengajak peserta berbagi kasih dan pengharapan melalui ibadah bersama, *Hope Tree Ceremony*, penampilan anak-anak panti, serta penyerahan donasi. Acara ditutup dengan doa syafaat dan makan malam yang mencerminkan semangat kebersamaan dan kepedulian Insan LGI.

LGI held a Christmas celebration at Mekar Lestari Orphanage to invite participants to share love and hope through a joint worship service, Hope Tree Ceremony, children's performances, and handover of donations. The event concluded with intercessory prayers and a shared dinner, reflecting the spirit of togetherness and care among LGI employees.

17 Januari 2025
January 17th, 2025

Thankful Today for Hopeful Tomorrow



LGI memulai tahun 2025 dengan penuh semangat melalui acara *Kick Off* 2025, sebuah momen penting untuk merayakan pencapaian tahun sebelumnya dan membangkitkan motivasi baru dalam menghadapi tantangan ke depan. Dengan semangat sinergi dan kolaborasi, seluruh tim LGI bersatu dalam satu visi untuk terus berinovasi dan memberikan layanan terbaik di industri asuransi. Bersama, kita siap melangkah lebih jauh, lebih kuat, dan lebih berdampak.

LGI commenced 2025 with great enthusiasm at the Kick Off 2025 event, a significant moment to celebrate achievements from the previous year and to ignite renewed motivation to face future challenges. With a spirit of synergy and collaboration, the entire LGI team united under a shared vision to continue innovating and delivering the best services in the insurance industry. Together, the team is ready to move forward, more resilient, and bring greater impacts.

24 Januari 2025
January 24th, 2025

Kick Off 2025



LGI mengadakan pelatihan *Marine Insurance Opportunities* sebagai bentuk komitmen dalam memperluas wawasan dan kompetensi karyawan di bidang asuransi maritim. Dalam sesi ini, peserta diajak memahami peluang bisnis, risiko pengangkutan laut, serta strategi perlindungan yang tepat. Pelatihan ini menjadi langkah nyata LGI dalam menjawab tantangan industri dan memperkuat layanan kepada nasabah.

LGI conducted a training session titled Marine Insurance Opportunities as part of its commitment to broadening employees' insights and competencies in the marine insurance sector. During the session, participants explored business opportunities, marine transportation risks, and appropriate protection strategies. This training represents a concrete step by LGI in addressing industry challenges and strengthening customer services.

5 Februari 2025
February 5th, 2025

Training Session: Marine Insurance Opportunities



LGI meluncurkan aplikasi MyGo+ ke publik sebagai inovasi berbasis telematika yang mendorong kebiasaan berkendara aman dan bertanggung jawab. Melalui fitur pemantauan skor secara *real-time*, tantangan bulanan, dan sistem poin yang dapat ditukar dengan *voucher* menarik, pengguna diajak untuk aktif menjaga keselamatan di jalan. Aplikasi MyGo+ menjadi solusi praktis yang bisa digunakan oleh seluruh pengemudi dan menjadi langkah nyata LGI dalam menghadirkan teknologi yang bermanfaat dan menyenangkan.

LGI launched MyGo+ to the public as an innovative telematics-based application designed to encourage safe and responsible driving habits. Through the real-time score monitoring feature, monthly challenges, and points redeemable for attractive vouchers, users are actively encouraged to prioritize road safety. MyGo+ application serves as a practical solution accessible to all drivers and represents a tangible step by LGI in delivering technology that is both beneficial and engaging.

6 Februari 2025
February 6th, 2025

LGI Meluncurkan MyGo+: Aplikasi Berbasis Telematika untuk Berkendara yang Lebih Aman
LGI Launches MyGo+: A Telematics-Based Application for Safer Driving



LGI merayakan hari *valentine* dengan menggelar acara *Love 5K Run* di Lippo Village, Karawaci. Kegiatan ini mengajak peserta untuk menjaga kebersamaan sekaligus menerapkan gaya hidup sehat melalui lari atau jalan sejauh 5 Km. Setelah menyelesaikan rute, peserta menikmati hidangan bersama dan mengikuti sesi seru, seperti pemilihan *Best Valentine Costume* dengan hadiah *voucher* belanja. Acara juga diwarnai sambutan dari Ibu Luhur Prihatiningrum yang menekankan pentingnya sportivitas dan hidup sehat. Sebagai penutup, LGI membagikan cokelat kepada peserta dan mengabadikan momen melalui foto bersama, menciptakan suasana hangat penuh kebersamaan.

LGI celebrated valentine's day by organizing Love 5K Run at Lippo Village, Karawaci. The event encouraged participants to strengthen togetherness while promoting a healthy lifestyle through a 5-Km run or walk. Upon completing the route, participants enjoyed a communal meal and joined fun activities, including the Best Valentine Costume contest with shopping vouchers as prizes. The event also featured remarks from Mrs. Luhur Prihatiningrum, highlighting the importance of sportsmanship and healthy living. LGI concluded the event by distributing chocolates and capturing the moment with a group photo, creating a warm and cheerful atmosphere of togetherness.

14 Februari 2025
February 14th, 2025

Love 5K Run Gathering



Acara literasi dan inklusi ini merupakan bagian dari komitmen LGI dalam meningkatkan pemahaman masyarakat terhadap pentingnya literasi keuangan dan inklusi asuransi. Melalui kegiatan ini, LGI mengedukasi peserta mengenai manfaat perlindungan asuransi, peran penting asuransi dalam kehidupan sehari-hari, dan bagaimana asuransi menjadi solusi dalam perencanaan keuangan yang berkelanjutan. Acara ini juga menjadi wadah interaktif untuk membangun kesadaran dan kepercayaan terhadap industri asuransi di Indonesia.

This literacy and inclusion initiative forms part of LGI's commitment to enhancing public understanding of the importance of financial literacy and insurance inclusion. Through this initiative, LGI educated participants on the benefits of insurance protection, essential role of insurance in daily life, and how insurance serves as a solution for sustainable financial planning. This event also functioned as an interactive platform to build awareness and trust in Indonesia's insurance industry.

20 Februari 2025
February 20th, 2025

Literasi Edukasi & Inklusi Keuangan
Financial Literacy Education & Inclusion



LGI berpartisipasi dalam *Job Fair* Trisakti - Afest 2025 sebagai bentuk dukungan terhadap pengembangan karier mahasiswa aktuaria. Melalui *booth* interaktif dan sesi edukatif, LGI memperkenalkan dunia asuransi, peluang kerja, dan budaya kerja yang dinamis sekaligus membuka kesempatan bagi talenta muda untuk bergabung dan berkembang bersama LGI.

LGI participated in Trisakti Job Fair - Afest 2025 as part of its support for the career development of actuarial students. Through interactive booths and educational sessions, LGI introduced the insurance industry, career opportunities, and its dynamic work culture, while opening opportunities for young talent to join and grow together with LGI.

22 Februari 2025
February 22nd, 2025

Job Fair* Trisakti - Afest *(Actuarial Festival)
Trisakti Job Fair - Afest (Actuarial Festival)



LGI mengadakan pelatihan bertemakan *Basic Insurance: Risk Management* untuk memperkuat pemahaman peserta mengenai konsep risiko dan strategi pengelolaan yang efektif. Pelatihan ini bertujuan meningkatkan kompetensi karyawan dalam mengidentifikasi, mengevaluasi, dan memitigasi berbagai jenis risiko, sehingga mampu mendukung pengambilan keputusan strategis dan menjaga keberlanjutan bisnis perusahaan.

LGI organized a training session themed Basic Insurance: Risk Management to strengthen participants' understanding of risk concepts and effective risk management strategies. This training aimed to enhance employee competencies in identifying, assessing, and mitigating various types of risks, thereby supporting strategic decision-making and maintaining the company's business sustainability.

25 Februari 2025
February 25th, 2025

Basic Insurance: Risk Management



LGI mengadakan pelatihan bertemakan *Machinery Breakdown* untuk memperkuat pemahaman peserta mengenai risiko kerusakan mesin dan strategi perlindungan yang tepat. Pelatihan ini bertujuan meningkatkan kompetensi karyawan dalam menangani polis asuransi terkait mesin industri dan peralatan penting lainnya.

LGI organized a training session themed Machinery Breakdown to strengthen participants' understanding of machinery breakdown risks and appropriate protection strategies. This training aimed to enhance employees' competencies in handling insurance policies related to industrial machinery and other critical equipment.

26 Februari 2025
February 26th, 2025

Training Session: Machinery Breakdown



LGI mengadakan pelatihan bertemakan *Retail Health Product* untuk memperkuat pemahaman peserta mengenai produk asuransi kesehatan ritel. Pelatihan ini bertujuan membekali karyawan dengan pengetahuan yang relevan agar mampu memberikan solusi perlindungan kesehatan yang lebih tepat dan kompetitif kepada nasabah.

LGI organized a training session themed Retail Health Product to strengthen participants' understanding of retail health insurance products. This program aimed to equip employees with relevant knowledge to enable them delivering more accurate and competitive health protection solutions to customers.

27 Februari 2025
February 27th, 2025

Training Session: Retail Health Product



LGI mengadakan pelatihan bertemakan Asuransi Kredit untuk memperkuat pemahaman peserta mengenai perlindungan terhadap risiko gagal bayar. Pelatihan ini membekali karyawan dengan pengetahuan tentang struktur polis, proses klaim, dan strategi mitigasi risiko dalam produk asuransi kredit.

LGI organized a training session themed Credit Insurance to strengthen participants' understanding of protection against default risks. The training equipped employees with knowledge of policy structures, claims process, and risk mitigation strategies in credit insurance products.

28 Februari 2025
February 28th, 2025

***Training Session*: Asuransi Kredit**
Training Session: Credit Insurance



LGI mengadakan pelatihan bertemakan *Basic Insurance*: Hukum Asuransi untuk memberikan pemahaman mendalam mengenai regulasi yang membentuk dasar industri asuransi. Materi ini membantu karyawan memahami aspek hukum yang penting untuk mendukung tugas dan tanggung jawab mereka di dunia asuransi.

LGI organized a training session themed Basic Insurance: Insurance Law to provide participants with an in-depth understanding of the regulatory framework that underpins the insurance industry. The material helped employees understand key legal aspects essential to supporting their roles and responsibilities within the insurance sector.

20 Maret 2025
March 20th, 2025

***Basic Insurance*: Hukum Asuransi**
Basic Insurance: Insurance Law



Dalam *workshop "Mind Mapping"*, LGI mengajak peserta untuk mengembangkan cara berpikir kreatif dan terstruktur melalui teknik visualisasi ide. Kegiatan ini membantu peserta menyusun informasi secara lebih sistematis, meningkatkan produktivitas, dan mempermudah pengambilan keputusan.

Through the "Mind Mapping" workshop, LGI encouraged participants to develop creative and structured thinking through idea visualization techniques. The program helped participants organize information more systematically, improve productivity, and facilitate more effective decision-making.

25 Maret 2025
March 25th, 2025

Workshop: Mind Mapping



LGI mengadakan pelatihan bertemakan APU PPT & PPPSPM melalui Microsoft Teams untuk meningkatkan kepatuhan terhadap regulasi OJK No. 8 Tahun 2023. Pelatihan ini dipandu oleh Bapak Ivo Santri Lubis dan Ibu Nadia Erlikasna Br. Pandia yang membahas pencegahan pencucian uang, pendanaan terorisme, penerapan *Customer Due Diligence* (CDD), pemantauan transaksi mencurigakan, dan strategi mitigasi risiko.

LGI organized a training session themed AML - CFT & CPF via Microsoft Teams to enhance compliance with OJK Regulation No. 8 of 2023. The training was facilitated by Mr. Ivo Santri Lubis and Mrs. Nadia Erlikasna Br. Pandia that discussed the prevention of money laundering and terrorist financing, Customer Due Diligence (CDD) implementation, monitoring of suspicious transactions, and risk mitigation strategies.

25 Maret 2025
March 25th, 2025

APU PPT & PPPSPM
AML - CFT & CPF



LGI mengadakan pelatihan bertemakan *Terminal Operator Liability* untuk memberikan pemahaman mengenai prinsip dasar asuransi tanggung gugat operator pelabuhan, risiko operasional, cakupan polis, dan pertimbangan *underwriting*. Dalam program ini, materi yang dibahas mencakup struktur pengelolaan pelabuhan, layanan yang diasuransikan, risiko akumulasi kargo, contoh kasus Tianjin, *wording* polis, serta perbedaan *liability* vs *cargo*. Adapun tujuan dari program ini adalah meningkatkan pemahaman manajemen risiko maritim dan penerapan asuransi secara lebih efektif.

LGI conducted a training session themed Terminal Operator Liability to provide participants with an understanding of the fundamental principles of port operator liability insurance, operational risks, policy coverage, and underwriting considerations. In this program, the material delivered covers port management structures, insured services, cargo accumulation risks, the Tianjin case study, policy wording, and the distinction between liability and cargo insurance. The program aimed to enhance understanding of maritime risk management and promote more effective insurance applications.

9 April 2025
April 9th, 2025

Training Session - Terminal Operator Liability



LGI berpartisipasi dalam UPH *Career Fair* 2025 sebagai bentuk dukungan terhadap pengembangan karier generasi muda. Melalui *booth* interaktif dan sesi edukatif, LGI memperkenalkan dunia asuransi, peluang kerja, dan budaya kerja yang dinamis kepada para mahasiswa.

LGI participated in UPH Career Fair 2025 as part of its commitment to supporting the career development of the younger generation. Through an interactive booth and educational sessions, LGI introduced students to the insurance industry, career opportunities, and a dynamic work culture.

9 April 2025
April 9th, 2025

Partisipasi LGI dalam Acara UPH *Career Fair* 2025
LGI's Participation in UPH Career Fair 2025



Lihalbi 2025 menjadi momen penuh kebersamaan bagi keluarga besar LGI untuk saling memaafkan dan mempererat hubungan. Dengan tema "*Harmony in Gratitude, Stronger in Spirit*", acara ini mengajak seluruh peserta untuk mensyukuri perjalanan yang telah dilalui dan membangun semangat baru untuk menghadapi tantangan ke depan.

Lihalbi 2025 served as a meaningful moment of togetherness for LGI family to seek forgiveness and strengthen relationships. Under the theme "Harmony in Gratitude, Stronger in Spirit", the event invited participants to reflect on the journey undertaken with gratitude and to build a renewed spirit to face future challenges.

11 April 2025
April 11th, 2025

Lihalbi 2025 - Harmony in Gratitude, Stronger in Spirit



LGI menyelenggarakan *Gathering Partnership* di Kota Batam sebagai upaya memperkuat kolaborasi dengan mitra bisnis. Acara ini menjadi wadah untuk membangun sinergi, berbagi strategi, dan menciptakan peluang kerja sama yang lebih solid demi masa depan yang lebih baik.

LGI organized a Partnership Gathering in Batam as an effort to strengthen collaboration with business partners. The event served as a platform to build synergy, share strategies, and create more solid partnership opportunities for a better future.

15 April 2025
April 15th, 2025

***Gathering Partnership* LGI di Kota Batam**
LGI Partnership Gathering in Batam



Dalam rangka memperingati Hari Kartini, LGI menggelar *Women's Fest* sebagai bentuk apresiasi terhadap peran perempuan di dunia kerja. Acara ini menghadirkan berbagai kegiatan inspiratif yang mendorong semangat kepemimpinan, pemberdayaan, dan kesetaraan gender di lingkungan LGI.

In commemoration of Kartini Day, LGI held the Women's Fest to express appreciation for women's roles in the workplace. The event featured various inspirational activities that encouraged leadership, empowerment, and gender equality within the LGI environment.

21 April 2025
April 21th, 2025

***LGI Women's Fest* - Perayaan Hari Kartini**
LGI Women's Fest - Kartini Day Celebration



LGI mengadakan pelatihan yang membahas pemahaman CDI-RCI yang membahas pemahaman CDI-RCI *Form* mencakup informasi polis, opsi pembayaran, *reimbursement*, *line of business*, program dan *benefit*, standar usia, kondisi khusus, struktur *member*, jenis klaim, serta ketentuan *excess*. Dipandu Ibu Maria, sesi ini meningkatkan kemampuan peserta dalam administrasi polis dan ditutup dengan tanya jawab serta *post-test*.

LGI organized a training session themed CDI-RCI focusing on an in-depth understanding of the CDI-RCI Form, including policy information, payment options, reimbursement, lines of business, programs and benefits, age standards, special conditions, member structure, types of claims, and excess provisions. Hosted by Mrs. Maria, the session enhanced participants' competencies in policy administration and concluded with a question-and-answer session and a post-test.

22 April 2025
April 22nd, 2025

Closed Deal Information (CDI) - Renewal Closing Information (RCI)



LGI mengadakan sesi *Introduction to Business Intelligence Platform* di Kantor Pusat sebagai bagian dari upaya penguatan kapabilitas data internal. Pelatihan ini membekali peserta dengan pemahaman dasar *Business Intelligence* serta keterampilan praktis dalam menggunakan Microsoft Power BI dan Metabase untuk mendukung proses analisis data dan pengambilan keputusan dalam pekerjaan sehari-hari.

LGI held an Introduction to Business Intelligence Platform session at the Head Office as part of its efforts to strengthen internal data capabilities. The training equipped participants with a fundamental understanding of Business Intelligence as well as practical skills in using Microsoft Power BI and Metabase to support data analysis and decision-making in daily work.

24 April 2025
April 24th, 2025

Introduction to Business Intelligence Platform



LGI kembali mengadakan pelatihan bertemakan *Basic Insurance* - Prinsip Dasar Asuransi yang bertujuan untuk memperdalam pemahaman mengenai konsep dasar asuransi kepada peserta, termasuk definisi, jenis risiko, dan 6 prinsip utama, seperti *Insurable Interest*, *Utmost Good Faith*, *Indemnity*, *Proximate Cause*, *Subrogation*, dan *Contribution*, agar dapat diterapkan secara lebih efektif dalam pekerjaan sehari-hari.

LGI reorganized a training session themed Basic Insurance - Fundamental Principles of Insurance to further deepen participants' understanding of basic concepts of insurance, including definitions, types of risks, and 6 fundamental principles of insurance, namely Insurable Interest, Utmost Good Faith, Indemnity, Proximate Cause, Subrogation, and Contribution, to enable more effective application in daily work.

25 April 2025
April 25th, 2025

***Basic Insurance* - Prinsip Dasar Asuransi**
Basic Insurance - Fundamental Principles of Insurance



Silaturahmi *on the green* merupakan ajang kolaborasi hangat antara LGI, Broker Estetika, dan Bank Mandiri yang digelar di Royale Jakarta Golf Club dengan tujuan mempererat hubungan kemitraan melalui suasana santai dan penuh keakraban.

Silaturahmi on the Green served as a warm collaborative gathering among LGI, Estetika Brokerage, and Bank Mandiri, held at Royale Jakarta Golf Club. The event aimed to strengthen partnership relationships in a relaxed and friendly atmosphere.

26 April 2025
April 26th, 2025

Silaturahmi *on the Green:* Kolaborasi Hangat LGI, Broker Estetika, dan Bank Mandiri di Royale Jakarta Golf Club
Silaturahmi on the Green: Warm Collaboration among LGI, Estetika Brokerage, and Bank Mandiri at Royale Jakarta Golf Club



LGI berpartisipasi dalam *UMN Career Day 2025* di Kampus Universitas Multimedia Nusantara dengan menghadirkan *booth* untuk mengenalkan peluang karier, proses rekrutmen, dan budaya kerja, yang dijelaskan oleh Ibu Ellicia Septiani. LGI juga mempromosikan aplikasi MyGo+ berbasis AI melalui aktivitas *spin wheel* berhadiah. Partisipasi ini bertujuan menarik talenta muda dan mendorong minat mahasiswa pada industri asuransi.

LGI participated in UMN Career Day 2025 at Universitas Multimedia Nusantara by setting up a booth to introduce career opportunities, recruitment process, and work culture, as explained by Mrs. Ellicia Septiani. LGI also promoted its AI-based MyGo+ application through a prize spin-wheel activity. This participation aimed to attract young talent and encourage students' interest in the insurance industry.

6 - 7 Mei 2025
May 6th - 7th, 2025

Job Fair UMN Day



LGI mengadakan pelatihan bertemakan *Mind Mapping* untuk mengembangkan cara berpikir kreatif dan terstruktur melalui teknik visualisasi ide. Kegiatan ini membantu peserta menyusun informasi secara sistematis, meningkatkan produktivitas, dan mempermudah pengambilan keputusan.

LGI organized a training session themed Mind Mapping to develop creative and structured thinking through visual idea-mapping techniques. The program helped participants organize information systematically, improve productivity, and facilitate more effective decision-making.

19 Mei 2025
May 19th, 2025

Mind Mapping



Re-Socialization of LGI *Code of Conduct & Introduction to Mobile Attendance with* Pro-int merupakan kegiatan internal LGI yang bertujuan memperkuat pemahaman karyawan terhadap Pedoman Perilaku Perusahaan dan memperkenalkan sistem absensi *mobile* berbasis aplikasi Pro-int sebagai bagian dari transformasi digital dan efisiensi operasional.

The Re-Socialization of LGI's Code of Conduct & Introduction to Mobile Attendance with Pro-int is an internal activity aimed to reinforce employees' understanding of the Company's Code of Conduct and to introduce the Pro-int application-based mobile attendance system as part of LGI's digital transformation and operational efficiency.

7 Mei 2025
May 7th, 2025

Re-Socialization of LGI Code of Conduct & Introduction to Mobile Attendance with Pro-int



Leaders Camp - Visit Bangkok merupakan program pengembangan kepemimpinan yang mengajak jajaran pimpinan LGI untuk memperkuat visi, strategi, dan kolaborasi lintas divisi. Kegiatan ini dirancang untuk membangun semangat kepemimpinan yang adaptif dan inspiratif dalam menghadapi tantangan bisnis masa depan.

Leaders Camp - Visit Bangkok was a leadership development program designed to bring together LGI's management team to strengthen vision, strategy, and cross-divisional collaboration. The program was structured to foster adaptive and inspirational leadership in addressing future business challenges.

21 - 23 Mei 2025
May 21st - 23rd, 2025

Leaders Camp — Visit Bangkok



LGI mengadakan pelatihan bertemakan *Cyber Security Refreshment* secara daring yang dipandu oleh Ibu Chaniago dari Departemen IT. Sesi ini membahas ancaman *phising*, risiko penyalahgunaan AI, dan *tips* keamanan digital, seperti penggunaan *password* kuat serta pengamanan perangkat kerja. Ibu Chaniago menekankan bahwa keamanan siber adalah tanggung jawab bersama seluruh karyawan LGI.

LGI held an online training session themed Cyber Security Refreshment hosted by Mrs. Chaniago from the IT Department. The session discussed phishing threats, the risks of AI misuse, and digital security best practices, including the use of strong passwords and the protection of work devices. Mrs. Chaniago emphasized that cybersecurity is a shared responsibility of all LGI's employees.

28 Mei 2025
May 28th, 2025

Cyber Security Refreshment



LGI mengadakan pelatihan bertemakan *Health Insurance* untuk meningkatkan pemahaman peserta mengenai produk dan kebijakan asuransi kesehatan. Sesi ini memberikan wawasan praktis agar karyawan dapat menawarkan solusi perlindungan yang lebih tepat dan meningkatkan kualitas layanan kepada nasabah.

LGI organized a training session themed Health Insurance to enhance participants' understanding of health insurance products and policies. This session provided practical insights to enable employees to offer more appropriate protection solutions and improve service quality to customers.

4 Juni 2025
June 4th, 2025

Health Insurance Training



LGI mengadakan pelatihan keselamatan kerja yang berfokus pada penanganan gempa dan risiko kelistrikan. Dipandu oleh Bapak Triadi Setyo, peserta mempraktikkan evakuasi aman, mengenali potensi bahaya, dan memahami penggunaan APAR sesuai jenis kebakaran. Pelatihan ini menegaskan bahwa keselamatan adalah bagian dari budaya kerja LGI.

LGI organized an occupational safety training session focusing on earthquake response and electrical risks. Hosted by Mr. Triadi Setyo, participants practiced safe evacuation procedures, identified potential risks, and learned the proper use of fire extinguishers according to different types of fires. The training reaffirmed that safety is an integral part of LGI's work culture.

11 Juni 2025
June 11th, 2025

Occupational Health & Safety Earth Quake & Electrical Safety



Literasi Edukasi - *Goes to School* di SMK Islam Insan Mulia merupakan bagian dari komitmen LGI dalam meningkatkan pemahaman generasi muda terhadap pentingnya literasi keuangan dan asuransi. Melalui kegiatan ini, LGI mengedukasi siswa mengenai manfaat perlindungan asuransi, peran asuransi dalam kehidupan sehari-hari, dan mendorong kesadaran akan pentingnya perencanaan keuangan sejak dini.

The Educational Literacy - Goes to School program at SMK Islam Insan Mulia is a part of LGI's commitment to improving young people's understanding of financial and insurance literacy. Through this initiative, LGI educated students on the benefits of insurance protection, the role of insurance in daily life, and the importance of early financial planning.

11 Juni 2025
June 11th, 2025

Literasi Edukasi - *Goes to School* - SMK Islam Insan Mulia
Educational Literacy - Goes to School - SMK Islam Insan Mulia



LGI mengadakan pelatihan bertemakan *Marine Cargo* - Penyegaran Pengetahuan Tertanggung untuk memperkuat pemahaman peserta mengenai asuransi pengangkutan laut. Sesi ini memberikan wawasan terbaru seputar cakupan perlindungan, manajemen risiko, dan praktik terbaik, sehingga karyawan dapat memberikan solusi yang lebih akurat dan efektif di sektor asuransi maritim.

LGI organized a training session themed Marine Cargo - Refreshment of Insured Knowledge to strengthen participants' understanding of marine cargo insurance. The session provided updated insights into coverage scope, risk management, and best practices, enabling employees to deliver more accurate and effective solutions in the maritime insurance sector.

18 Juni 2025
June 18th, 2025

Training Session Marine Cargo - Refreshment of Insured Knowledge Marine Cargo



LGI mengadakan pelatihan bertemakan Komunikasi Empatik di Era Digital untuk meningkatkan kemampuan peserta dalam berkomunikasi secara empatik di lingkungan kerja yang serba cepat dan berbasis teknologi. Sesi ini menekankan pentingnya kecerdasan emosional, mendengarkan secara aktif, dan interaksi digital yang penuh rasa hormat untuk membangun hubungan dan kolaborasi yang lebih kuat antar tim.

LGI organized a training session themed Empathic Communication in the Digital Age to enhance participants' ability to communicate empathically in a fast-paced, technology-driven work environment. The session emphasized the importance of emotional intelligence, active listening, and respectful digital interactions in building stronger relationships and team collaboration.

20 Juni 2025
June 20th, 2025

Empathetic Communication in Digital Age



LGI berpartisipasi dalam kegiatan ini bersama Hanwha Group sebagai bentuk komitmen dalam mendukung pengembangan talenta muda. Acara ini menjadi wadah bagi para peserta untuk mendapatkan wawasan profesional sekaligus membangun hubungan yang positif menuju masa depan karier yang lebih baik.

LGI participated in this event together with Hanwha Group as part of its commitment to supporting the development of young talent. The program served as a platform for participants to gain professional insights while building positive connections toward a better career future.

20 Juni 2025
June 20th, 2025

Career Talk - Empowering Future Leader



LGI kembali mengadakan pelatihan bertemakan Dasar Hukum Asuransi secara *hybrid* yang dipandu oleh Bapak Ivo Santri Lubis. Program ini membahas kerangka hukum industri asuransi di Indonesia, termasuk KUHD, UU Perasuransian, UU PPSK, serta Peraturan OJK dan Surat Edaran OJK terbaru. Selain itu, sesi ini menekankan pentingnya kepatuhan dalam proses penerbitan polis dan regulasi OJK. Pelatihan ini bertujuan memperkuat pemahaman hukum sebagai pedoman kerja yang aman dan bertanggung jawab di industri asuransi.

LGI reorganized another hybrid training session on Basic Insurance - Legal Basis of Insurance, facilitated by Mr. Ivo Santri Lubis. The program discussed the legal framework of Indonesia's insurance industry, including KUHD, Insurance Law, PPSK Law, as well as the latest OJK Regulation and OJK Circular Letter regulations. The session also highlighted the importance of compliance in policy issuance processes and OJK regulations, aiming to strengthen legal understanding as a foundation for safe and responsible practices in the insurance industry.

26 Juni 2025
June 26th, 2025

***Basic Insurance* - Dasar Hukum Asuransi**
Basic Insurance - Legal Basis of Insurance



LGI kembali mengadakan pelatihan bertemakan Komunikasi Empatik di Era Digital *Batch* 2 untuk memperkuat keterampilan komunikasi empatik di lingkungan kerja yang serba cepat dan berbasis teknologi. Pada program ini, peserta didorong untuk meningkatkan peran kecerdasan emosional, kemampuan mendengarkan aktif, serta etika interaksi digital dalam memperkuat kerja sama dan hubungan antar tim.

LGI reorganized training themed Empathic Communication in the Digital Age Batch 2 to strengthen empathic communication skills in a fast-paced and technology-driven work environment. In this program, participants were encouraged to enhance emotional intelligence, active listening skills, and digital interaction ethics to foster stronger collaboration and inter-team relationships.

3 Juli 2025
July 3rd, 2025

Empathic Communication in Digital Age - Batch 2



LGI mengadakan pelatihan bertemakan *Empowering Gen Z Teams - Leading the Next Generation for Success* yang berfokus pada pembekalan keterampilan bagi para pemimpin dalam membimbing tim Gen Z secara efektif. Sesi ini menekankan pentingnya memahami nilai, gaya komunikasi, dan motivasi Gen Z, serta mendorong strategi kepemimpinan adaptif yang mendukung kolaborasi, inovasi, dan pertumbuhan di lingkungan kerja multigenerasi.

LGI organized a training session titled Empowering Gen Z Teams - Leading the Next Generation for Success, which focused on equipping leaders with the skills to guide Gen Z teams effectively. The session emphasized understanding Gen Z values, communication styles, and motivations, while promoting adaptive leadership strategies that support collaboration, innovation, and growth in a multigenerational workplace.

10 Juli 2025
July 10th, 2025

Leading the next Generation: Empowering Gen Z Teams - Leading the Next Generation for Success



LGI menggelar *Partner Gathering* bertemakan *Resilient Partnerships, Stronger Synergy* sebagai bentuk apresiasi kepada mitra strategis, seperti rumah sakit, klinik, optik, dan TPA se-Jabodetabek. Acara ini memperkenalkan pembaruan layanan, seperti integrasi Hanwha Group, platform eBenefit, serta aplikasi MyGo+ dan MyPro+ yang mendukung gaya hidup sehat dan pengelolaan polis mandiri. Melalui sesi interaktif dan *booth* teknologi, LGI menegaskan komitmennya membangun ekosistem layanan asuransi kesehatan yang lebih tangguh dan berkelanjutan.

LGI held a Partner Gathering themed Resilient Partnerships, Stronger Synergy as a form of appreciation for strategic partners, including hospitals, clinics, optical providers, and TPAs across the Greater Jakarta area. The event introduced service enhancements, such as Hanwha Group integration, the eBenefit platform, and MyGo+ and MyPro+ applications that support healthy lifestyles and independent policy management. Through interactive sessions and technology booths, LGI reaffirmed its commitment to building a more resilient and sustainable health insurance service ecosystem.

16 Juli 2025
July 16th, 2025

Partner Gathering - Resilient Partnership Stronger & Synergy



LGI kembali mengadakan pelatihan bertemakan *Basic Insurance* - Prinsip Dasar Asuransi untuk menguatkan pemahaman peserta mengenai konsep dasar asuransi. Sesi ini membahas definisi asuransi, jenis risiko, serta 6 prinsip utama yang bertujuan agar peserta dapat menerapkannya secara efektif dalam pekerjaan sehari-hari.

LGI conducted another Basic Insurance - Fundamental Principles of Insurance training to strengthen participants' understanding of basic concepts of insurance. The session discussed the definition of insurance, types of risks, and the 6 fundamental insurance principles, enabling participants to apply them effectively in their daily work.

22 Juli 2025
July 22th, 2025

***Basic Insurance* - Prinsip Dasar Asuransi**
Basic Insurance - Fundamental Principles of Insurance



LGI kembali menggelar mini MCU bulanan bagi karyawan *outsourcing (menial)* sebagai bagian dari komitmen terhadap kesehatan dan kesejahteraan karyawan. Kegiatan ini mencakup pemeriksaan tekanan darah, BMI, *body fat,* kolesterol, gula darah, dan asam urat. Kegiatan kali ini menunjukkan peningkatan yang signifikan dibandingkan dengan pemeriksaan bulan Mei lalu dalam partisipasi LGI *Fitlife Challenge*.

LGI reorganized its monthly mini MCU for outsourced (menial) employees as part of its ongoing commitment to employee health and well-being. The activity included checks on blood pressure, BMI, body fat, cholesterol, blood sugar, and uric acid levels. This session demonstrated a significant improvement compared to the examination conducted in May, reflecting increased participation in the LGI Fitlife Challenge ecosystem.

23 Juli 2025
July 23rd, 2025

Mini MCU Bulanan LGI: Komitmen Nyata Jaga Kesehatan Karyawan *Menial*
LGI Monthly Mini MCU: A Tangible Commitment to Maintaining the Health of Outsourced Employees



LGI mengadakan pelatihan bertemakan *Refreshment Anti-Fraud Awareness* secara daring yang dipandu oleh Bapak I Gusti Bagus Wiradharma dan menghadirkan 2 narasumber internal, yaitu Bapak Ivo Santri Lubis (*Department Head Legal*) dan Bapak Mathias Elsson (*Department Head Claim General Non-Motor Vehicle*). Pelatihan ini membahas strategi anti *fraud* berdasarkan Peraturan OJK No. 12 Tahun 2024, jenis-jenis *fraud* dalam asuransi, dan peran setiap karyawan dalam mencegah kecurangan di lingkungan kerja.

LGI organized an online Anti-Fraud Awareness Refreshment training session hosted by Mr. I Gusti Bagus Wiradharma, featuring 2 internal speakers, namely Mr. Ivo Santri Lubis, Department Head of Legal, and Mr. Mathias Elsson, Department Head of Claims for General Non-Motor Vehicles. The training discussed anti-fraud strategies based on OJK RegulationNo. 12 of 2024, types of fraud in the insurance industry, and the role of each employee in preventing fraudulent practices in the workplace.

28 Juli 2025
July 28th, 2025

Anti Fraud Awareness



6 Agustus 2025
August 6th, 2025

LGI dan BAF Berkolaborasi Mendorong Literasi Keuangan Lewat Edukasi Pembiayaan dan Asuransi di Bengkulu

LGI and BAF Collaborate to Promote Financial Literacy through Financing and Insurance Education in Bengkulu

LGI bersama Busan Auto Finance (BAF) mengadakan literasi keuangan di Bengkulu bertemakan Peran Penting Pembiayaan serta Asuransi dalam Pertumbuhan Usaha dan dihadiri 120 peserta. Acara ini membahas manfaat asuransi, hak dan kewajiban pemegang polis, proses klaim, serta perannya dalam melindungi usaha. LGI dan BAF berkomitmen mendukung masyarakat agar lebih bijak mengelola risiko demi masa depan yang aman.

LGI, in collaboration with Busan Auto Finance (BAF), conducted a financial literacy program in Bengkulu themed The Important Role of Financing and Insurance in Business Growth, attended by 120 participants. The session discussed the benefits of insurance, policyholders' rights and obligations, claims processes, and the role of insurance in business protection. LGI and BAF are committed to supporting the community in managing risks more wisely for a secure future.



8 Agustus 2025
August 8th, 2025

LGI *Fitlife* 2025 - Bekal Sehat, Hidup Sehat

LGI Fitlife 2025 - Healthy Provisions, Healthy Living

LGI menggelar LGI *Fitlife Health Event* yang diikuti lebih dari 60 peserta dari Kantor Pusat maupun Kantor Cabang, Acara ini menghadirkan edukasi bertemakan Rahasia Bekal Sehat oleh Ahli Gizi Mayapada Hospital, Bapak Afif Setyo Nurcahyo yang membahas konsep Tumpeng Gizi Seimbang dan dampak konsumsi makanan *instant*. Di akhir acara, LGI mengumumkan pemenang *Fitlife Challenge* berdasarkan hasil MCU dengan kategori *Most Improved BMI* dan *Lowest Cholesterol*.

LGI held LGI Fitlife Health Event, attended by more than 60 participants from both the Head Office and Branch Offices. The event featured an educational session titled The Secrets of Healthy Meal Preparation, delivered by nutritionist Mr. Afif Setyo Nurcahyo from Mayapada Hospital, which discussed the Balanced Nutrition Pyramid and the impact of consuming instant foods. At the conclusion of the event, LGI announced the winners of Fitlife Challenge based on medical check-up results, with categories including Most Improved BMI and Lowest Cholesterol.



15 Agustus 2025
August 15th, 2025

Energizing the Freedom Donate Blood Share Life

LGI menggelar donor darah tahunan di Kantor Pusat, bekerja sama dengan PMI, sebagai bagian perayaan HUT RI ke-80 bertemakan *Energizing the Freedom: Donate Blood, Share Life*. Acara ini diikuti 113 peserta dengan 61 pendonor yang berhasil memenuhi syarat medis, menegaskan komitmen LGI terhadap nilai kemanusiaan dan kepedulian sosial. Melalui kegiatan ini, LGI mengajak masyarakat merayakan kemerdekaan dengan aksi nyata yang menyelamatkan nyawa.

LGI organized its annual blood donation event at the Head Office, in collaboration with PMI as part of the celebration of the 80th Anniversary of the Independence of the Republic of Indonesia, themed Energizing the Freedom: Donate Blood, Share Life. This event was attended by 113 participants with 61 donors meeting the medical eligibility requirements, reaffirming LGI's commitment to humanitarian values and social responsibility by encouraging the community to celebrate independence through life-saving actions.



14 - 15 Agustus 2025
August 14th-15th, 2025

Independence Day Celebration

Dalam rangka memperingati Hari Kemerdekaan RI ke-80, LGI menggelar rangkaian kegiatan, mulai dari cerdas cermat *online*, lomba tradisional, seperti makan kerupuk dan balap sarung, hingga *fashion show* dan pembagian *voucher*. Melalui kegiatan ini, LGI menegaskan semangat kebersamaan, kreativitas, dan sportivitas sebagai bagian dari budaya perusahaan.

In commemoration of the 80th Anniversary of the Independence of the Republic of Indonesia, LGI organized a series of activities, including an online quiz competition, traditional games such as cracker-eating and sack races, a fashion show, and voucher distribution. Through these activities, LGI reaffirmed the values of togetherness, creativity, and sportsmanship as integral elements of the corporate culture.



12 September 2025
September 12th, 2025

Google Big Query

LGI mengadakan sesi pembelajaran bertemakan Introduction to Google Big Query yang dipandu oleh Bapak Achmad Zaini (*Department Head Data Techonology*). Pelatihan ini memperkenalkan Big Query sebagai solusi data *warehouse* berbasis *cloud* yang cepat, aman, dan hemat biaya. Peserta belajar cara menyimpan, menganalisis, dan mengolah data besar menggunakan SQL standar, serta integrasi dengan *tools*, seperti Jupyter Notebook untuk analisis lanjutan. Melalui sesi ini, LGI mendorong pemanfaatan teknologi data untuk menghasilkan *insight* bisnis yang lebih cerdas dan efisien.

LGI organized an Introduction to Google BigQuery learning session hosted by Mr. Achmad Zaini (Department Head of Data Technology). The training introduced BigQuery as a fast, secure, and cost-efficient cloud-based data warehouse solution. Participants learned how to store, analyze, and process large-scale data using standard SQL, as well as integrate BigQuery with tools such as Jupyter Notebook for advanced analysis. During this session, LGI encouraged the utilization of data technology to generate smarter and more efficient business insights.



LGI berkolaborasi dengan William Russell menggelar *Product Knowledge Session* untuk para agen LGI yang bertujuan memperdalam pemahaman produk asuransi kesehatan internasional. Sesi ini membahas solusi perlindungan kesehatan berstandar global, fleksibel, dan komprehensif untuk nasabah dengan mobilitas internasional.

LGI collaborated with William Russell to conduct a Product Knowledge Session for LGI's agents, aimed at deepening their understanding of international health insurance products. The session highlighted globally standardized, flexible, and comprehensive health protection solutions for customers with international mobility.

25 September 2025
September 25th, 2025

LGI dan William Russell Gelar *Product Knowledge Session* untuk Para Agen LGI
LGI and William Russell Conduct Product Knowledge Session for LGI's Agents



LGI mengadakan *webinar* bertemakan *Developing Emotional Intelligence and Resilience to Manage Stress Effectively* bersama dr. Eduardo Renaldo, Sp.KJ. Program ini membahas pentingnya kecerdasan emosional dan resiliensi dalam menghadapi tekanan hidup. Peserta diperkenalkan pada 5 aspek kecerdasan emosional serta teknik praktis, seperti ACCEPTS, *Self-Soothing*, TIPP, dan *Paced Breathing* untuk mengelola stres secara sehat dan efektif.

LGI organized a webinar titled Developing Emotional Intelligence and Resilience to Manage Stress Effectively featuring dr. Eduardo Renaldo, Sp.KJ. The program highlighted the importance of emotional intelligence and resilience in managing life's pressures. Participants were introduced to the 5 components of emotional intelligence, as well as practical techniques such as ACCEPTS, Self-Soothing, TIPP, and Paced Breathing to manage stress in a healthy and effective manner.

30 September 2025
September 30th, 2025

Webinar Emotional Intelligence & Resilience: Strategies to Manage Stress Effectively



10 Oktober 2025
October 10th, 2025

LGI Bangun Semangat Peduli dalam *World Mental Health Day*

LGI Fosters a Caring Spirit on World Mental Health Day

LGI memperingati *World Mental Health Day* dengan tema *Stronger Together: Creating a Caring Community for Mental Wellness* melalui berbagai kegiatan inspiratif. Dimulai dengan *Wall of Gratitude* dan pembagian cokelat untuk menumbuhkan semangat positif, dilanjutkan sesi *Live Podcast* bersama Bapak Julian Adrian Halim, M.Psi., dan dr. Nadia Sylvano, M.Sc., yang membahas keseimbangan mental-fisik, teknik *grounding*, serta pendekatan 3L (*Look, Listen, Link*). Acara ditutup dengan sesi *Body Combat* yang diikuti 50 peserta dari berbagai divisi, mendorong pelepasan hormon *endorfin* dan *dopamin* sebagai bentuk nyata dukungan LGI terhadap kesehatan mental dan budaya kerja yang peduli.

LGI commemorated World Mental Health Day under the theme Stronger Together: Creating a Caring Community for Mental Wellness through a series of inspiring activities. It began with a Wall of Gratitude and chocolate distribution to promote a positive atmosphere, followed by a live podcast session featuring Mr. Julian Adrian Halim, M.Psi., and dr. Nadia Sylvano, M.Sc., discussed mental and physical balance, grounding techniques, and the 3L approach (Look, Listen, Link). The event concluded with a Body Combat session attended by 50 participants from various divisions, encouraging the release of endorphins and dopamine as a tangible expression of LGI's support for mental health and a caring workplace culture.



16 Oktober 2025
October 16th, 2025

Basic Insurance: Basic Principles of Insurance

LGI mengadakan pelatihan bertemakan Prinsip Dasar Asuransi (*Basic Insurance*) secara *hybrid* yang menghadirkan Bapak Kevin Exaudi Siregar, AAAIK., dari *General Claim Non MV 2* sebagai pembicara. Sesi ini membahas konsep ekonomi risiko dan 6 prinsip utama asuransi. Melalui diskusi interaktif dan Q&A, peserta diingatkan pentingnya transparansi dalam menjelaskan risiko yang dijamin agar hubungan penanggung dan tertanggung berjalan etis dan saling menguntungkan. Pelatihan ini diharapkan memperkuat pemahaman peserta untuk penerapan prinsip asuransi dalam pekerjaan sehari-hari.

LGI organized a hybrid training session on Basic Insurance: Fundamental Principles of Insurance, featuring Mr. Kevin Exaudi Siregar, AAAIK., from General Claim Non-MV 2 as the speaker. The session discussed the economics of risk and the 6 fundamental principles of insurance. Through interactive discussions and a Q&A session, participants were reminded of the importance of transparency in explaining insured risks to ensure ethical and mutually beneficial relationships between insurers and policyholders. This training was expected to strengthen participants' understanding of insurance principles for application in daily work activities.



22 Oktober 2025
October 25th, 2025

ESG & Risk: Align, Adapt, Accelerate

LGI menggelar *webinar* bertemakan *ESG & Risk: Align, Adapt, Accelerate* dengan menghadirkan Ibu Nadia Erlikasna Br. Pandia dan Ibu Christine Prety Ballerena sebagai pembicara. Sesi ini menekankan pentingnya integrasi ESG dengan manajemen risiko untuk memperkuat ketahanan perusahaan dan menciptakan nilai jangka panjang. LGI memaparkan *roadmap* keberlanjutan, kebijakan *green office*, literasi inklusi, serta tata kelola berbasis regulasi Peraturan OJK dan standar global, seperti GRI. Selain itu, dibahas kewajiban pelaporan ESG dan RAKB kepada OJK serta penerapan sistem manajemen risiko yang mencakup 9 kategori risiko dengan mitigasi terukur.

LGI held a webinar themed ESG & Risk: Align, Adapt, Accelerate by inviting Mrs. Nadia Erlikasna Br. Pandia and Mrs. Christine Prety Ballerena as speakers. The session emphasized the importance of integrating ESG principles with risk management to strengthen corporate resilience and create long-term value. LGI presented its sustainability roadmap, green office policies, inclusion literacy initiatives, and governance practices aligned with OJK Regulation regulations and global standards such as GRI. Besides, the discussion also covered ESG and RAKB reporting obligations to OJK, as well as the implementation of a risk management system encompassing 9 risk categories with measurable mitigation strategies.



27 Oktober 2025
October 27th, 2025

Annual Strategy Meeting 2025

LGI menggelar *Strategy Meeting 2025* untuk menyelaraskan arah perusahaan menuju 2026, menghadirkan paparan lintas divisi mengenai pencapaian *rating* A- dari AM Best, dinamika industri dan peran AI, transformasi operasional berbasis *Customer Experience*, penguatan keuangan dan digitalisasi, strategi pertumbuhan digital melalui MyGo+, MyPro+, dan MyCare+, serta fokus pemasaran, *Business Unit*, Korea Desk, *compliance*, IT, dan pengembangan SDM, yang kemudian ditutup dengan peluncuran *tagline* baru "*Live, Grow, Inspire".* sebagai simbol percepatan transformasi dan komitmen LGI menghadapi masa depan secara adaptif dan berkelanjutan.

LGI held the Annual Strategy Meeting 2025 to align the company's strategic direction toward 2026. The meeting featured cross-divisional presentations covering the achievement of an A- rating from AM Best, industry dynamics and the role of AI, customer experience-driven operational transformation, financial strengthening and digitalization, and digital growth strategies through MyGo+, MyPro+, and MyCare+, as well as a focus on marketing, Business Units, Korea Desk, compliance, IT, and HR development. The meeting concluded with the launch of LGI's new tagline, "Live, Grow, Inspire.", symbolizing the acceleration of transformation and LGI's commitment to navigating the future adaptively and sustainably.



LGI melalui Unit Pelindungan Konsumen dan Masyarakat menggelar sosialisasi daring bertemakan Kepatuhan Tanggung Jawab Bersama, Melayani dengan Empati adalah Nilai Perusahaan Kita. Acara ini menghadirkan Bapak Irsan Rivani, Ibu Maureen Indriaty, dan Ibu Christine Prety Ballerena untuk memperkuat pemahaman karyawan terkait prinsip pelindungan konsumen sesuai Peraturan OJK No. 22 Tahun 2023.

Through its Consumer and Public Protection Unit, LGI conducted an online dissemination themed Shared Responsibility in Compliance: Serving with Empathy as Our Corporate Value. The session featured Mr. Irsan Rivani, Mrs. Maureen Indriaty, and Mrs. Christine Prety Ballerena, aiming to strengthen employees' understanding of consumer protection principles in accordance with OJK Regulation No. 22 of 2023.

30 Oktober 2025
October 30th, 2025

***Refreshment*: Sosialisasi & Edukasi Pelindungan Konsumen**
Refreshment: Consumer Protection Dissemination & Education



LGI merayakan Hari Kebaikan Sedunia 2025 dengan mengadakan sesi *hybrid* bertemakan Kebaikan di Tempat Kerja: Kekuatan Tindakan Kecil yang menampilkan Bapak RD Hikmat dan Ibu Kezia Riventa. Diskusi tersebut menyoroti kebaikan sebagai perilaku *altruistik*, perannya dalam memupuk komunikasi positif, serta pentingnya mempraktikkan *Micro Kindness* melalui tindakan sederhana, seperti senyuman, sapaan, atau gestur bantuan kecil. Peserta juga didorong untuk merawat diri sendiri dengan afirmasi positif dan waktu berkualitas, menekankan bahwa setiap tindakan kebaikan dapat menciptakan lingkungan kerja yang harmonis dan rantai kebaikan yang berkelanjutan.

In celebration of World Kindness Day 2025, LGI held a hybrid session titled Kindness at Work: The Power of Small Act, featuring Mr. RD Hikmat and Ms. Kezia Riventa. The discussion emphasized kindness as an altruistic behavior, its role in fostering positive communication, and the importance of practicing micro kindness through simple actions, such as smiling, offering greetings, or offering small gestures of help. Participants were also encouraged to practice self-care through positive affirmations and quality time, underscoring that every act of kindness contributes to a harmonious workplace and creates a sustainable chain of goodwill.

13 November 2025
November 13th, 2025

Kindness at Work : The Power of Small Act



LGI berpartisipasi dalam AAUI Cup ke-18 yang berlangsung di Galaxy Sport Center, PIK 2. LGI menunjukkan semangat sportivitas melalui berbagai cabang olahraga, mencatat kemenangan di badminton melawan Jasaraharja dan Artarindo, serta meraih kemenangan di *mini soccer* atas China Taiping. Meski harus menerima kekalahan di beberapa pertandingan, termasuk bola basket melawan Sompo, partisipasi ini menjadi ajang mempererat hubungan, menjunjung sportivitas, dan membangun sinergi antar pelaku industri asuransi.

LGI participated in the 18th AAUI Cup held at Galaxy Sport Center, PIK 2. LGI demonstrated strong sportsmanship across various sports disciplines, recorded victories in badminton against Jasaraharja and Artarindo, as well as won in mini soccer against China Taiping. Despite facing losses in several matches, including basketball against Sompo, this participation served as a valuable opportunity to strengthen relationships, uphold sportsmanship, and build synergy among players in the insurance industry.

16 November 2025
November 16th, 2025

Semangat Sportivitas LGI di AAUI Cup 2025
LGI's Spirit of Sportsmanship at the AAUI Cup 2025



27 November 2025
November 27th, 2025

Meningkatkan Percaya Diri Melalui LGI *Beauty Class*

Building Confidence Through LGI Beauty Class

LGI mengadakan *beauty class* di Kantor Pusat dengan *trainer* dari Hanasui. Acara ini memberikan pembekalan kecantikan dasar untuk menunjang penampilan profesional karyawan. Peserta belajar langkah merias wajah, mulai dari persiapan kulit, pemilihan produk, hingga teknik *blending*, penataan alis, dan perbedaan *makeup* harian dan formal. Sesi praktik berlangsung interaktif, disertai arahan *trainer* agar hasil tampak natural. Kegiatan ini juga menjadi ajang berbagi *tips* dan pengalaman, menciptakan suasana santai. Melalui program ini, LGI berharap karyawan lebih percaya diri saat berinteraksi dengan nasabah dan rekan kerja.

LGI organized a beauty class at the Head Office in collaboration with trainers from Hanasui. The session provided basic grooming and makeup guidance to support employees' professional appearance. Participants learned step-by-step makeup techniques, including skin preparation, product selection, blending, eyebrow shaping, and the differences between daily and formal makeup. The hands-on session was highly interactive and guided by trainers to achieve natural-looking results. The program also served as a platform for sharing tips and experiences in a relaxed setting. Through this initiative, LGI aimed to enhance employees' confidence when engaging with customers and colleagues.



28 November 2025
November 28th, 2025

Green Action: LGI Tanam 228 Pohon *Mangrove* di Taman Wisata Alam Angke

Green Action: LGI Plants 228 Mangrove Trees at Angke Mangrove Nature Park

LGI menggelar program *green action* sebagai wujud komitmen pelestarian lingkungan. Melalui kontribusi dari karyawan dan nasabah, di mana setiap *run finisher*, polis asuransi, dan kartu Medicare cetak setara dengan 1 pohon. Pada program ini, LGI berhasil menanam 228 bibit *mangrove* jenis Rhizopora di Taman Wisata Alam Mangrove Angke, Jakarta Utara. Program ini juga mendukung ekosistem pesisir, mencegah abrasi, dan sejalan dengan berbagai Tujuan Pembangunan Berkelanjutan, termasuk Pengelolaan Ekosistem Laut (SDGs 14), Penanganan Perubahan Iklim (SDGs 13), dan Pelestarian Ekosistem Darat (SDGs 15).

LGI implemented a Green Action program as part of its commitment to environmental conservation. Through contributions from employees and customers, where each run finisher, insurance policy, and printed Medicare card was equivalent to 1 tree, LGI successfully planted 228 Rhizophora mangrove seedlings at Angke Mangrove Nature Park, North Jakarta. This program supports coastal ecosystems, prevents abrasion, and aligns with several Sustainable Development Goals, including Life Below Water (SDGs 14), Climate Action (SDGs 13), and Life on Land (SDGs 15).



LGI menggelar acara *Move & Groove* di Mega Wisata Ocarina Waterpark, Batam untuk McDermott sebagai bagian dari komitmen untuk mendukung kesehatan karyawan. Program ini bertujuan untuk meningkatkan kesadaran akan pentingnya aktivitas fisik untuk kesehatan tulang dan menciptakan lingkungan kerja yang sehat dan produktif.

LGI organized the Move & Groove event at Mega Wisata Ocarina Waterpark, Batam, for McDermott as part of its commitment to supporting employee well-being. The program aimed to raise awareness of the importance of physical activity for bone health and to promote a healthy and productive work environment.

7 Desember 2025
December 7th, 2025

LGI Menyelenggarakan Acara "*Move & Groove*" untuk McDermott Guna Meningkatkan Kesadaran akan Kesehatan Tulang

LGI Hosts "Move & Groove" Event for McDermott to Promote Bone Health Awareness



LGI menutup tahun dengan *podcast* bertemakan *December Your Way: Strong Finish & Cheerful Spirit* yang digelar secara *hybrid* melalui Microsoft Teams. Dipandu oleh Bapak Bagus Wiradharma, acara ini menghadirkan Ibu Maureen Indriaty (*Assistant Vice President - Agency*) dan Bapak Mathias Elsson (*Dept. Head - General Claim Non MV 2*) yang berbagi pandangan tentang makna Desember, resolusi tahun baru, serta *tips* menjaga fokus dan semangat di akhir tahun. Diskusi menekankan pentingnya refleksi, konsistensi, pengaturan waktu, dan menjaga *work-life balance* agar dapat *finish strong* dan *finish happy*.

LGI concluded the year with a podcast themed December Your Way: Strong Finish & Cheerful Spirit, held in a hybrid format via Microsoft Teams. Hosted by Mr. Bagus Wiradharma, the session featured Mrs. Maureen Indriaty (Assistant Vice President - Agency) and Mr. Mathias Elsson (Department Head - General Claim Non MV 2), who shared their perspectives on the meaning of December, New Year resolutions, and tips for maintaining focus and motivation toward year-end. The discussion emphasized the importance of reflection, consistency, time management, and maintaining work-life balance to achieve a strong and happy finish.

10 Desember 2025
December 10th, 2025

December Your Way: Strong Finish & Cheerful Spirit



LGI menggelar kegiatan donor darah bertemakan *Let's Donate Blood and be a LIGHT for Others* yang bekerja sama dengan PMI Kota Tangerang Selatan di *Lounge* Kantor Pusat, Karawaci. Acara ini diikuti oleh 101 karyawan yang diawali dengan pemeriksaan medis sebelum donor. Kegiatan ini tidak hanya memenuhi kebutuhan darah, tetapi juga menumbuhkan kepedulian dan kebersamaan di lingkungan kerja LGI.

LGI conducted a blood donation drive themed Let's Donate Blood and Be a LIGHT for Others in collaboration with the PMI of South Tangerang City at the Head Office Lounge in Karawaci. The event was attended by 101 employees and commenced with medical screenings prior to donation. This activity not only helped meet blood supply needs, but also fostered a spirit of care and togetherness within the LGI's work environment.

22 Desember 2025
December 22th, 2025

LGI Gelar Donor Darah: Aksi Kepedulian di Hari Ibu

LGI Organized Blood Donation Drive: An Act of Care on Mother's Day

Penghargaan dan Sertifikasi
Awards and Certifications

Penghargaan

Penghargaan yang diterima Perseroan merupakan bentuk apresiasi atas kinerja, inovasi, dan komitmen berkelanjutan dalam menjalankan praktik bisnis yang unggul dan bertanggung jawab. Pengakuan ini menjadi motivasi bagi Perseroan untuk terus meningkatkan kualitas layanan, memperkuat reputasi, dan memberikan nilai tambah bagi pemangku kepentingan secara konsisten.

Awards

The awards received by the Company are a form of appreciation for its performance, innovation, and sustained commitment to implementing excellent and responsible business practices. This recognition serves as a motivation for the Company to continuously enhance service quality, strengthen its reputation, and consistently deliver added value to all stakeholders.



***Cedant* Terbaik 2025**
The Best Cedant 2025

Kategori / Category
Ekuitas >Rp500 Miliar - Rp1 Triliun
Equity >Rp500 Billion - Rp1 Trillion

Penyelenggara / Organizer
PT Reasuransi Maipark Indonesia



Joint Venture General Insurance Market Leaders Award 2025

Kategori / Category
-

Penyelenggara / Organizer
Media Asuransi



The Excellent Performance General Insurance Company

Kategori / Category
Ekuitas Rp500 Miliar - <Rp1 Triliun
Equity Rp500 Billion - <Rp1 Trillion

Penyelenggara / Organizer
Majalah Infobank
Infobank Magazine



Indonesia Best General Insurance 2025 for Fostering Real-Time and Accessible Insurance Services through Digital Innovations

Kategori / Category
General Insurance, Total Aset Rp1-5 T
General Insurance, Total Assets of Rp1-5 T

Penyelenggara / Organizer
Warta Ekonomi



Indonesia Best Financial Awards 2025

Kategori / Category
Indonesia Best Brand Image in General Insurance - Asset Rp1-5 Trillion

Penyelenggara / Organizer
The Iconomics



3rd Place - Best General Insurance Company

Kategori / Category

General Insurance - Ekuitas Rp300 Miliar > Rp1,5 Triliun
General Insurance - Equity Rp300 Billion > Rp1.5 Trillion

Penyelenggara / Organizer

Asosiasi Perusahaan Pialang Asuransi dan Reasuransi Indonesia
Association of Indonesian Insurance and Reinsurance Brokers



Best Employee Benefits Insurance Company

Kategori / Category

1st Place - Employee Benefits Insurance Providers

Penyelenggara / Organizer

Asosiasi Perusahaan Pialang Asuransi dan Reasuransi Indonesia
Association of Indonesian Insurance and Reinsurance Brokers



Best General Insurance 2025

Kategori / Category

Ekuitas Rp500 Miliar - Rp1 Triliun
Equity Rp500 Billion - Rp1 Trillion

Penyelenggara / Organizer

Media Asuransi

Penghargaan yang diraih Perseroan menjadi cerminan atas dedikasi dan upaya berkelanjutan dalam mencapai keunggulan di berbagai aspek operasional. Pencapaian ini tidak hanya memperkuat posisi Perseroan di industri, tetapi juga menjadi dorongan untuk terus berinovasi dan memberikan kontribusi positif bagi pemangku kepentingan. Perseroan meyakini bahwa penghargaan bukan sekadar bentuk pengakuan, melainkan tanggung jawab untuk mempertahankan dan meningkatkan kualitas kinerja di masa mendatang.

The awards received by the Company reflect its dedication and continuous efforts to attain excellence across various operational aspects. These achievements not only strengthen the Company's position within the industry, but also serve as an impetus to continue innovating and delivering positive contributions to stakeholders. The Company believes that awards are not merely a form of recognition, but also a responsibility to maintain and further enhance the quality of its performance in the future.

Sertifikasi

Sertifikasi yang diperoleh Perseroan mencerminkan pemenuhan terhadap standar mutu dan keamanan informasi, profesionalisme, serta kepatuhan terhadap regulasi yang berlaku. Hal ini menjadi bukti komitmen Perseroan dalam menjalankan operasional secara transparan, efisien, dan terpercaya, sekaligus memperkuat kepercayaan mitra dan pemangku kepentingan.

Certifications

The certifications obtained by the Company reflect its compliance with applicable quality and information security standards, professionalism, and adherence to regulatory requirements. These certifications serve as evidence of the Company's commitment to conducting its operations in a transparent, efficient, and reliable manner, while further strengthening the trust of partners and stakeholders.



ISO 9001:2015 *on Quality Management Systems related to Operation of Health Services*

Lembaga Sertifikasi / Certification Body
United Registrar of Systems

Periode / Period
4 September 2025-3 September 2028
September 4th, 2025 - September 3rd, 2028



ISO 9001:2015 *on Quality Management Systems related to Operation of Non-Health Services*

Lembaga Sertifikasi / Certification Body
United Registrar of Systems

Periode / Period
27 September 2023 - 26 September 2026
September 27th, 2023 - September 26th, 2026



ISO/IEC 27001:2022 *on Information Security Management System of Internal Data Center Infrastructure Operations*

Lembaga Sertifikasi / Certification Body
United Registrar of Systems

Periode / Period
4 September 2024 - 3 September 2027
September 4th, 2024 - September 3rd, 2027

Reasuradur Utama Perseroan
The Company's Main Reinsurers

Reasuradur merupakan mitra strategis dalam mengelola dan menyebarkan risiko yang timbul dari berbagai jenis pertanggungan. Dalam operasionalnya, LGI dapat bekerja sama dengan reasuradur yang berasal dari dalam negeri maupun luar negeri, sesuai dengan kebutuhan kapasitas dan kompleksitas risiko yang dihadapi. Kehadiran reasuradur, baik lokal maupun internasional, memberikan dukungan penting dalam menjaga stabilitas keuangan, memperluas kapasitas penjaminan, dan memastikan keberlanjutan bisnis di tengah dinamika pasar yang terus berkembang. Kolaborasi ini menjadi bagian integral dari strategi manajemen risiko yang solid dan berorientasi jangka panjang.

Reinsurers serve as strategic partners in managing and spreading risks arising from various types of insurance coverage. In its operations, LGI may cooperate with both domestic and international reinsurers, depending on the required capacity and the complexity of the risks involved. The presence of reinsurers, both local and international, provides essential support in maintaining financial stability, expanding underwriting capacity, and ensuring business sustainability amid continuously evolving market dynamics. This collaboration constitutes an integral part of a solid and long-term-oriented risk management strategy.

Reasuradur Reinsurer	Rating
A. Dalam Negeri / Domestic Companies	
1. Reasuransi Indonesia Utama (Indonesia Re)	idA (Pefindo)
2. Reasuransi Nusantara Utama (Nusantara Re)	irAA- (KRI)
3. Tugu Reasuransi Indonesia	A+ idn (Fitch Rating)
4. Indoperkasa Suksesjaya Reasuransi	idA- (Pefindo)
B. Luar Negeri / Foreign Companies	
1. Hannover Re	A+ (AM Best)
2. Munich Re	A+ (AM Best)
3. SCOR Re	A (AM Best)
4. Labuan RE	A- (AM Best)

Keanggotaan Asosiasi
Association Membership

Keanggotaan dalam asosiasi merupakan bagian penting dari komitmen Perseroan untuk terus mengikuti perkembangan industri dan menjaga standar profesionalisme serta tata kelola yang baik. Melalui keikutsertaan dalam berbagai asosiasi terkait, Perseroan dapat memperluas jaringan, berbagi pengetahuan, dan berpartisipasi aktif dalam pembentukan kebijakan serta regulasi yang mendukung pertumbuhan industri secara berkelanjutan. Selain itu, keanggotaan ini juga membuka akses terhadap berbagai pelatihan, forum diskusi, dan kerja sama strategis yang bermanfaat bagi peningkatan kualitas layanan dan daya saing Perseroan di pasar nasional maupun regional. Informasi mengenai keanggotaan asosiasi Perseroan secara lebih lengkap diuraikan sebagai berikut.

Membership in associations is an integral part of the Company's commitment to keeping abreast of industry developments and maintaining standards of professionalism and good corporate governance. Through its memberships in various relevant associations, the Company is able to expand its network, share knowledge, and actively contribute to the formulation of policies and regulations that support sustainable industry growth. In addition, such memberships provide access to training programs, discussion forums, and strategic collaborations that are beneficial in enhancing service quality and strengthening the Company's competitiveness in both national and regional markets. Detailed information regarding the Company's association memberships is presented as follows.

Asosiasi Asuransi Umum Indonesia (AAUI)
General Insurance Association of Indonesia (AAUI)

Skala Asosiasi / Association Scale
Nasional / National

Posisi / Position
Anggota / Member

Asosiasi Emiten Indonesia (AEI)
Indonesian Public Listed Companies Association (AEI)

Skala Asosiasi / Association Scale
Nasional / National

Posisi / Position
Anggota / Member

Kamar Dagang dan Industri (KADIN) Indonesia
Indonesian Chamber of Commerce and Industry (KADIN)

Skala Asosiasi / Association Scale
Nasional / National

Posisi / Position
Anggota / Member

Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan
Indonesian Alternative Agencies for Dispute Resolution in Financial Services Sector

Skala Asosiasi / Association Scale
Nasional / National

Posisi / Position
Anggota / Member



LAPORAN MANAJEMEN

Management Report



Laporan Dewan Komisaris
Report of the Board of Commissioners

Pemegang Saham dan Pemangku Kepentingan yang Terhormat,
Dear Honorable Shareholders and Stakeholders,

Puji dan syukur kami panjatkan kepada Tuhan Yang Maha Esa atas capaian yang berhasil diraih LGI sepanjang tahun buku 2025. Tahun ini merupakan periode yang penuh dinamika bagi industri asuransi, yang dipengaruhi oleh perkembangan kondisi ekonomi global, perubahan lanskap industri keuangan, serta akselerasi transformasi digital dalam berbagai sektor. Di tengah berbagai tantangan tersebut, LGI mampu mempertahankan kinerja yang solid melalui penguatan strategi bisnis, pengelolaan risiko yang *prudent*, serta peningkatan kualitas layanan kepada nasabah dan mitra usaha.

Dewan Komisaris memandang bahwa Direksi telah menjalankan fungsi pengelolaan perusahaan secara efektif dengan tetap mengedepankan prinsip kehati-hatian dan GCG. Berbagai langkah strategis yang diambil sepanjang tahun 2025, termasuk penguatan fundamental bisnis, optimalisasi kinerja operasional, serta pengembangan inovasi layanan berbasis teknologi, menjadi faktor penting dalam menjaga stabilitas kinerja LGI sekaligus memperkuat daya saing di tengah persaingan industri yang semakin dinamis.

Melalui laporan ini, Dewan Komisaris menyampaikan pandangan atas kinerja LGI selama tahun buku 2025, pelaksanaan fungsi pengawasan terhadap kebijakan dan strategi yang dijalankan Direksi, serta pandangan mengenai prospek usaha LGI ke depan.

Penilaian terhadap Kinerja Direksi

Dewan Komisaris menilai bahwa Direksi telah menjalankan fungsi pengelolaan LGI secara efektif sepanjang tahun buku 2025, yang tercermin dari capaian kinerja yang melampaui target serta penguatan fundamental bisnis. Total aset LGI pada tahun 2025 tercatat sebesar Rp3,12 triliun atau 109,77% dari target, meningkat 27,37% dibandingkan tahun 2024 sebesar Rp2,45 triliun. Sejalan dengan hal tersebut, liabilitas mencapai Rp2,09 triliun, meningkat 35,05%, sementara ekuitas tercatat sebesar Rp1,03 triliun atau 107,42% dari target, meningkat 14,15% dibandingkan tahun

We would like to express our praise and gratitude to God Almighty for LGI's achievements throughout the 2025 financial year. This year was a dynamic period for the insurance industry, influenced by the global economic developments, changes in the financial industry landscape, and acceleration of digital transformation across various sectors. Amidst these challenges, LGI was able to maintain solid performance through strengthened business strategies, prudent risk management, and improved service quality to customers and business partners.

The Board of Commissioners believes that the Board of Directors has effectively carried out its corporate management functions while prioritizing the principles of prudence and good corporate governance. Various strategic steps taken throughout 2025, including strengthening business fundamental, optimizing operational performance, and developing technology-based service innovation, are crucial factors in maintaining LGI's stable performance while strengthening its competitiveness amidst the increasingly dynamic industry competition.

Through this report, the Board of Commissioners conveys its views on LGI's performance during the 2025 financial year, the implementation of its supervisory function regarding the policies and strategies implemented by the Board of Directors, and its views on LGI's future business prospects.

Assessment of the Board of Directors' Performance

The Board of Commissioners assesses that the Board of Directors effectively carried out LGI's management function throughout the 2025 fiscal year, as reflected in performance achievements that exceeded targets and strengthened business fundamentals. LGI's total assets in 2025 were recorded at Rp3.12 trillion, or 109.77% of the target, an increase of 27.37% compared to Rp2.45 trillion in 2024. In line with this, liabilities reached Rp2.09 trillion, an increase of 35.05%, while equity was recorded at Rp1.03 trillion, or 107.42% of the target, an increase of 14.15% compared

PARK YOUNG MOCK

Presiden Komisaris
President Commissioner



sebelumnya. Dewan Komisaris memandang penguatan posisi keuangan ini mencerminkan pengelolaan bisnis dan investasi yang *prudent* serta kemampuan Direksi dalam menjaga keseimbangan antara ekspansi usaha dan stabilitas permodalan.

Dari sisi operasional, pendapatan jasa asuransi LGI mencapai Rp3,77 triliun atau 124,19% dari target, meningkat 20,47% dibandingkan tahun sebelumnya sebesar Rp3,13 triliun. Sementara itu, beban jasa asuransi LGI mencapai Rp3,42 triliun atau 117,37% dari target, meningkat 19,43% dibandingkan tahun sebelumnya sebesar Rp2,87 triliun. Pencapaian tersebut turut mendorong peningkatan profitabilitas secara signifikan, di mana laba tahun berjalan mencapai Rp144,73 miliar atau 260,43% dari target, meningkat 125,69% dibandingkan tahun sebelumnya. Dewan Komisaris juga mencatat bahwa kinerja LGI memperoleh pengakuan positif dari lembaga pemeringkat independen, antara lain peringkat "AA+(idn)" dari Fitch Ratings Indonesia serta Financial Strength Rating "A-" dan Indonesia National Scale Rating "aaa.ID" dari AM Best, yang menegaskan kekuatan finansial, kualitas tata kelola, serta prospek pertumbuhan LGI yang positif.

Pengawasan terhadap Perumusan dan Implementasi Strategi

Dewan Komisaris secara aktif menjalankan fungsi pengawasan terhadap proses perumusan dan implementasi strategi yang dilakukan oleh Direksi. Pengawasan tersebut dilakukan melalui penelaahan berkala terhadap arah strategis LGI, evaluasi terhadap rencana bisnis, serta pemantauan atas berbagai inisiatif strategis yang dijalankan untuk memastikan keselarasan antara strategi, pengelolaan risiko, serta tujuan jangka panjang. Dewan Komisaris memandang bahwa Direksi telah merumuskan strategi yang responsif terhadap dinamika ekonomi dan perkembangan industri asuransi, termasuk memanfaatkan peluang yang muncul dari akselerasi digitalisasi dan perubahan perilaku nasabah dalam mengakses layanan keuangan.

Dewan Komisaris mencermati bahwa Direksi telah mengembangkan pendekatan yang terintegrasi melalui penguatan *Digital Ecosystem* dan *Sales Ecosystem* sebagai fondasi utama dalam memperluas jangkauan pasar dan meningkatkan kualitas layanan. Inisiatif digital, termasuk peluncuran aplikasi MyGo+ berbasis telematika, dinilai sebagai langkah strategis dalam mendorong inovasi layanan sekaligus meningkatkan keterlibatan nasabah melalui pemanfaatan teknologi. Selain itu, Dewan Komisaris juga menilai bahwa strategi diversifikasi portofolio bisnis yang dilakukan Direksi, khususnya pada lini asuransi kesehatan, properti, kendaraan, dan kredit, telah memperkuat ketahanan portofolio bisnis LGI di tengah dinamika risiko industri.

to that of the previous year. The Board of Commissioners views this strengthening financial position as a reflection of the prudent business and investment management as well as the Board of Directors' ability to maintain a balance between business expansion and capital stability.

From an operational perspective, LGI's insurance service revenue reached Rp3.77 trillion, or 124.19% of the target, an increase of 20.47% compared to the previous year's Rp3.13 trillion. Meanwhile, LGI's insurance service expenses reached Rp3.42 trillion, or 117.37% of the target, an increase of 19.43% compared to the previous year's Rp2.87 trillion. This achievement also drove a significant increase in profitability, where the profit for the year reached Rp144.73 billion, or 260.43% of the target, an increase of 125.69% compared to that of the previous year. The Board of Commissioners also noted that LGI's performance received positive recognition from independent rating agencies, including an "AA+(idn)" rating from Fitch Ratings Indonesia, a Financial Strength Rating of "A-", and an Indonesia National Scale Rating of "aaa.ID" from AM Best, which confirmed LGI's financial strength, quality of governance, and positive growth prospects.

Supervision of Strategy Formulation and Implementation

The Board of Commissioners actively oversees the strategy formulation and implementation process undertaken by the Board of Directors. This oversight is conducted through regular reviews of LGI's strategic direction, evaluation of business plans, and monitoring of various strategic initiatives to ensure alignment among strategy, risk management, and long-term objectives. The Board of Commissioners believes that the Board of Directors has formulated a strategy that is responsive to economic dynamics and developments in the insurance industry, including capitalizing on opportunities arising from accelerated digitalization and changes in customer behavior in accessing financial services.

The Board of Commissioners noted that the Board of Directors has developed an integrated approach by strengthening the Digital Ecosystem and Sales Ecosystem as the main foundation in expanding market reach and improving service quality. Digital initiatives, including the launch of telematics-based MyGo+ application, are considered strategic steps in driving service innovation while increasing customer engagement through utilizing technology. Furthermore, the Board of Commissioners also assessed that the business portfolio diversification strategy implemented by the Board of Directors, particularly in the health, property, vehicle, and credit insurance lines, has strengthened LGI's business portfolio the amidst the dynamics of industry risks.

Dewan Komisaris juga memantau secara seksama upaya Direksi dalam meningkatkan efisiensi operasional dan kualitas pengelolaan risiko melalui automasi proses klaim, digitalisasi layanan nasabah, serta optimalisasi proses *underwriting*. Pengawasan turut mencakup kebijakan investasi yang dijalankan secara *prudent* serta penguatan kerja sama dengan perusahaan reasuransi bereputasi baik guna menjaga keseimbangan antara pertumbuhan bisnis dan profitabilitas. Selain itu, Dewan Komisaris menilai bahwa Direksi telah mengintegrasikan prinsip ESG dalam strategi bisnis LGI, antara lain melalui pengembangan produk yang berorientasi pada keberlanjutan serta penerapan operasional berbasis digital dan *paperless* untuk mengurangi dampak lingkungan. Melalui berbagai langkah tersebut, Dewan Komisaris memandang bahwa implementasi strategi LGI telah berjalan secara konsisten dan memberikan kontribusi positif terhadap penguatan daya saing serta keberlanjutan kinerja LGI.

Frekuensi dan Cara Pemberian Nasihat kepada Direksi

Dewan Komisaris secara aktif memberikan nasihat dan arahan kepada Direksi sebagai bagian dari pelaksanaan fungsi pengawasan dan penyeimbangan dalam tata kelola LGI. Pemberian nasihat dilakukan secara berkala melalui rapat Dewan Komisaris, rapat gabungan dengan Direksi, serta berbagai forum koordinasi lainnya yang membahas perkembangan kinerja, implementasi strategi, serta berbagai isu strategis yang dihadapi LGI. Melalui forum-forum tersebut, Dewan Komisaris memastikan bahwa setiap kebijakan dan langkah strategis yang diambil Direksi tetap selaras dengan kepentingan jangka panjang LGI serta prinsip-prinsip GCG.

Selain melalui mekanisme rapat formal, Dewan Komisaris juga memberikan pandangan dan rekomendasi secara langsung kepada Direksi apabila terdapat perkembangan strategis yang memerlukan perhatian khusus. Nasihat tersebut mencakup berbagai aspek penting, antara lain penguatan strategi bisnis, pengelolaan risiko, kepatuhan terhadap regulasi, serta peningkatan kualitas GCG. Dengan pendekatan komunikasi yang terbuka dan konstruktif, Dewan Komisaris berupaya memastikan bahwa Direksi memperoleh dukungan dan perspektif strategis yang diperlukan untuk menjalankan pengelolaan LGI secara efektif dan berkelanjutan.

The Board of Commissioners also closely monitors the Board of Directors' efforts to improve operational efficiency and risk management quality through claims process automation, customer service digitization, and underwriting process optimization. Oversight also includes prudent investment policies and strengthening collaboration with reputable reinsurance companies to maintain a balance between business growth and profitability. Furthermore, the Board of Commissioners assesses that the Board of Directors has integrated ESG principles into LGI's business strategy, including through developing sustainability-oriented products and conducting digital and paperless operations to reduce environmental impact. Through these various steps, the Board of Commissioners believes that the implementation of LGI's strategy has been consistent and has made a positive contribution to strengthening LGI's competitiveness and sustainable performance.

Frequency and Method of Providing Advice to the Board of Directors

The Board of Commissioners actively provides advice and direction to the Board of Directors as part of its oversight and balancing function in LGI's governance. This advice is provided periodically through Board of Commissioners meetings, joint meetings with the Board of Directors, and various other coordination forums that discuss performance developments, strategy implementation, and various strategic issues facing LGI. Through these forums, the Board of Commissioners ensures that every policy and strategic step taken by the Board of Directors remains aligned with LGI's long-term interests and GCG principles.

In addition to formal meetings, the Board of Commissioners also provides insights and recommendations directly to the Board of Directors when strategic developments require special attention. This advice covers various important aspects, including strengthening business strategy, risk management, regulatory compliance, and improving GCG quality. Through an open and constructive communication approach, the Board of Commissioners strives to ensure that the Board of Directors receives the support and strategic perspective necessary to effectively and sustainably manage LGI.

Pandangan terhadap Prospek Usaha

Dewan Komisaris memandang bahwa prospek industri asuransi pada tahun 2026 tetap menjanjikan seiring meningkatnya kesadaran masyarakat terhadap pentingnya perlindungan finansial serta semakin luasnya pemanfaatan teknologi digital dalam layanan keuangan. Perkembangan digitalisasi memberikan ruang bagi perusahaan asuransi untuk menghadirkan produk dan layanan yang lebih inovatif, efisien, dan mudah diakses oleh masyarakat. Stabilitas perekonomian nasional juga diharapkan dapat mendorong pertumbuhan permintaan produk asuransi di berbagai sektor, khususnya kesehatan, kendaraan, dan properti, sehingga membuka peluang bagi LGI untuk memperluas jangkauan pasar dan memperkuat daya saingnya.

Dewan Komisaris menilai bahwa Direksi telah menetapkan arah strategis yang tepat dalam memanfaatkan peluang tersebut melalui penguatan 3 pilar utama pertumbuhan, yaitu Asuransi Kesehatan, Asuransi Kredit, dan Korea Desk, yang didukung oleh pengembangan inovasi digital, seperti MyGo+, MyPro+, serta eBenefit Health dan eBenefit General. Selain itu, diversifikasi produk, penguatan kolaborasi dengan lembaga keuangan dan mitra strategis, serta pemanfaatan ekosistem digital diharapkan mampu meningkatkan penetrasi pasar dan efisiensi operasional. Dengan strategi tersebut, Dewan Komisaris optimis LGI memiliki fondasi yang kuat untuk menjaga pertumbuhan yang berkelanjutan sekaligus memperkuat posisi di industri asuransi nasional.

Views on Business Prospects

The Board of Commissioners views the insurance industry's prospects for 2026 as promising, driven by growing public awareness of the importance of financial protection and widespread use of digital technology in financial services. The development of digitalization provides opportunities for insurance companies to offer more innovative, efficient, and accessible products and services. National economic stability is also expected to drive demand for insurance products across various sectors, particularly health, vehicles, and property, thus opening opportunities for LGI to expand its market reach and strengthen its competitiveness.

The Board of Commissioners assesses that the Board of Directors has established the right strategic direction in exploiting these opportunities by strengthening the 3 main pillars of growth: Health Insurance, Credit Insurance, and Korea Desk, supported by the development of digital innovations, such as MyGo+, MyPro+, as well as eBenefit Health and eBenefit General. In addition, product diversification, strengthening collaboration with financial institutions and strategic partners, and utilizing the digital ecosystem are expected to increase market penetration and operational efficiency. With this strategy, the Board of Commissioners is optimistic that LGI has a strong foundation to maintain sustainable growth while strengthening its position in the national insurance industry.

Pandangan terhadap Penerapan Tata Kelola Perusahaan

Dewan Komisaris menilai bahwa penerapan GCG di LGI telah berjalan secara konsisten dan efektif sepanjang tahun 2025. Direksi dinilai mampu mengintegrasikan prinsip-prinsip perilaku beretika, transparansi, akuntabilitas, dan keberlanjutan dalam seluruh proses pengelolaan perusahaan dan pengambilan keputusan strategis. Penguatan peran organ tata kelola, termasuk Dewan Komisaris, Direksi, serta komite-komite yang berada di bawahnya, telah mendukung terciptanya mekanisme pengawasan dan pengelolaan perusahaan yang seimbang serta selaras dengan ketentuan regulasi di industri jasa keuangan.

Dewan Komisaris juga mencermati bahwa penerapan tata kelola LGI didukung oleh sistem pengendalian internal yang memadai, termasuk penguatan manajemen risiko, fungsi audit internal, serta kepatuhan terhadap berbagai ketentuan regulator. Penyempurnaan berkelanjutan terhadap penerapan Kode Etik dan Standar Perilaku bagi seluruh insan perusahaan turut memperkuat budaya integritas dalam organisasi. Dewan Komisaris memandang bahwa praktik

Views on the Implementation of Corporate Governance

The Board of Commissioners assesses that at LGI, GCG had been consistently and effectively implemented throughout 2025. The Board of Directors is deemed capable of integrating the principles of ethical behavior, transparency, accountability, and sustainability into all Company management processes and strategic decision-making. Strengthening the role of governance organs, including the Board of Commissioners, the Board of Directors, and their subordinate committees, has supported the creation of a balanced Company oversight and management mechanism that aligns with regulatory provisions in the financial services industry.

The Board of Commissioners also noted that LGI's governance implementation is supported by an adequate internal control system, including strengthening risk management, internal audit function, and compliance with various regulatory requirements. Continuous improvement of the Code of Conduct and Standards of Conduct for all Company employees has also strengthened the culture of integrity within the organization. The Board of Commissioners believes

tata kelola yang terintegrasi dengan proses bisnis tersebut telah berkontribusi dalam menjaga stabilitas operasional, meningkatkan kualitas pengambilan keputusan, serta memperkuat kepercayaan Pemegang Saham dan seluruh pemangku kepentingan terhadap LGI.

that these governance practices, integrated with business process, have contributed to maintaining operational stability, improving the quality of decision-making, and strengthening the trust of Shareholders and all stakeholders in LGI.

Apresiasi

Dewan Komisaris menyampaikan apresiasi kepada Direksi beserta seluruh jajaran karyawan atas dedikasi, profesionalisme, serta komitmen yang tinggi dalam menjalankan strategi dan menjaga kinerja LGI sepanjang tahun 2025. Penghargaan juga kami sampaikan kepada para Pemegang Saham, nasabah, mitra usaha, serta regulator atas kepercayaan dan dukungan yang terus diberikan kepada LGI.

Dengan fondasi bisnis yang semakin kuat, tata kelola yang terjaga, serta strategi yang adaptif terhadap dinamika industri, Dewan Komisaris meyakini bahwa LGI memiliki kapasitas yang memadai untuk melanjutkan pertumbuhan yang berkelanjutan. Dukungan dan sinergi seluruh pemangku kepentingan akan terus menjadi faktor penting dalam memperkuat posisi LGI di industri asuransi serta menciptakan nilai jangka panjang bagi para Pemegang Saham.

Appreciation

The Board of Commissioners expresses its appreciation to the Board of Directors and all employees for their dedication, professionalism, and strong commitment in implementing LGI's strategy and maintaining its performance throughout 2025. We also extend our appreciation to our Shareholders, customers, business partners, and regulators for their continued trust and support.

With a stronger business foundation, well-maintained governance, and a strategy that adapts to industry dynamics, the Board of Commissioners believes LGI has sufficient capacity to continue sustainable growth. The support and synergy of all stakeholders will continue to be crucial in strengthening LGI's position in the insurance industry and creating long-term value for its shareholders.

Atas nama Dewan Komisaris,
On behalf of the Board of Commissioners,



Park Young Mock

Presiden Komisaris
President Commissioner

Laporan Direksi
Report of the Board of Directors

Pemegang Saham dan Pemangku Kepentingan yang Terhormat,
Dear Honorable Shareholders and Stakeholders,

Puji dan syukur kami panjatkan ke hadirat Tuhan Yang Maha Esa atas rahmat dan penyertaan-Nya sehingga LGI dapat menjalani tahun buku 2025 dengan capaian kinerja yang tetap terjaga di tengah dinamika lingkungan usaha yang semakin menantang. Sepanjang tahun berjalan, industri jasa keuangan dan asuransi dihadapkan pada berbagai tekanan yang bersumber dari ketidakpastian ekonomi global, peningkatan kompleksitas risiko, serta perubahan kebutuhan nasabah yang semakin dinamis. Dalam kondisi tersebut, LGI terus menjaga disiplin operasional, memperkuat pengelolaan risiko, serta mengoptimalkan kapabilitas bisnis sehingga mampu mempertahankan momentum pertumbuhan yang sehat dan berkelanjutan.

Arah perjalanan LGI pada tahun ini tercermin dalam tema "*Resilience — 2nd Chapter: Improve, Develop, Explore*." Tema ini menandai fase lanjutan dari penguatan ketangguhan LGI, di mana daya lenting yang telah terbentuk dalam beberapa tahun terakhir tidak hanya dimanfaatkan untuk menjaga stabilitas usaha, tetapi juga dikonversi menjadi akselerasi peningkatan kualitas operasional dan pertumbuhan yang lebih terarah. Sejalan dengan tema tersebut, berbagai langkah strategis yang dijalankan sepanjang tahun 2025 diarahkan untuk memperkuat fondasi bisnis sekaligus membuka ruang pertumbuhan baru. Perjalanan LGI dalam merealisasikan berbagai pencapaian tersebut secara ringkas kami sampaikan pada uraian berikut.

We would like to express our praise and gratitude to God Almighty for His grace and guidance, enabling LGI to navigate the 2025 financial year with sustained performance despite an increasingly challenging business environment. Throughout the year, the financial services and insurance industry faced various pressures stemming from global economic uncertainty, increasing risk complexity, and increasingly dynamic customer needs. In these circumstances, LGI continued to maintain operational discipline, strengthen risk management, and optimize business capabilities to maintain sound and sustainable growth momentum.

LGI's direction this year is reflected in the theme "Resilience — 2nd Chapter: Improve, Develop, Explore." This theme marks the next phase of strengthening LGI's resilience, where the resilience developed over the past few years is not only utilized to maintain business stability, but also converted into accelerated operational improvements and more targeted growth. In line with this theme, various strategic steps implemented throughout 2025 were aimed at strengthening the business foundation while opening up new opportunities for growth. We would like to briefly outline LGI's journey in realizing these achievements in the following description.

Tantangan Ekonomi dan Bisnis yang Dihadapi

Tahun 2025 berlangsung dalam lanskap perekonomian global yang masih diwarnai dinamika dan ketidakpastian. Meskipun aktivitas ekonomi dunia menunjukkan ketahanan yang relatif baik dibandingkan tahun sebelumnya, berbagai faktor eksternal seperti ketegangan geopolitik, perubahan kebijakan perdagangan, serta volatilitas pasar keuangan global tetap memberikan tekanan terhadap stabilitas ekonomi dan iklim usaha. Pertumbuhan ekonomi global tercatat tetap berada pada angka 3,3% pada tahun 2025, menunjukkan

Economic and Business Challenges Faced

The year 2025 unfolded in a global economic landscape, which was still characterized by dynamics and uncertainty. Although global economic activity demonstrated relatively good resilience compared to that of the previous year, various external factors such as geopolitical tensions, changes in trade policies, and volatility in global financial markets continued to exert pressure on economic stability and business climate. Global economic growth was recorded to remain at 3.3% in 2025, demonstrating the ability of various countries to adapt



AGUS BENJAMIN

Presiden Direktur
President Director

kemampuan berbagai negara dalam beradaptasi terhadap perubahan lanskap ekonomi global, termasuk percepatan investasi di sektor teknologi dan digital yang menjadi salah satu motor pertumbuhan baru di berbagai kawasan.

to changes in the global economic landscape, including accelerated investment in the technology and digital sectors, which were becoming new growth drivers in various regions.

Di tingkat nasional, perekonomian Indonesia tetap menunjukkan ketahanan yang cukup baik sepanjang tahun 2025 dengan mencatatkan pertumbuhan 5,11% dibandingkan tahun sebelumnya sebesar 5,03%. Stabilitas makroekonomi yang terjaga tercermin dari inflasi yang relatif terkendali, stabilitas nilai tukar rupiah, serta ketahanan sistem keuangan nasional yang tetap solid. Sinergi kebijakan antara pemerintah, Bank Indonesia, serta otoritas sektor keuangan turut memperkuat fondasi perekonomian domestik melalui penguatan transformasi ekonomi, akselerasi digitalisasi, serta peningkatan inklusi keuangan. Kondisi tersebut menjadi landasan penting bagi keberlanjutan aktivitas ekonomi nasional sekaligus membuka peluang pertumbuhan di berbagai sektor usaha.

At national level, Indonesia's economy continued to demonstrate considerable resilience throughout 2025, recording growth of 5.11% compared to 5.03% the previous year. Maintained macroeconomic stability was reflected in relatively controlled inflation, stable rupiah exchange rate, and robust national financial system. Policy synergy among the government, Bank Indonesia, and financial sector authorities had strengthened the domestic economic foundations by strengthening economic transformation, accelerating digitalization, and increasing financial inclusion. These conditions provided a crucial foundation for the sustainability of national economic activity and opened up growth opportunities across various business sectors.

Bagi industri asuransi, perkembangan kondisi ekonomi tersebut menghadirkan dinamika yang mendorong LGI untuk semakin adaptif dalam mengelola risiko dan menjaga daya saing. Ketidakpastian ekonomi global mendorong perusahaan asuransi untuk terus melakukan diversifikasi portofolio serta memperkuat strategi mitigasi risiko guna menjaga kualitas bisnis. Selain itu, tekanan terhadap tarif premi yang terjadi di sejumlah lini bisnis asuransi juga menuntut LGI untuk meningkatkan ketepatan penilaian risiko (*risk assessment*) serta menerapkan strategi penetapan harga yang lebih optimal agar tetap mampu menjaga keseimbangan antara pertumbuhan bisnis dan kualitas *underwriting*.

For the insurance industry, these economic developments presented dynamics that encouraged LGI to be more adaptive in managing risk and maintaining competitiveness. Global economic uncertainty pushed insurance companies to continue diversifying their portfolios and strengthening risk mitigation strategies to maintain business quality. Furthermore, pressure on premium rates across several insurance business lines also required LGI to improve the accuracy of its risk assessments and implement more optimal pricing strategies to maintain a balance between business growth and underwriting quality.

Tahun 2025 juga menjadi periode penting bagi industri asuransi dalam menghadapi perubahan regulasi, khususnya implementasi standar pelaporan keuangan IFRS 17. Transisi menuju standar pelaporan tersebut memerlukan kesiapan sistem, proses, serta kapasitas SDM untuk memastikan implementasi berjalan secara efektif dan selaras dengan praktik GCG. Selain itu, meningkatnya perhatian global terhadap risiko perubahan iklim turut mendorong industri asuransi untuk memperkuat model analisis risiko guna mengantisipasi potensi dampak jangka panjang terhadap portofolio bisnis. Begitu juga dengan dorongan terhadap penerapan prinsip ESG juga semakin menguat, sehingga LGI didorong untuk mengintegrasikan aspek keberlanjutan ke dalam berbagai aspek operasional dan strategi bisnis.

The year 2025 was also a crucial period for the insurance industry in facing regulatory amendments, particularly the implementation of IFRS 17 financial reporting standard. The transition to this reporting standard requires system, process, and HR capacity to ensure effective implementation and alignment with GCG practices. Furthermore, increasing global attention to climate change risks drove the insurance industry to strengthen its risk analysis model in order to anticipate potential long-term impacts on its business portfolio. Similarly, the push for implementing ESG principles was also growing, encouraging LGI to integrate sustainability aspects into various aspects of its operations and business strategy.

Strategi dan Kebijakan Strategis dalam Mengoptimalkan Momentum Pertumbuhan Bisnis

LGI memandang dinamika ekonomi dan industri sebagai momentum untuk memperkuat fondasi bisnis serta meningkatkan ketahanan jangka panjang. Perkembangan teknologi digital yang kian meningkat telah membuka peluang baru bagi pertumbuhan industri asuransi di Indonesia. LGI memandang bahwa pasar asuransi digital nasional memiliki prospek yang sangat menjanjikan, seiring meningkatnya penetrasi teknologi, perubahan perilaku nasabah, serta berkembangnya ekosistem layanan keuangan digital. Dalam beberapa tahun ke depan, pasar asuransi digital Indonesia diproyeksikan tumbuh. Potensi tersebut menjadi landasan bagi LGI untuk mempercepat transformasi bisnis serta mengoptimalkan berbagai strategi guna memperluas jangkauan layanan dan meningkatkan daya saing LGI.

Dalam menangkap peluang tersebut, LGI mengembangkan keunggulan kompetitif melalui pendekatan yang terintegrasi dengan membangun 2 ekosistem utama, yaitu *Digital Ecosystem* dan *Sales Ecosystem*. *Digital Ecosystem* memanfaatkan teknologi untuk menghadirkan pengalaman nasabah yang lebih *seamless* dan efisien, mulai dari proses akuisisi polis, pengajuan dan pemrosesan klaim, hingga penyediaan edukasi finansial yang dapat diakses secara *real-time* melalui berbagai kanal digital. Sementara itu, *Sales Ecosystem* terus diperkuat melalui sinergi berbagai jalur distribusi, termasuk agen, perusahaan *financial technology*, broker asuransi, serta lembaga keuangan, yang saling melengkapi dalam memperluas penetrasi pasar dan memperkuat akses layanan bagi nasabah di berbagai segmen.

Sebagai bagian dari penguatan inovasi digital, LGI juga meluncurkan aplikasi MyGo+ kepada publik sebagai solusi berbasis telematika yang mendorong perilaku berkendara yang lebih aman dan bertanggung jawab. Aplikasi ini menyediakan fitur pemantauan skor berkendara secara *real-time*, tantangan berkendara bulanan, serta sistem poin yang dapat ditukarkan dengan berbagai *voucher* menarik. Pendekatan ini tidak hanya memperkuat interaksi digital dengan nasabah, tetapi juga mendorong terciptanya ekosistem perlindungan yang lebih proaktif melalui peningkatan kesadaran keselamatan di jalan.

Selain penguatan kapabilitas digital, LGI juga menjalankan strategi diversifikasi portofolio bisnis untuk menjaga keseimbangan antara pertumbuhan dan kualitas bisnis. LGI memperkuat berbagai lini bisnis utama, termasuk asuransi kesehatan, properti, kendaraan bermotor, dan kredit, sehingga portofolio bisnis menjadi lebih resilien terhadap

Strategic Strategies and Policies in Optimizing Business Growth Momentum

LGI views economic and industrial dynamics as a momentum to strengthen business foundations and enhance long-term resilience. The increasing development of digital technology has opened up new opportunities for the growth of insurance industry in Indonesia. LGI views the national digital insurance market as having very promising prospects, along with increasing technology penetration, changing customer behavior, and development of digital financial services ecosystem. In the next few years, Indonesia's digital insurance market is projected to grow. This potential provides a foundation for LGI to accelerate business transformation and optimize various strategies to expand service reach and enhance LGI's competitiveness.

To capture these opportunities, LGI is developing a competitive advantage through an integrated approach by building two main ecosystems: the Digital Ecosystem and the Sales Ecosystem. The Digital Ecosystem leverages technology to deliver more seamless and efficient customer experience, from policy acquisition and claims submission and processing, to providing real-time financial education through various digital channels. Meanwhile, the Sales Ecosystem continues to be strengthened through synergies across various distribution channels, including agents, financial technology companies, insurance brokers, and financial institutions, which complement each other in expanding market penetration and strengthening service access for customers across various segments.

As part of its digital innovation efforts, LGI also launched MyGo+ app to the public, a telematics-based solution that encourages safer and more responsible driving behavior. The app features real-time driving score monitoring, monthly driving challenges, and points system that can be redeemed for various attractive vouchers. This approach not only strengthens digital interactions with customers, but also encourages the creation of more proactive protection ecosystem by increasing road safety awareness.

In addition to strengthening digital capabilities, LGI also applies business portfolio diversification strategy to maintain a balance between growth and business quality. LGI strengthens its various core business lines, including health insurance, property, motor vehicles, and credit, thereby making the business portfolio more resilient to the

dinamika risiko di masing-masing sektor. Diversifikasi tersebut didukung oleh penerapan pendekatan *risk-based pricing* yang berbasis analisis data mendalam untuk memastikan penetapan premi yang lebih akurat sesuai dengan profil risiko nasabah.

Upaya peningkatan kualitas operasional juga dilakukan melalui automasi proses klaim, digitalisasi layanan nasabah, serta optimalisasi proses *underwriting* guna meningkatkan efisiensi dan ketepatan pengelolaan risiko. Dari sisi pengelolaan aset, LGI menjalankan kebijakan investasi secara *prudent* dengan menyesuaikan strategi investasi terhadap dinamika kondisi ekonomi global, sehingga portofolio investasi tetap likuid, stabil, dan memiliki tingkat risiko yang terkendali. LGI juga memperkuat fondasi bisnis melalui kerja sama dengan perusahaan reasuransi yang memiliki reputasi baik guna menjaga keseimbangan antara pertumbuhan bisnis dan profitabilitas. Di saat yang sama, LGI terus mendorong peningkatan literasi keuangan melalui berbagai kampanye edukasi kepada masyarakat mengenai pentingnya perlindungan asuransi sebagai bagian dari perencanaan keuangan yang lebih baik.

Seluruh strategi tersebut dijalankan dengan tetap mengintegrasikan prinsip ESG dalam model bisnis LGI. LGI secara bertahap terus mengembangkan produk yang mendukung praktik bisnis berkelanjutan serta menerapkan operasional berbasis digital dan *paperless* untuk mengurangi jejak karbon. Pendekatan ini memastikan bahwa pertumbuhan bisnis yang dicapai tidak hanya memperkuat kinerja keuangan LGI, tetapi juga menciptakan nilai jangka panjang yang berkelanjutan bagi seluruh pemangku kepentingan.

Peranan Direksi dalam Perumusan Strategi dan Kebijakan Strategis

Direksi memegang peranan sentral dalam merumuskan arah strategi dan kebijakan strategis LGI guna memastikan keberlanjutan pertumbuhan bisnis serta penguatan fondasi operasional LGI. Proses perumusan strategi dilakukan melalui kajian komprehensif terhadap dinamika industri, perkembangan regulasi, perubahan perilaku nasabah, serta berbagai risiko dan peluang yang berkembang di lingkungan usaha.

Dalam menjalankan peran tersebut, Direksi merumuskan kebijakan strategis dengan mengadopsi 3 filosofi utama, yaitu *Spirit of Improvement*, *Spirit of Development*, dan *Spirit of Exploration*. *Spirit of Improvement* merepresentasikan semangat untuk terus memperbaiki dan meningkatkan fondasi yang telah dibangun oleh LGI. Melalui filosofi ini, Direksi mendorong penyempurnaan berkelanjutan

risk dynamics in each sector. This diversification is supported by the implementation of a risk-based pricing approach based on in-depth data analysis to ensure more accurate premium determination in line with customer risk profiles.

Efforts to improve operational quality are also made through claims process automation, customer service digitization, and underwriting process optimization to increase the efficiency and accuracy of risk management. In terms of asset management, LGI implements a prudent investment policy by adapting its investment strategy to the dynamics of global economic conditions, so that the investment portfolio remains liquid, stable, and has a controlled risk level. LGI also strengthens its business foundation by collaborating with reputable reinsurance companies to maintain a balance between business growth and profitability. At the same time, LGI continues to encourage increased financial literacy through various educational campaigns to the public about the importance of insurance protection as part of better financial planning.

All these strategies are implemented while continuously integrating ESG principles into LGI's business model. LGI is gradually developing products that support sustainable business practices and implementing digital-based and paperless operations to reduce its carbon footprint. This approach ensures that the business growth achieved not only strengthens LGI's financial performance, but also creates sustainable long-term value for all stakeholders.

Board of Directors' Role in Formulating Strategic Strategies and Policies

The Board of Directors plays a central role in formulating LGI's strategic direction and policies to ensure sustainable business growth and strengthen LGI's operational foundation. The strategy formulation process is conducted through a comprehensive review of industry dynamics, regulatory developments, changes in customer behavior, and various risks and opportunities emerging in the business environment.

In carrying out this role, the Board of Directors formulates strategic policies by adopting three main philosophies: the Spirit of Improvement, the Spirit of Development, and the Spirit of Exploration. The Spirit of Improvement represents the spirit to continuously improve and enhance the foundation that has been built by LGI. Through this philosophy, the Board of Directors encourages continuous improvement of

terhadap proses operasional, tata kelola, manajemen risiko, serta kualitas layanan kepada nasabah agar tetap relevan dengan dinamika industri yang terus berkembang. *Spirit of Development* menjadi pendorong bagi pengembangan inovasi dalam berbagai aspek bisnis LGI. Filosofi ini mendorong terciptanya produk, layanan, serta proses bisnis yang lebih efektif, efisien, dan adaptif terhadap kebutuhan nasabah. Melalui pendekatan tersebut, LGI berupaya memperkuat kapabilitas organisasi sekaligus meningkatkan nilai tambah yang diberikan kepada nasabah dan mitra usaha. Sementara itu, *Spirit of Exploration* mencerminkan keberanian Direksi untuk secara aktif menjajaki berbagai peluang baru yang dapat memperkuat momentum pertumbuhan LGI. Filosofi ini mendorong eksplorasi terhadap model bisnis baru, pengembangan kemitraan strategis, serta pemanfaatan teknologi dan inovasi yang berpotensi membuka sumber pertumbuhan yang lebih luas.

Proses yang Dilakukan Direksi untuk Implementasi Strategi dan Kebijakan Strategis

Direksi memastikan implementasi strategi dan kebijakan strategis LGI berjalan secara efektif, tepat sasaran, dan terukur melalui proses pengelolaan yang terstruktur dan terintegrasi. Proses ini diawali dengan perencanaan yang komprehensif, di mana Direksi secara kolektif merumuskan visi, misi, serta tujuan strategis jangka pendek dan jangka panjang dengan mempertimbangkan dinamika industri, perkembangan regulasi, kondisi pasar, serta kapasitas internal LGI. Untuk memastikan strategi tersebut dapat dipahami dan dijalankan secara konsisten di seluruh organisasi, Direksi melakukan komunikasi intensif dengan berbagai level manajemen sehingga setiap unit kerja memiliki pemahaman yang selaras mengenai arah kebijakan dan target kinerja. Implementasi strategi kemudian didukung melalui pengalokasian sumber daya secara optimal, baik dari sisi keuangan, sumber daya manusia, maupun teknologi, serta penetapan indikator kinerja utama KPI sebagai alat pemantauan dan evaluasi secara berkala. Selain itu, Direksi juga memberikan dukungan kepemimpinan melalui pembinaan, *mentoring*, dan *coaching* kepada pimpinan unit bisnis dan operasional agar strategi yang dirumuskan dapat diterjemahkan secara efektif dalam pelaksanaan kegiatan operasional sehari-hari.

Pencapaian Kinerja 2025 Dibandingkan dengan Target

Kinerja LGI sepanjang tahun 2025 menunjukkan capaian yang sangat baik dan melampaui berbagai target yang telah ditetapkan sebelumnya. Dari sisi posisi keuangan, total aset LGI pada tahun 2025 tercatat sebesar Rp3,12 triliun,

operational process, governance, risk management, and the quality of service to customers to remain relevant to the ever-evolving industry dynamics. The Spirit of Development is a driving force for the development of innovation in various aspects of LGI's business. This philosophy encourages the creation of products, services, and business process that are more effective, efficient, and adaptive to customer needs. Through this approach, LGI strives to strengthen organizational capabilities while increasing the added value provided to customers and business partners. Meanwhile, the Spirit of Exploration reflects the Board of Directors' courage to actively explore new opportunities that can strengthen LGI's growth momentum. This philosophy encourages the exploration of new business models, the development of strategic partnerships, and the utilization of technology and innovation that have the potential to open up broader sources of growth.

Process Undertaken by the Board of Directors to Implement Strategic Strategies and Policies

The Board of Directors ensures that LGI's strategic policies and strategies are implemented effectively, on target, and measurably through a structured and integrated management process. This process begins with comprehensive planning, where the Board of Directors collectively formulates the vision, mission, and short-term and long-term strategic objectives, by observing industry dynamics, regulatory developments, market conditions, and LGI's internal capacity. To ensure that the strategy is understood and implemented consistently throughout the organization, the Board of Directors conducts intensive communication with various levels of management so that each work unit has a shared understanding of policy direction and performance targets. Strategy implementation is then supported by optimal resource allocation, including financial, human resources, and technology, as well as the establishment of key performance indicators (KPI) as a tool for regular monitoring and evaluation. In addition, the Board of Directors also provides leadership support through coaching, mentoring, and training to business and operational unit leaders so that the formulated strategy can be effectively translated into daily operational activities.

2025 Performance Achievements Compared to Targets

LGI's performance throughout 2025 demonstrated excellent results and exceeded various previously set targets. In terms of financial position, LGI's total assets in 2025 were recorded at Rp3.12 trillion, or 109.77% of the set target. This value

atau mencapai 109,77% dari target yang telah ditetapkan. Nilai tersebut meningkat 27,37% atau Rp670,84 miliar dibandingkan dengan posisi aset pada tahun 2024 yang tercatat sebesar Rp2,45 triliun. Peningkatan ini mencerminkan penguatan kapasitas keuangan LGI yang didukung oleh pertumbuhan bisnis serta pengelolaan investasi yang *prudent*. Sejalan dengan pertumbuhan aset, total liabilitas LGI pada tahun 2025 tercatat sebesar Rp2,09 triliun, meningkat 35,05% atau Rp543,39 miliar dibandingkan dengan posisi tahun 2024 sebesar Rp1,55 triliun. Sementara itu, ekuitas LGI mencapai Rp1,03 triliun atau 107,42% dari target, meningkat 14,15% atau Rp127,45 miliar dibandingkan dengan tahun 2024 yang tercatat sebesar Rp900,61 miliar. Peningkatan ekuitas ini mencerminkan penguatan struktur permodalan yang semakin solid dalam mendukung ekspansi bisnis LGI.

increased by 27.37%, or Rp670.84 billion, compared to the asset position in 2024, which was recorded at Rp2.45 trillion. This increase reflects LGI's strengthening financial capacity supported by business growth and prudent investment management. In line with asset growth, LGI's total liabilities in 2025 were recorded at Rp2.09 trillion, an increase of 35.05%, or Rp543.39 billion, compared to the 2024 position of Rp1.55 trillion. Meanwhile, LGI's equity reached Rp1.03 trillion, or 107.42% of the target, an increase of 14.15%, or Rp127.45 billion, compared to Rp900.61 billion in 2024. This increase in equity reflects the strengthening of LGI's increasingly solid capital structure to support its business expansion.

Dari sisi kinerja operasional, LGI berhasil mencatatkan pendapatan jasa asuransi LGI sebesar Rp3,77 triliun atau 124,19% dari target, meningkat 20,47% dibandingkan tahun sebelumnya sebesar Rp3,13 triliun. Pertumbuhan tersebut menunjukkan keberhasilan strategi LGI dalam memperluas basis bisnis serta memperkuat penetrasi pasar melalui berbagai jalur distribusi. Di sisi lain, beban jasa asuransi LGI tercatat mencapai Rp3,42 triliun atau 117,37% dari target, meningkat 19,43% dibandingkan tahun sebelumnya sebesar Rp2,87 triliun. Pencapaian kinerja tersebut turut mendorong peningkatan profitabilitas LGI secara signifikan. Sepanjang tahun 2025, laba tahun berjalan tercatat sebesar Rp144,73 miliar atau 260,43% dari target, meningkat 125,69% atau Rp88,60 miliar dibandingkan dengan laba tahun 2024 yang tercatat sebesar Rp64,13 miliar. Peningkatan laba ini mencerminkan keberhasilan LGI dalam menjaga keseimbangan antara pertumbuhan bisnis, kualitas *underwriting*, serta efisiensi operasional.

In terms of operational performance, LGI successfully recorded LGI insurance service revenue of Rp3.77 trillion or 124.19% of the target, an increase of 20.47% compared to the previous year of Rp3.13 trillion. This growth demonstrates LGI's successful strategy in expanding its business base and strengthening market penetration through various distribution channels. On the other hand, LGI's insurance service expenses were recorded at Rp3.42 trillion or 117.37% of the target, an increase of 19.43% compared to the previous year of Rp2.87 trillion. These performance achievements also significantly increased LGI's profitability. Throughout 2025, profit for the year was recorded at Rp144.73 billion, or 260.43% of the target, an increase of 125.69%, or Rp88.60 billion, compared to Rp64.13 billion in 2024. This profit increase reflects LGI's success in maintaining a balance among business growth, underwriting quality, and operational efficiency.

Kinerja LGI yang solid juga memperoleh pengakuan dari lembaga pemeringkat independen. Pada September 2025, LGI memperoleh peringkat "AA+(idn)" dengan *outlook* stabil dari Fitch Ratings Indonesia, yang mencerminkan kekuatan finansial LGI yang sangat baik, profitabilitas yang terus meningkat, serta struktur permodalan yang kuat. Selain itu, LGI juga mencatat rasio *Risk-Based Capital* (RBC) sebesar 303,99% per Desember 2025, jauh di atas batas minimum yang ditetapkan oleh regulator, sehingga menunjukkan tingkat ketahanan permodalan yang sangat memadai.

LGI's solid performance also received recognition from independent rating agencies. In September 2025, LGI received an "AA+(idn)" rating with a stable outlook from Fitch Ratings Indonesia, reflecting LGI's excellent financial strength, steadily increasing profitability, and robust capital structure. Furthermore, LGI recorded a Risk-Based Capital (RBC) ratio of 303.99% as of December 2025, well above the minimum limit set by regulators, demonstrating a very adequate level of capital resilience.

Penguatan kinerja LGI juga tercermin dari pengakuan lembaga pemeringkat global yang meraih Financial Strength Rating "A—" (*Excellent*), Long-Term Issuer Credit Rating "a—" (*Excellent*), serta Indonesia National Scale Rating (NSR) "aaa.ID" (*Exceptional*). Peringkat tersebut menegaskan posisi LGI sebagai perusahaan asuransi dengan fondasi keuangan yang kuat, tata kelola yang baik, serta prospek pertumbuhan yang positif dalam jangka panjang.

LGI's strengthening performance is also reflected in the recognition from global rating agencies, which have awarded a Financial Strength Rating of "A-" (Excellent), a Long-Term Issuer Credit Rating of "a-" (Excellent), and an Indonesia National Scale Rating (NSR) of "aaa.ID" (Exceptional). These ratings affirm LGI's position as an insurance company with a strong financial foundation, good governance, and positive long-term growth prospects.

Prospek Usaha 2026 dan Strategi dalam Mengoptimalkannya

Industri asuransi pada tahun 2026 diperkirakan tetap berada dalam jalur pertumbuhan yang positif seiring meningkatnya kesadaran masyarakat terhadap pentingnya perlindungan finansial serta semakin luasnya pemanfaatan teknologi digital dalam layanan keuangan. Perkembangan digitalisasi membuka peluang bagi perusahaan asuransi untuk menghadirkan produk dan layanan yang lebih inovatif, efisien, dan mudah diakses oleh masyarakat. Kondisi tersebut memberikan ruang bagi LGI untuk memperluas jangkauan pasar, meningkatkan kualitas layanan, serta memperkuat hubungan dengan nasabah dan mitra bisnis. Di sisi lain, perekonomian nasional yang relatif stabil juga diharapkan mampu mendorong pertumbuhan permintaan produk asuransi di berbagai sektor, termasuk kesehatan, kendaraan, dan properti.

Memanfaatkan peluang tersebut, LGI menetapkan target bisnis tahun 2026 dengan fokus pada penguatan 3 pilar utama pertumbuhan, yaitu Asuransi Kesehatan, Asuransi Kredit, dan Korea Desk. Pengembangan bisnis asuransi kesehatan diarahkan sebagai fondasi utama pertumbuhan jangka panjang, sejalan dengan meningkatnya kebutuhan perlindungan kesehatan masyarakat. Selain itu, ekspansi pada produk asuransi kredit difokuskan pada sektor Usaha Kecil dan Menengah (UKM) yang memiliki potensi pertumbuhan tinggi serta sejalan dengan kebijakan pemerintah dalam memperkuat sektor produktif nasional. Sementara itu, pengembangan Korea Desk dilakukan untuk memperkuat kolaborasi dengan perusahaan dan investor asal Korea Selatan yang semakin aktif berinvestasi di Indonesia. Melalui strategi tersebut, LGI menargetkan pencapaian *Gross Written Premium* (GWP) sebesar Rp3,8 triliun serta laba sebelum pajak sebesar Rp158,7 miliar, disertai upaya menjaga pertumbuhan EBITDA dan peningkatan valuasi secara berkelanjutan.

Untuk mendukung pencapaian target tersebut, LGI menjalankan berbagai inisiatif strategis yang berfokus pada digitalisasi, inovasi produk, serta penguatan ekosistem bisnis. Inisiatif digitalisasi dilakukan melalui pengembangan berbagai platform teknologi, seperti MyGo+, program asuransi kendaraan berbasis perilaku yang memanfaatkan teknologi telematika dan dukungan analisis berbasis AI untuk memantau kebiasaan berkendara dan memberikan insentif bagi pengendara yang aman. Selain itu, LGI juga mengembangkan MyPro+, platform layanan asuransi digital berbasis *omni-channel* yang memudahkan nasabah mengakses berbagai layanan asuransi secara terintegrasi. Transformasi digital juga diperkuat melalui optimalisasi eBenefit Health dan eBenefit General sebagai aplikasi layanan digital yang mendukung pengelolaan layanan kesehatan korporasi dan asuransi umum secara lebih efisien dan terintegrasi.

Business Prospects for 2026 and Strategies for Optimizing Them

The insurance industry is expected to remain on a positive growth path in 2026, driven by increasing public awareness of the importance of financial protection and the widespread use of digital technology in financial services. The development of digitalization opens up opportunities for insurance companies to offer more innovative, efficient, and accessible products and services. This provides LGI with the opportunity to expand its market reach, improve service quality, and strengthen relationships with customers and business partners. Furthermore, the relatively stable national economy is also expected to drive growth in demand for insurance products across various sectors, including health, vehicles, and property.

Taking advantage of this opportunity, LGI has set a business target for 2026 with a focus on strengthening three main pillars of growth: Health Insurance, Credit Insurance, and the Korea Desk. The development of health insurance business is aimed at being the main foundation for long-term growth, in line with the increasing need for public health protection. Furthermore, the expansion of credit insurance products is focused on the Small and Medium Enterprises (SMEs) sector, which has high growth potential and is in line with government policy to strengthen the national productive sector. Meanwhile, the Korea Desk is developed to strengthen collaboration with South Korean companies and investors who are increasingly active in investing in Indonesia. Through this strategy, LGI targets achieving a Gross Written Premium (GWP) of Rp3.8 trillion and a profit before tax of Rp158.7 billion, accompanied by efforts to maintain EBITDA growth and increase valuation sustainably.

To support the achievement of these targets, LGI carries out various strategic initiatives, focusing on digitalization, product innovation, and strengthening the business ecosystem. Digitalization initiatives are carried out through the development of various technology platforms, such as MyGo+, a behavior-based vehicle insurance program that utilizes telematics technology and AI-based analysis support to monitor driving habits and provide incentives for safe drivers. In addition, LGI also develops MyPro+, an omni-channel digital insurance service platform that makes it easier for customers to access various insurance services in an integrated manner. Digital transformation is also strengthened through the optimization of eBenefit Health and eBenefit General as digital service applications that support the management of corporate health services and general insurance in a more efficient and integrated manner.

Di samping digitalisasi, LGI juga memperluas portofolio produk untuk menjawab kebutuhan pasar yang terus berkembang. Inisiatif tersebut meliputi pengembangan perlindungan perjalanan untuk kawasan Schengen, penyediaan asuransi bagi sektor UKM, serta pengembangan *cyber insurance* guna mengantisipasi meningkatnya risiko digital bagi dunia usaha. LGI juga terus memperkuat kolaborasi dengan berbagai lembaga keuangan, broker, serta mitra strategis guna meningkatkan penetrasi pasar dan memperluas jaringan distribusi, termasuk melalui kerja sama pada ekosistem digital.

In addition to digitalization, LGI also expands its product portfolio to meet the evolving market needs. These initiatives include developing travel protection for Schengen area, providing insurance for SME sector, and developing cyber insurance to anticipate increasing digital risks for business. LGI also continues to strengthen collaboration with various financial institutions, brokers, and strategic partners to increase market penetration and expand distribution network, including through collaboration within the digital ecosystem.

Penerapan Tata Kelola Perusahaan

Penerapan GCG merupakan landasan penting dalam menjaga keberlanjutan usaha dan memperkuat kepercayaan para pemangku kepentingan. LGI secara konsisten menerapkan prinsip-prinsip perilaku beretika, transparansi, akuntabilitas, dan keberlanjutan dalam seluruh aktivitas operasional dan pengambilan keputusan strategis. Implementasi prinsip-prinsip tersebut diwujudkan melalui penguatan peran organ tata kelola, yaitu Dewan Komisaris, Direksi, serta komite-komite di bawah Dewan Komisaris dan Direksi, yang menjalankan fungsi pengawasan dan pengelolaan secara efektif sesuai dengan ketentuan peraturan perundang-undangan yang berlaku di industri jasa keuangan.

Penerapan tata kelola tersebut juga didukung oleh berbagai kebijakan dan mekanisme pengendalian internal yang dirancang untuk memastikan kegiatan usaha berjalan secara *prudent*, transparan, dan berintegritas. LGI secara berkelanjutan melakukan penyempurnaan terhadap sistem manajemen risiko, fungsi audit internal, kepatuhan terhadap regulasi, serta penerapan Kode Etik dan Standar Perilaku bagi seluruh insan perusahaan. Melalui penguatan praktik tata kelola yang terintegrasi dengan proses bisnis, LGI berupaya menjaga stabilitas operasional, meningkatkan kualitas pengambilan keputusan, serta menciptakan nilai yang berkelanjutan bagi Pemegang Saham dan seluruh pemangku kepentingan.

Implementation of Corporate Governance

The implementation of GCG is an important foundation for maintaining business sustainability and strengthening stakeholder trust. LGI consistently applies the principles of ethical behavior, transparency, accountability, and sustainability in all operational activities and strategic decision-making. These principles are carried out through strengthening the role of governance organs, namely the Board of Commissioners, the Board of Directors, and committees under the Board of Commissioners and the Board of Directors, which carry out supervisory and management functions effectively in accordance with the provisions of laws and regulations applicable in the financial services industry.

The implementation of good corporate governance is also supported by various policies and internal control mechanism designed to ensure business activities are conducted prudently, transparently, and with integrity. LGI continuously improves its risk management system, internal audit function, regulatory compliance, and the implementation of Code of Conduct and Standards of Conduct for all Company employees. By strengthening good corporate governance practices, integrated with business process, LGI strives to maintain operational stability, improve decision-making quality, and create sustainable value for shareholders and all stakeholders.

Apresiasi

Direksi menyampaikan apresiasi yang setinggi-tingginya karyawan atas dedikasi, profesionalisme, dan semangat kerja yang tinggi dalam menjalankan setiap strategi dan inisiatif perusahaan sepanjang tahun 2025. Apresiasi juga disampaikan kepada Dewan Komisaris atas arahan, pengawasan, dan nasihat strategis yang senantiasa memperkuat kualitas pengelolaan LGI. Kami juga menyampaikan apresiasi dan terima kasih kepada seluruh Pemegang Saham atas kepercayaan dan dukungan yang

Appreciation

The Board of Directors expresses its highest appreciation to all employees for their dedication, professionalism, and high work ethics in implementing every Company strategy and initiative throughout 2025. Appreciation is also extended to the Board of Commissioners for the direction, supervision, and strategic advice that continuously strengthen the quality of LGI's management. We also express our appreciation and gratitude to all Shareholders for their continued trust and support, as well as to all customers, business partners,

terus diberikan serta kepada setiap nasabah, mitra bisnis, regulator, serta seluruh pemangku kepentingan lainnya yang telah memberikan dukungan berkelanjutan terhadap perjalanan dan perkembangan LGI. Dengan fondasi kinerja yang semakin kuat, dukungan seluruh pemangku kepentingan, serta komitmen untuk terus berinovasi dan meningkatkan kualitas layanan, LGI optimistis dapat melanjutkan pertumbuhan yang berkelanjutan dan memperkuat kontribusinya bagi industri asuransi serta perekonomian nasional pada masa yang akan datang.

regulators, and all other stakeholders who have provided ongoing support for LGI's journey and development. With an increasingly strong performance foundation, the support of all stakeholders, and a commitment to constant innovation and improvement of service quality, LGI is optimistic to continue its sustainable growth and strengthen its contribution to the insurance industry and the national economy in the future.

Atas nama Direksi,
On behalf of the Board of Directors,



Agus Benjamin

Presiden Direktur
President Director



Tanggung Jawab Laporan Tahunan
Annual Report Responsibility

Surat Pernyataan Anggota Dewan Komisaris dan Anggota Direksi tentang Tanggung Jawab atas Laporan Tahunan 2025 PT Lippo General Insurance Tbk

Statement of Members of the Board of Commissioners and the Board of Directors on the Responsibility for the 2025 Annual Report of PT Lippo General Insurance Tbk

Kami, yang bertanda tangan di bawah ini, menyatakan bahwa seluruh informasi dalam Laporan Tahunan PT Lippo General Insurance Tbk tahun 2025 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan Perseroan.

Demikian pernyataan ini dibuat dengan sebenarnya.

We, the undersigned, hereby declare that the 2025 Annual Report of PT Lippo General Insurance Tbk has already contained a complete information and we shall be fully responsible for the correctness of the Company's Annual Report content.

This statement is hereby made in all truthfulness.

Jakarta, 7 April 2026 / Jakarta, April 7th, 2026

DEWAN KOMISARIS
BOARD OF COMMISSIONERS

Park Young Mock
Presiden Komisaris
President Commissioner

Hyacintus Henri Djantoko
Komisaris Independen
Independent Commissioner

Sapta Wahyu Indratno
Komisaris Independen
Independent Commissioner

Roberto Fernandez Feliciano
Komisaris
Commissioner

DIREKSI
BOARD OF DIRECTORS

Agus Benjamin
Presiden Direktur
President Director

Choi Hyunhee
Wakil Presiden Direktur
Vice President Director

Kwon Gi Han
Direktur
Director

Gilbert Deddy Naibaho
Direktur
Director

PROFIL PERUSAHAAN

Company Profile

Sekilas LGI
LGI Overview

1
Kantor Pusat
Head Office

1
Kantor Pusat Operasional
Operational Head Office

12
Kantor Cabang dan Pemasaran
Branch and Marketing Offices

278
Bengkel Rekanan
Partner Worskhop

2.584
Provider



Riwayat Singkat
Brief History



PT Lippo General Insurance Tbk didirikan pada 6 September 1963 dengan nama PT Asuransi Brawidjaja. Sejak awal pendiriannya, LGI berfokus pada penyediaan layanan asuransi bagi masyarakat Indonesia dan secara bertahap mengembangkan kapasitas usaha seiring dengan pertumbuhan industri asuransi nasional. Perjalanan panjang Perseroan ditandai oleh berbagai perubahan strategis yang mencerminkan upaya adaptasi terhadap dinamika bisnis dan kebutuhan pasar.

Perubahan nama pertama dilakukan pada 24 Januari 1964 menjadi PT Maskapai Asuransi Marga Suaka, diikuti perubahan nama menjadi PT Asuransi Marga Pusaka pada 1 Oktober 1982. Rangkaian perubahan tersebut merupakan bagian dari proses penguatan identitas perusahaan dan penyesuaian arah pengembangan usaha agar lebih terstruktur dan berkelanjutan.

PT Lippo General Insurance Tbk was established on September 6th, 1963, under the name PT Asuransi Brawidjaja. Since its establishment, LGI focused on providing insurance services to the Indonesian people and gradually expanded its business capacity in line with the growth of the national insurance industry. The Company's long journey has been marked by a series of strategic changes reflecting its efforts to adapt to evolving business dynamics and market needs.

The first name change took place on January 24th, 1964, to PT Maskapai Asuransi Marga Suaka, followed by another change to PT Asuransi Marga Pusaka on October 1st, 1982. This series of changes is part of the process of strengthening the company's identity and realigning its business development strategy toward a more structured and sustainable direction.

Transformasi signifikan berikutnya terjadi pada 6 Juli 1991, ketika Perseroan mengubah nama menjadi PT Lippo General Insurance. Perubahan ini menegaskan afiliasi Perseroan dengan Grup Lippo sekaligus memperkuat posisi Perseroan di industri asuransi umum. Pada 21 April 1997, LGI resmi menjadi perusahaan terbuka dan mencatatkan sahamnya di Bursa Efek Indonesia pada 22 Juli 1997, sebagai bagian dari upaya meningkatkan transparansi dan tata kelola perusahaan.

Dalam merespons perkembangan teknologi dan perubahan perilaku nasabah, LGI mulai melakukan transformasi digital secara menyeluruh pada 2018. Upaya ini dilanjutkan dengan peluncuran aplikasi eBenefit Health dan eBenefit General pada 1 Maret 2021, yang memungkinkan nasabah mengakses layanan asuransi secara lebih mudah dan terintegrasi melalui platform digital.

Dengan pengalaman panjang dan proses transformasi yang berkelanjutan, Perseroan terus memperkuat fondasi bisnis agar tetap relevan dalam menghadapi dinamika industri asuransi. Perseroan memandang inovasi dan pemanfaatan teknologi sebagai bagian integral dalam mendukung keberlanjutan usaha serta peningkatan kualitas layanan kepada nasabah.

A further significant transformation occurred on July 6th, 1991, when the Company adopted the name PT Lippo General Insurance. This change reaffirmed the Company's affiliation with the Lippo Group and reinforced its position within the general insurance industry. On April 21st, 1997, LGI officially became a public company and subsequently listed its shares on Indonesia Stock Exchange on July 22nd, 1997, as part of its commitment to enhancing transparency and corporate governance.

In response to technological advancements and changes in customer behavior, LGI embarked on a comprehensive digital transformation in 2018. This initiative was followed by the launch of eBenefit Health and eBenefit General applications on March 1st, 2021, enabling customers to access insurance services more conveniently and seamlessly through integrated digital platforms.

Leveraging its extensive experience and ongoing transformation efforts, the Company continues to strengthen its business foundation to remain relevant amid the evolving dynamics of the insurance industry. The Company views innovation and effective use of technology as integral components in supporting business sustainability and enhancing the quality of services delivered to its customers.

Visi dan Misi
Vision and Mission

Visi Vision

Menjadi salah satu perusahaan asuransi umum terkemuka di Indonesia dengan akses yang kuat dalam jaringan internasional.

To be one of the leading general insurers in Indonesia with a strong access in the international networks.



Misi Mission

Menjalankan usaha perasuransian umum secara profesional dan penuh kehati-hatian serta berkomitmen tinggi untuk mencapai pertumbuhan yang sehat melalui standar pelayanan yang super.

Conducting general insurance business professionally and prudently with high commitment to profitable growth through superior standards of service.

Tinjauan Visi dan Misi oleh Dewan Komisaris dan Direksi

Dalam rangka memastikan arah strategis Perseroan tetap sejalan dengan perkembangan lingkungan bisnis, Dewan Komisaris dan Direksi secara berkala melakukan peninjauan terhadap Visi dan Misi Perseroan. Peninjauan ini menjadi bagian penting dari proses evaluasi strategis agar Visi dan Misi yang telah ditetapkan senantiasa relevan dan adaptif terhadap dinamika pasar yang terus berubah. Berdasarkan evaluasi yang dilakukan tahun 2025, hasilnya menunjukkan bahwa Visi dan Misi Perseroan masih mencerminkan aspirasi jangka panjang dan mendukung langkah-langkah bisnis yang dijalankan saat ini.

Company Vision and Mission Review by the Board of Commissioners and Board of Directors

In order to ensure that the Company's strategic direction remains aligned with developments in the business environment, the Board of Commissioners and Board of Directors periodically review the Company's Vision and Mission. This review forms an essential part of the strategic evaluation process to ensure that the established Vision and Mission remain relevant and adaptive to ever-changing market dynamics. Based on the evaluation conducted in 2025, the results indicate that the Company's Vision and Mission continue to reflect its long-term aspirations and support the business initiatives currently being implemented.

Nilai dan Budaya Perusahaan
Corporate Values and Culture

Nilai dan budaya perusahaan memainkan peran penting dalam membentuk perilaku organisasi serta menjadi panduan dalam pengambilan keputusan di setiap tingkatan. Bagi Perseroan, penerapan nilai dan budaya yang konsisten membantu menciptakan lingkungan kerja yang solid dan profesional, serta memperkuat hubungan dengan nasabah, mitra, dan pemangku kepentingan lainnya. Nilai dan budaya ini tidak hanya tercermin dalam cara Perseroan beroperasi, tetapi juga dalam bagaimana Perseroan merespons perubahan, tantangan, dan peluang di pasar.

In order to ensure that the Company's strategic direction remains aligned with developments in the business environment, the Board of Commissioners and Board of Directors periodically review the Company's Vision and Mission. This review forms an essential part of the strategic evaluation process to ensure that the established Vision and Mission remain relevant and adaptive to ever-changing market dynamics. Based on the evaluation conducted in 2025, the results indicate that the Company's Vision and Mission continue to reflect its long-term aspirations and support the business initiatives currently being implemented.



GRATEFULNESS	Selalu bersyukur Always be grateful
INTEGRITY	Menjunjung tinggi etika dan moral To uphold ethics and morals
PROGRESS	Terus maju dan berkembang To move forward and grow
PASSION	Keinginan kuat untuk bekerja dengan sepenuh hati Strong passion to work wholeheartedly

Kebijakan Mutu dan Keamanan Informasi Perseroan
The Company's Quality and Information Security Policy

Meningkatkan kualitas Produk-Layanan dan efektivitas Sistem Manajemen Mutu-Keamanan Informasi secara terus menerus sesuai dinamika pasar dan kepuasan Nasabah.	Mengembangkan sumber daya manusia secara berkelanjutan agar tetap kompeten secara teknis, profesional secara sikap, dan berintegritas secara moral.	Mengoptimalkan pengelolaan sarana dan prasarana guna mencapai produktivitas optimum.	Menjaga keseimbangan aspek fundamental, komersial, dan inovasi dalam pengelolaan risiko.	Memastikan operasional Perseroan sesuai dengan tata kelola perusahaan yang baik dan peraturan yang berlaku dengan dilandaskan pada prinsip-prinsip pengelolaan proses kerja sesuai Sistem Manajemen Mutu-Keamanan Informasi.
Improving the quality of Products-Services and the effectiveness of Quality-Information Security Management System continuously according to market dynamics and Customer satisfaction.	Developing human resources quality in a sustainable manner so that they have the quality of competency technically, professionally in attitude, and with moral integrity.	Optimizing the management of facilities and infrastructure efficiently and effectively in order to achieve optimum productivity.	Maintaining a balance of fundamental, commercial, and innovation aspects in risk management.	Ensuring that the Company's operations are in accordance with good corporate governance and applicable regulations based on the principles of managing work processes according to the Quality Management System-Information Security.

Bidang Usaha
Line of Business



Perseroan menjalankan kegiatan usaha di bidang asuransi berdasarkan ketentuan yang tercantum dalam Anggaran Dasar yang terakhir kali diubah dengan Akta Pernyataan Sebagian Keputusan Rapat Umum Pemegang Saham Luar Biasa PT Lippo General Insurance Tbk No. 91 tanggal 21 Agustus 2024, sebagaimana tertuang dalam akta yang disusun oleh Notaris Sriwi Bawana Nawaksari, S.H., M.Kn., di Kabupaten Tangerang. Dalam menjalankan kegiatan usaha tersebut, Perseroan fokus pada penyelenggaraan usaha asuransi non-jiwa, yang mencakup berbagai layanan perlindungan risiko sesuai dengan ruang lingkup kegiatan usahanya, meliputi:

The Company conducts its business activities in the insurance sector in accordance with the provisions outlined in its Articles of Association, as lastly amended by the Deed of Partial Statement of the Extraordinary General Meeting of Shareholders of PT Lippo General Insurance Tbk No. 91 dated August 21st, 2024, as stated in the deed drawn up by Notary Sriwi Bawana Nawaksari, S.H., M.Kn., in Tangerang Regency. In carrying out its business activities, the Company focuses on non-life insurance operations, which encompass a wide range of risk protection services in accordance with the scope of its business activities, including:

Asuransi Umum Konvensional
Conventional General Insurance

Mencakup usaha asuransi umum yang diselenggarakan secara konvensional, dengan kegiatan usaha, meliputi penyelenggaraan usaha jasa pertanggungan risiko yang memberikan penggantian kepada tertanggung atau pemegang polis karena kerugian, kerusakan, biaya yang timbul, kehilangan keuntungan, atau tanggung jawab hukum kepada pihak ketiga yang mungkin diderita tertanggung atau pemegang polis karena terjadinya suatu peristiwa yang tidak pasti.

Cover general insurance business carried out conventionally, with business activities including the organization of risk coverage services that provide compensation to the insured or policyholder due to loss, damage, costs incurred, loss or profit or legal liability to third parties that may be suferred by the insured or policyholder due to the occurrence of an uncertain event.

Produk dan Layanan
Products and Services

Sebagai perusahaan asuransi yang telah berkiprah panjang di industri asuransi nasional, LGI menawarkan berbagai produk dan layanan asuransi yang dirancang untuk memberikan perlindungan menyeluruh bagi individu, keluarga, maupun korporasi. Didukung oleh sistem digital yang terintegrasi, LGI juga menghadirkan kemudahan akses layanan melalui aplikasi eBenefit, baik untuk kebutuhan klaim maupun informasi polis secara *real-time*. Dengan fokus pada pelayanan prima, inovasi digital, dan manajemen risiko yang profesional, LGI terus berupaya menjadi mitra perlindungan yang andal di tengah dinamika kebutuhan asuransi masyarakat modern. Informasi lebih lengkap mengenai produk dan layanan Perseroan diuraikan sebagai berikut.

As an insurance company with a long-standing presence in Indonesia's national insurance industry, LGI offers a wide range of insurance products and services designed to provide comprehensive protection for individuals, families, and corporate clients. Supported by an integrated digital system, LGI also delivers convenient access to services through the eBenefit application, enabling customers to obtain real-time information on policies and claims. With a strong focus on service excellence, digital innovation, and professional risk management, LGI continues to position itself as a reliable protection partner amid the evolving insurance needs of modern society. Further information on the Company's products and services is listed below.

Asuransi Kesehatan / Health Insurance

- Medicare
- HealthPlus Family
- HealthPlus Micro
- HealthPlus Business
- Elite Health Plan
- Perlindungan Kesehatan Prima
- Asuransi Jalan Prima

Asuransi Non-Kesehatan / Non-Health Insurance

- Auto Protection
- Motor Protection
- Home Care
- Marine Cargo
- MyTravel Protection Domestic
- MyTravel Protection International
- Business Care
- Asuransi Rangka Pesawat / Aviation Hull Insurance
- Asuransi Aneka / Miscellaneous
- Asuransi Tanggung Gugat / Liability Insurance
- Asuransi Rekayasa / Engineering Insurance
- Asuransi *Property* / Property Insurance
- Asuransi Bencana Alam / Natural Disaster Insurance
- Asuransi Uang / Money Insurance

Layanan / Services

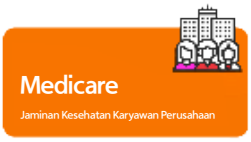
- Bengkel Rekanan / Partner Workshop
- e-Polis / e-Policy
- MyPro+
- Rumah Sakit dan Klinik Rekanan / Hospital and Clinic Provider
- LGI Agency Dashboard
- e-Benefit Health dan / and e-Benefit General (Pengajuan Klaim, Status Klaim, Manfaat, dan *Live Chat Livia/Omnichat* / Submission Claims, Claim Status, Benefits, and Live Chat Livia/Omnichat)

Produk

1. **Asuransi Kesehatan**
   Asuransi kesehatan dirancang untuk memberikan perlindungan terhadap berbagai risiko yang berkaitan dengan kesehatan, baik untuk perorangan maupun perusahaan (*employee benefits*). Melalui perlindungan ini, LGI membantu mengurangi beban finansial akibat biaya pengobatan, sekaligus mendukung kesejahteraan karyawan dan produktivitas nasabah secara keseluruhan. Produk-produk kesehatan Perseroan diuraikan sebagai berikut.

Products

1. **Health Insurance**
   Health insurance is designed to provide protection against various health-related risks, for both individuals and corporate clients (employee benefits). Through this protection, LGI helps mitigate the financial burden arising from medical expenses while supporting employee well-being and overall customer productivity. The Company's health insurance products are described as follows.



Medicare

Jaminan kesehatan yang diperuntukkan bagi perusahaan dalam rangka memberikan pelindungan bagi karyawan maupun tanggungannya. Program ini dapat memberikan rasa aman bagi karyawan dan keluarganya sehingga mampu meningkatkan nilai perusahaan bagi karyawan.

Health insurance that is designed specifically for companies to provide health protection to employees and their dependents. This program will ultimately create a sense of comfort and security for employees and their family members thus increasing the company's value in the eyes of its employees.



HealthPlus Family

HealthPlus Family adalah solusi perlindungan kesehatan bagi individu dan keluarga, dengan akses layanan di lebih dari 1.000 rumah sakit dan klinik di seluruh Indonesia. Dengan sistem *cashless* yang dapat diproses secara non-tunai melalui jaringan *provider* HealthPlus Family.

Untuk memberikan kenyamanan lebih, LGI menghadirkan eBenefit Health, aplikasi berbasis iOS dan Android yang memudahkan nasabah dalam membuat janji temu dengan dokter, mencari rumah sakit atau klinik terdekat, serta mengajukan klaim *reimbursement* secara *online*. Layanan ini didukung oleh *chat online* dan *contact center* 24 jam, memastikan nasabah selalu mendapatkan dukungan medis kapan pun diperlukan.

HealthPlus Family is a health protection solution for individuals and families, with access to services in more than 1,000 hospitals and clinics throughout Indonesia and a cashless system that can be processed through HealthPlus Family provider network.

To provide more convenience, LGI presents eBenefit Health, an iOS and Android-based application designed to facilitate customers in making appointments with doctors, finding the nearest hospital or clinic, and making online reimbursement claims. The service is supported by an online chat and a 24-hour contact centre to ensure that customers have access to medical support whenever required.



HealthPlus Micro

Bagi perusahaan dengan skala kecil hingga menengah, HealthPlus Micro menghadirkan solusi perlindungan kesehatan bagi karyawan dengan akses ke lebih dari 1.000 rumah sakit dan klinik di seluruh Indonesia. Produk ini menawarkan rawat inap dan rawat jalan secara *cashless*, termasuk manfaat perawatan cuci darah, kemoterapi, serta terdapat perawatan gigi dasar di dalam manfaat rawat jalannya.

Sebagai nilai tambah bagi *client*, Perseroan menghadirkan fitur *profit sharing* bagi *client* yang memperpanjang polis pada periode berikutnya, selama memenuhi ketentuan yang berlaku. Dengan *contact center* 24 jam, layanan diberikan secara optimal sehingga memberikan rasa aman bagi *client* maupun karyawannya.

For small to medium-sized companies, HealthPlus Micro provides health protection solutions for employees offering access to more than 1,000 hospitals and clinics throughout Indonesia. This product offers a cashless inpatient and outpatient service, covering dialysis, chemotherapy, and basic dental care.

As an added value for clients, the Company offers a profit-sharing feature for clients who extend their policies in the following period, as long as they meet the applicable requirements. Optimal services are provided through a 24-hour contact centre, providing a sense of security for clients and employees.



HealthPlus Business

Bagi perusahaan dengan skala kecil hingga menengah yang membutuhkan solusi perlindungan kesehatan secara komprehensif mencakup manfaat rawat inap, rawat jalan, dan perawatan gigi, dengan sistem *cashless* di lebih dari 1.000 rumah sakit dan klinik di Indonesia. Produk ini juga memberikan solusi perlindungan kesehatan dengan cakupan perlindungan global melalui fasilitas *reimbursement* untuk perawatan di luar negeri dan di luar jaringan *provider* HealthPlus Business. Produk ini juga menawarkan fitur *profit sharing* bagi perusahaan yang memperpanjang perlindungan asuransi ke periode berikutnya, menjadikannya solusi yang tidak hanya melindungi kesehatan karyawan, tetapi juga memberikan manfaat finansial bagi bisnis *client*.

This product is for small to medium-sized companies that need comprehensive health protection solutions including inpatient, outpatient, and dental care benefits, with a cashless system in more than 1,000 hospitals and clinics in Indonesia. It also provides a global healthcare solution through reimbursement for overseas treatment and treatment outside HealthPlus Business provider network. This product also offers a profit-sharing feature for companies that extend insurance coverage to the next period, making it a solution that not only protects employee health, but also provides financial benefits for the client's business.

Elite Health Plan

LGI menghadirkan Elite Health Plan, sebuah produk Private Medical Insurance berkualitas tinggi yang memberikan perlindungan internasional bagi warga negara maupun ekspatriat yang tinggal di Indonesia. Produk ini dirancang untuk memberikan ketenangan pikiran bagi nasabah dengan akses layanan medis terbaik di seluruh dunia. Selain itu, fitur perencanaan kesehatan yang andal memastikan setiap nasabah mendapatkan perlindungan yang komprehensif, di mana pun mereka berada.

LGI presents Elite Health Plan, a high-quality Private Medical Insurance product providing international coverage for citizens and expatriates living in Indonesia. This product is designed to give customers peace of mind with access to the best medical services worldwide. On top of that, its reliable health planning feature ensures that every customer receives comprehensive coverage, wherever they are.



Perlindungan Kesehatan Prima

Perlindungan Kesehatan Prima memberikan jaminan kesehatan bagi individu dan keluarga dengan manfaat rawat inap dan rawat jalan menggunakan skema *inner limit*. Sebagai tambahan, nasabah dapat memanfaatkan Saldo Prima, yang dapat digunakan untuk membeli obat-obatan dan/atau vitamin tanpa resep dari dokter, masker, hingga *hand sanitizer*. Dengan sistem *cashless* yang berlaku di lebih dari 1.000 rumah sakit dan klinik, serta dukungan contact center 24 jam, LGI menghadirkan perlindungan kesehatan yang mudah, cepat, dan terpercaya.

Perlindungan Kesehatan Prima provides health insurance for individuals and families with inpatient and outpatient benefits using an inner limit scheme. In addition, customers can take advantage of Saldo Prima, which can be used to purchase non-prescription medicines and/or vitamins, masks, up to hand sanitizers. With a cashless system that is available in more than 1,000 hospitals and clinics, as well as the support of a 24-hour contact center, LGI provides health protection that is effortless, fast, and reliable.

Asuransi Jalan Prima

Bagi yang mencari perlindungan kesehatan yang berfokus pada rawat jalan, Asuransi Jalan Prima adalah solusi terbaik. Produk ini memberikan manfaat rawat jalan di klinik-klinik rekanan yang tersebar di seluruh Indonesia, tanpa perlu membeli manfaat rawat inap. Proses klaim dilakukan dengan sistem *cashless*, sementara laporan perhitungan klaim dikirimkan langsung melalui *email*. Produk ini dapat digunakan di *provider* eksklusif yang menjadi rekanan Asuransi Jalan Prima sehingga memberikan akses layanan kesehatan yang cepat dan mudah bagi setiap nasabah.

For those who are looking for health protection that focuses on outpatient care, Asuransi Jalan Prima is the best solution. This product provides outpatient benefits at partner clinics throughout Indonesia, without the need to purchase inpatient benefits. The claim process is carried out with a cashless system, while the claim calculation report is sent directly via email. This product is available at exclusive providers that are partners of Asuransi Jalan Prima, providing quick and convenient access to healthcare services for every customer.

2. Asuransi Non-Kesehatan

Asuransi non-kesehatan dirancang untuk memberikan perlindungan terhadap berbagai risiko yang berkaitan dengan kepemilikan pribadi nasabah, seperti kendaraan bermotor, barang elektronik, properti, kargo/logistik, dan lainnya. Melalui perlindungan ini, LGI membantu mengurangi potensi kerugian finansial akibat kerusakan, kehilangan, atau risiko lainnya, sekaligus memberikan rasa aman dan ketenangan dalam menjalani aktivitas sehari-hari maupun operasional bisnis. Informasi mengenai produk asuransi non-kesehatan Perseroan diuraikan sebagai berikut.

2. Non-Health Insurance

Non-health insurance is designed to provide protection against a wide range of risks related to customers' personal and business assets, such as motor vehicles, electronic equipment, property, cargo/logistics, and others. Through this protection, LGI helps reduce potential financial losses resulting from damage, loss, or other risks, while providing a sense of security and peace of mind in carrying out daily activities and business operations. Information on the Company's non-health insurance products is described as follows.



Auto Protection

Jaminan pelindungan terhadap kendaraan bermotor roda 4 atau lebih dengan bentuk jaminan dasar yang diberikan, meliputi *total loss only* atau *comprehensive*. Auto Protection menjamin keaslian suku cadang dan garansi kualitas perbaikan melalui bengkel rekanan yang tersebar di berbagai daerah.

Protection insurance for 4 wheel or more motor vehicles with basic insurance coverages, including total loss only or comprehensive. Auto Protection guarantees the authenticity of spare parts and the quality of repairs through partner workshops located across various regions.



Motor Protection

Jaminan pelindungan terhadap kendaraan bermotor roda 2 dengan memberikan pelindungan atas risiko kehilangan, kerusakan total, maupun kecelakaan pada saat berkendara. Produk ini memberikan jaminan dasar *total loss only* hingga perluasan jaminan atas risiko risiko kerusuhan, pemogokan, huru-hara, terorisme, sabotase, hingga bencana alam terhadap kendaraan bermotor yang dipertanggungkan.

Insurance protection for 2-wheel motor vehicles by providing protection against the risk of loss, total damage, or accidents while driving. This product provides basic total loss only insurance to extended coverage for the risks of riots, strikes, civil commotions, terrorism, sabotage, and natural disasters for the insured motor vehicle.



Home Care

Jaminan pelindungan terhadap rumah tinggal yang tersedia dalam 3 paket pilihan sesuai dengan kebutuhan. Manfaat yang diberikan dari produk ini berupa pelindungan menyeluruh untuk rumah tinggal, apartemen beserta dengan isinya dari risiko kebakaran, ledakan, petir, kejatuhan pesawat terbang, asap, kerusuhan, pemogokan, huru-hara, topan, badai, kerusakan karena air, tanah longsor, pembongkaran, dan *accidental damage*, termasuk pelindungan asuransi bagi penghuni dan penggantian biaya pengobatan karena sebab yang dijamin.

Homeowners insurance protection available in 3 package options that can be adjusted to the customers' needs. Benefit provided by this product is in form of comprehensive protection for homes, fully furnished apartments from the risk of fire, explosion, lightning, damage caused by aircrafts, smoke, riots, strikes, civil commotions, typhoons, hurricanes, water damages, landslides, demolition, and accidental damages, including insurance protection for residents and reimbursement of medical expenses for residents due to covered perils.



Marine Cargo

Jaminan pelindungan terhadap kerugian dan kerusakan barang yang mungkin terjadi selama proses distribusi, baik melalui laut, darat, atau udara. Produk ini memberikan pelindungan atas risiko *peril of the sea*, yaitu risiko-risiko yang berkaitan dengan kondisi alam, seperti cuaca buruk, badai, dan lain-lain; risiko *peril on the sea*, yaitu risiko-risiko yang berkaitan dengan kejadian yang berpotensi terjadi saat perjalanan laut, seperti alat angkut kandas, karam, tenggelam, tabrakan, dan lain-lain; serta risiko *extraneous risk*, yaitu risiko-risiko yang tidak termasuk dalam kedua kategori sebelumnya, seperti pencurian, pembongkaran, dan lain-lain.

Insurance protection against loss or damage to goods that may occur during the shipment process by sea, land, and air. This product provides protection against peril of the sea risks, that is risks related to natural conditions, such as bad weather, storms, and others; peril on the sea risks, that is risks related to events that potentially to occur during sea travels, such as conveyances running aground, sinking ship, collisions, and others; and extraneous risks, that is risks that are not, included in the previous two categories, such as theft, demolition, and others.



MyTravel Protection Domestic

Jaminan pelindungan yang diperuntukkan bagi individu dan keluarga yang sedang dalam perjalanan domestik. Produk ini memberikan pelindungan bagi nasabah selama 24 jam dari risiko kecelakaan dan ketidaknyamanan perjalanan di wilayah Indonesia, seperti kehilangan bagasi, penundaan jadwal penerbangan, dan lainnya.

Insurance protection designed for individuals and their family members on domestic travel. This product provides 24-hours protection to the customer against risks of accidents and inconveniences of traveling in Indonesia, such as lost luggage, flight delays, and others.



MyTravel Protection International

Jaminan pelindungan yang diperuntukkan bagi individu dan keluarga yang sedang dalam perjalanan internasional. Produk ini memberikan jaminan biaya pengobatan tanpa pembayaran tunai (*cashless*). Produk ini memberikan pelindungan bagi nasabah dari risiko kecelakaan dan ketidaknyamanan untuk perjalanan di luar negeri, seperti kehilangan bagasi, penundaan jadwal penerbangan, dan lainnya.

Insurance protection designed for individuals and their family members on international travel. This product guarantees cashless medical expenses. This product provides protection for customers from the risk of accidents and inconveniences for traveling abroad, such as lost baggage, flight delays, and others.



Business Care

Jaminan pelindungan terhadap seluruh jenis usaha yang tersedia dalam 3 paket pilihan, dapat melindungi kegiatan usaha nasabah tetap stabil dan terhindar dari hal-hal yang tidak terduga atau di luar dugaan. Jaminan yang diberikan mulai dari kebakaran, ledakan petir, kejatuhan pesawat terbang, asap, kerusuhan, pemogokan, huru-hara, kehilangan uang di kasir, barang-barang pribadi milik karyawan, hingga kehilangan penghasilan sementara saat terjadinya kerugian. Produk ini juga menyediakan perluasan jaminan yang memberikan pelindungan usaha dari bencana alam.

Insurance protection for all business types, which is available in 3 package options, able to protect customers' business activities to remain stable and avoid unexpected events. The coverage includes protection against fire, lightning strikes, aircraft impact, smoke, riots, strikes, civil commotion, loss of cash at the cashier, employees' personal belongings, up to temporary loss of income during periods of loss. This product also provides extended coverage that provide business protection from natural disasters.

Asuransi Rangka Pesawat
Aviation Hull Insurance

Jaminan pelindungan terhadap kerusakan fisik atau kerugian atas rangka pesawat serta suku cadang dan perlengkapan lainnya, pesawat pihak ketiga, barang yang diangkut, penumpang, serta cedera badan pihak ketiga.

Guarantee of protection against physical damage or loss of the aircraft frame and other spare parts and equipment, third party aircraft, transported goods, passengers, and third party bodily injury.



Asuransi Aneka
Miscellaneous

Produk asuransi yang memberikan beragam manfaat, meliputi:
a. Asuransi konstruksi/pemasangan (*contractor/erection all risk*);
b. Asuransi kerusakan mesin (*machinery breakdown*);
c. Asuransi kebongkaran;
d. Asuransi tanggung gugat hukum (*liability insurance*);
e. Asuransi uang (*cash in save, cash in transit, cash in cashier*);
f. Asuransi alat berat (*contractor's plant and machinery/heavy equipment*);
g. Asuransi hole in one (golf); dan
h. Asuransi pembangunan kapal (*ship builder risk*).

Insurance product that provides benefits for various needs, including the following:
a. Contractor/erection all risk insurance;
b. Engine damage insurance (machinery breakdown);
c. Demolition insurance;
d. Legal liability insurance (liability insurance);
e. Money insurance (cash in save, cash in transit, and cash in cashier);
f. Heavy equipment insurance (contractor's plant and machinery/heavy equipment);
g. Hole-in-one (golf) insurance; and
h. Shipbuilder's risk insurance.

Layanan
Services

Bengkel Rekanan
Partner Workshop

Layanan asuransi kendaraan bermotor dengan kemudahan akses, pelayanan, dan fasilitas terbaik.

Motor vehicle insurance services with easy access, best services, and facilities.

e-Polis
e-Policy

Layanan asuransi berupa penyediaan polis digital, yaitu fasilitas bagi nasabah dapat mengakses polis, memantau status klaim, dan mengajukan perpanjangan polis secara digital.

Insurance services in the form of providing digital policies, i.e. facilities for customers to digitally access policies, monitor claim status, and apply for a policy extension.

Provider
Provider

Layanan asuransi kesehatan yang dapat dilakukan pada rumah sakit, klinik, optik, rumah bersalin, dan laboratorium rekanan.

Health insurance services that are available at partner hospitals, clinics, opticians, maternity homes, and laboratories.

eBenefit Health App

Aplikasi ini digunakan bagi nasabah asuransi kesehatan untuk memudahkan dalam melihat status kepesertaan, *e-card*, total klaim yang dibayarkan, status proses pengajuan klaim, buku panduan, daftar rumah sakit dan klinik rekanan, prosedur pengajuan klaim, membuat janji bertemu dengan dokter (*doctor appointment*), layanan *online doctor* (LGI *Telemed* dan *Good Doctor*), serta LGI *Fit*. Untuk memudahkan layanan komunikasi dengan pemegang polis, selain tersambung dengan layanan *contact center*, aplikasi ini juga telah dilengkapi dengan layanan *chatting* secara robotik dan berbasiskan pada *machine learning* dengan nama "Livia" *chatbot*. Layanan aplikasi ini bisa diakses melalui aplikasi berbasiskan iOS maupun Android.

This application is used for health insurance customers for easy viewing of membership status, e-card, total claims paid, claim submission process status, guidebook, list of partner hospitals and clinics, claim submission procedures, making doctor appointments, online services doctor (LGI Telemed and Good Doctor), and LGI Fit. To facilitate communication services with policy holders, apart from being connected to contact center services, this application is also equipped with a robotic chat service based on machine learning with the name "Livia" chatbot. This application service can be accessed via iOS and Android based applications.

eBenefit General App

Aplikasi ini digunakan bagi nasabah asuransi umum untuk memudahkan dalam hal administrasi polis produk asuransi umum (*general*) yang dimiliki, status pengajuan klaim, total klaim yang dibayarkan, daftar bengkel rekanan, dan prosedur dalam pengajuan klaim. Seperti halnya di eBenefit Health, aplikasi ini memudahkan layanan komunikasi dengan pemegang polis, selain tersambung dengan layanan *contact center*, aplikasi ini juga sedang dikembangkan untuk dapat berkomunikasi dengan layanan *chatting* secara robotik dan berbasiskan pada *machine learning*. Layanan aplikasi ini bisa diakses melalui aplikasi berbasiskan iOS dan Android.

This application is used for general insurance customers to facilitate the administration of their general insurance product policies, claim submission status, total claims paid, list of partner workshops, and claim submission procedures. As with eBenefit Health, this application makes communication services with policy holders easier, apart from connecting with contact centre services, this application is also being developed to be able to communicate with chat services robotically and based on machine learning. This application service can be accessed via iOS and Android based applications.

MyPro+

Layanan aplikasi dan situs web yang memberikan kemudahan bagi nasabah untuk memilih pelindungan asuransi yang menyeluruh sesuai dengan kebutuhan.

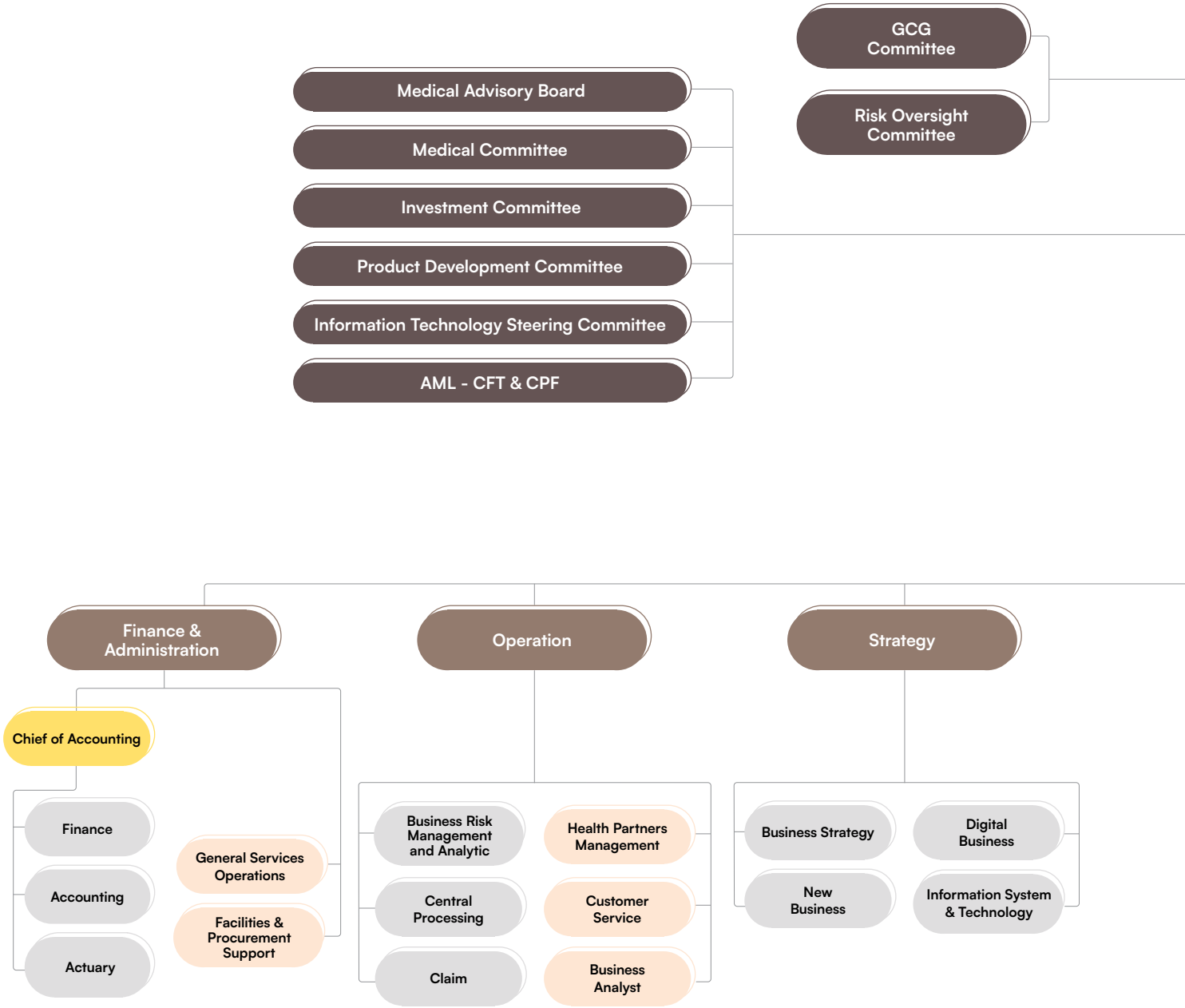
Application and website services that provide convenience for customers to choose comprehensive insurance coverage according to their needs.

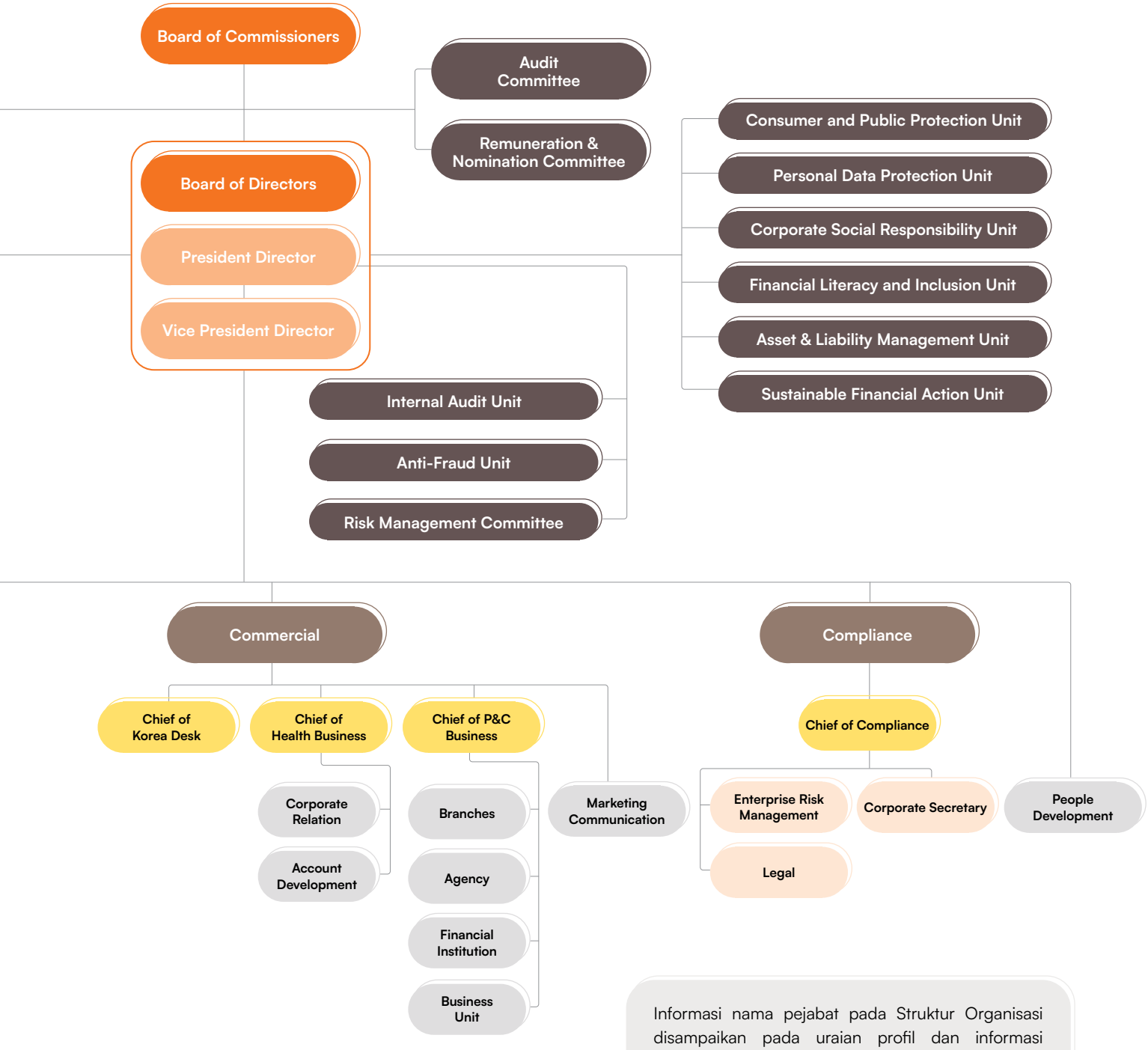
LGI Agency Dashboard

Layanan aplikasi yang didesain secara eksklusif untuk agen Perseroan yang dibuat dengan tujuan memberikan kemudahan bagi agen dalam berinteraksi dengan Perseroan. Melalui LGI Agency Dashboard, agen dapat memeriksa data produksi mereka secara *real-time*, melakukan pembayaran premi, melakukan proses *renewal*, membeli produk, mengunduh *softcopy* dokumen polis, dan lainnya.

An application designed exclusively for the Company's agents, created with the purpose of providing convenience for agents in interacting with the Company. Through LGI Agency Dashboard, agents can check their production data in real-time, make premium payments, conduct renewal processes, purchase products, download softcopy of policy documents, and others.

Struktur Organisasi
Organizational Structure





Informasi nama pejabat pada Struktur Organisasi disampaikan pada uraian profil dan informasi Personel Kunci berikut.

Officer names information in the Organizational Structure is presented in the description of Key Personnel profile and information as follows.

Profil Dewan Komisaris
Profile of the Board of Commissioners



Park Young Mock[1)]

Presiden Komisaris
President Commissioner

Warga Negara Korea Selatan, 56 tahun, berdomisili di Korea Selatan. Diangkat sebagai Presiden Komisaris berdasarkan Keputusan RUPS Luar Biasa pada tanggal 12 Desember 2025 sebagaimana dinyatakan dalam Akta No. 36 tertanggal 15 Desember 2025 dan efektif menjabat setelah Lulus Penilaian Kemampuan dan Kepatutan oleh Otoritas Jasa Keuangan. Beliau lulus dari Pusan National University, Korea Selatan dengan gelar *Bachelor of Law* pada tahun 1995.

South Korean citizen, 56 years old, domiciled in South Korea. He was appointed as President Commissioner pursuant to the resolution of the Extraordinary GMS dated December 12th, 2025, as stated in the Deed No. 36 dated December 15th, 2025, and has been effectively serving after passing the Fit and Proper Test conducted by Financial Services Authority. He graduated from Pusan National University, South Korea, with a Bachelor of Laws degree in 1995.

Beliau mengikuti *The KAIST AI Insight Leader* Program dari KAIST, Korea Selatan pada tahun 2024 dan pelatihan *Risk Management* yang diselenggarakan oleh LSP AAUI pada tahun 2025. Beliau memiliki sertifikasi di bidang Manajemen Risiko dengan gelar *Risk Management Governance Certification* (RMGC) di tahun 2025.

Beliau memperoleh sejumlah penghargaan, antara lain *Certified Claims Adjuster* pada tahun 2002 dari *Financial Supervisory Service* Korea dan *Award Certificate* pada tahun 2021 dari Korea Insurance Development Institute atas kontribusinya memajukan industri asuransi di Korea Selatan.

Beliau memulai karier di Hanwha General Insurance Co. Ltd. sejak tahun 1994 dengan berbagai pos isi dimulai sebagai *Staff Personal Lines* Busan *Branch* (1994 - 1998), *Sales Manager Personal Lines* Busan *Branch* (1999 - 2004), *Staff Commercial Lines Claims* Part (2005 - 2013), *Part Leader Commercial Lines Claims* (2013-2019), dan *Part Leader Commercial Lines Product & Planning* (2020 - 2021). Saat ini beliau memiliki rangkap jabatan sebagai *Team Leader Commercial Lines Team (U/W, Claims, Product Development)* sejak tahun 2021.

He participated in The KAIST AI Insight Leader Program at KAIST, South Korea, in 2024 and attended a Risk Management training program organized by Indonesian General Insurance Association (AAUI) through its Professional Certification Institute (LSP) in 2025. He also holds a certification in Risk Management under the Risk Management Governance Certification (RMGC) obtained in 2025.

He has received several awards, including a Certified Claims Adjuster in 2002 from the Financial Supervisory Service of Korea and an Award Certificate in 2021 from the Korea Insurance Development Institute for his contribution to advancing the insurance industry in South Korea.

He began his career at Hanwha General Insurance Co., Ltd. in 1994 and has held various positions, starting as Staff of Personal Lines at the Busan Branch (1994 - 1998), Sales Manager of Personal Lines at the Busan Branch (1999 - 2004), Staff of Commercial Lines Claims Part (2005-2013), Part Leader of Commercial Lines Claims (2013 - 2019), and Part Leader of Commercial Lines Product & Planning (2020 - 2021). Currently, he also serves as Team Leader of Commercial Lines Team (Underwriting, Claims, and Product Development), a position he has held since 2021.

[1)] Efektif menjabat sebagai Presiden Komisaris sejak tanggal 15 Desember 2025. / Effectively serving as President Commissioner since December 15th, 2025.



Roberto Fernandez Feliciano[2)]

Komisaris
Commissioner

Warga Negara Republik Filipina, 71 tahun, berdomisili di Jakarta Diangkat sebagai Komisaris berdasarkan Keputusan RUPS Tahunan pada tanggal 29 April 2025 sebagaimana dinyatakan dalam Akta No. 1 tertanggal 1 September 2025 dan efektif menjabat setelah Lulus Penilaian Kemampuan dan Kepatutan oleh Otoritas Jasa Keuangan. Lulusan *Bachelor of Science in Business Administration* dari Ateneo De Manila University, Filipina (1976). Meraih gelar *Master of Business Administration (International Marketing, Finance)* dari Babson College, Massachusetts, Amerika Serikat (1980).

The Philippines citizen, 71 years old, domiciled in Jakarta He was appointed as Commissioner based on the Annual GMS Resolution dated April 29th, 2025, as stated in the Deed No. 1 dated September 1st, 2025, and has been effectively serving after passing the Fit and Proper Test conducted by Financial Services Authority. He holds a Bachelor of Science in Business Administration from Ateneo de Manila University, Philippines (1976). He earned a Master of Business Administration in International Marketing and Finance from Babson College, Massachusetts, USA (1980).

Beliau memulai karier di OESCO International, Manila (1976), kemudian melanjutkan sebagai *Project Assistant* di M. Krugger Ltd., Denmark (1977 - 1978). Bergabung di Manufacturers Hanover Trust Bank di New York USA, menduduki berbagai posisi di Divisi Internasional, termasuk *Vice President Country Desk Officer* untuk Asia Tenggara dan Australia, *Head of Multinational Division* di Singapura, serta *Country Head and Representative* di Bangkok, Thailand (1980 - 1991).

Sejak 1991, beliau bergabung dengan Lippo Group sebagai *Associate Director* di PT Lippo Securities Tbk dan kemudian menduduki berbagai posisi senior, antara lain Komisaris PT Lippo General Insurance Tbk, Direktur di PT Lippo Pacific Finance, PT Link Net Tbk, PT Lippo Karawaci Tbk, dan PT Multipolar Corporation Tbk. Saat ini, beliau menjabat sebagai *Advisor* PT Lippo Karawaci Tbk dan anggota Komite Audit PT Star Pacific Tbk.

He began his career at OESCO International, Manila (1976), and subsequently served as a Project Assistant at M. Krugger Ltd., Denmark (1977 - 1978). He later joined Manufacturers Hanover Trust Bank in New York, USA, where he held various positions in the International Division, including Vice President and Country Desk Officer for Southeast Asia and Australia, Head of the Multinational Division in Singapore, and Country Head and Representative in Bangkok, Thailand (1980 - 1991).

Since 1991, he has been affiliated with the Lippo Group, initially serving as Associate Director at PT Lippo Securities Tbk and subsequently holding various senior positions, including Commissioner of PT Lippo General Insurance Tbk, Director of PT Lippo Pacific Finance, PT Link Net Tbk, PT Lippo Karawaci Tbk, and PT Multipolar Corporation Tbk. He currently serves as an Advisor to PT Lippo Karawaci Tbk and a member of the Audit Committee of PT Star Pacific Tbk.

2) Efektif menjabat sebagai Komisaris Perseroan sejak tanggal 1 September 2025. / Effectively serving as the Company's Commissioner since September 1st, 2025.



Hyacintus Henri Djantoko

Komisaris Independen
Independent Commissioner

Warga Negara Indonesia, 71 tahun, berdomisili di Tangerang. Diangkat pertama kali sebagai Komisaris Independen berdasarkan Keputusan RUPS Tahunan yang dilaksanakan pada tanggal 28 Juni 2023 sebagaimana dinyatakan dalam Akta No. 20 tanggal 4 April 2024 dan efektif menjabat setelah Lulus Penilaian Kemampuan dan Kepatutan oleh Otoritas Jasa Keuangan. Beliau lulusan Sekolah Tinggi Perkebunan (*Agriculture University*) di Yogyakarta. Beliau telah mengikuti Program Sertifikasi Ahli Pialang Asuransi dan Reasuransi Indonesia (APAI) dan Sertifikasi Ahli Pialang Asuransi dan Reasuransi Indonesia (APARI) di tahun 2018 dan beliau memiliki sertifikasi sebagai *Qualified Risk Governance Professional* (QRGP).

Indonesian Citizen, 71 years old, domiciled in Tangerang. Appointed for the first time as Independent Commissioner based on the Annual GMS Resolution dated June 28th, 2023, as stated in the Deed No. 20 dated April 4th, 2024, and has been effectively serving after passing the Fit and Proper Test conducted by Financial Services Authority. He is a graduate of Agricultural University in Yogyakarta. He has taken part in the Indonesian Insurance and Reinsurance Broker Expert Certification Program (APAI) and Indonesian Insurance and Reinsurance Broker Expert Certification (APARI) in 2018 and he is certified as a Qualified Risk Governance Professional (QRGP).

Memulai karier di PT Asuransi Lippo Life dengan berbagai posisi, seperti *Assistant Sales and Marketing* (1984 - 1988), *Head of Group Insurance Product* (1989 - 1993), *Associate Director Head of DPLK and Corporate Product* (1994 - 2005). Selain itu, beliau juga pernah menjabat sebagai Ketua Umum Asosiasi Dana Pensiun Lembaga Keuangan (2002 - 2006). Kemudian, beliau menjabat sebagai *Senior Associate Director Bank & Corporate Client* PT Asuransi Jiwa AIG Life (2006 - 2009), Direktur *Employee Benefits* PT Aon Indonesia (2009 - 2022), dan Presiden Komisaris PT Aon Reinsurance Broker Indonesia (2016 - 2023).

Started his career at PT Asuransi Lippo Life with various positions, such as Assistant Sales and Marketing (1984 - 1988), Head of Group Insurance Product (1989 - 1993), Associate Director Head of DPLK and Corporate Product (1994 - 2005). Furthermore, he also served as General Chair of the Association of Financial Institution Pension Funds (2002 - 2006). Then, he served as Senior Associate Director of Bank & Corporate Client of PT Asuransi Jiwa AIG Life (2006 - 2009), Director of Employee Benefits of PT Aon Indonesia (2009 - 2022), and President Commissioner of PT Aon Reinsurance Broker Indonesia (2016 - 2023).

Beliau aktif mengikuti berbagai seminar dan pelatihan baik di Indonesia maupun luar negeri, serta sebagai pembicara dalam seminar-seminar yang berkaitan dengan asuransi kesehatan dan program pensiun. Beliau juga berpengalaman dalam bidang asuransi jiwa khususnya program *employee benefit*, asuransi jiwa kredit, dan program dana pensiun.

He actively participates in various seminars and trainings both in Indonesia and abroad, as well as a speaker in seminars related to health insurance and pension programs. He is also experienced in the field of life insurance, especially employee benefit programs, credit life insurance, and pension fund programs.

Selain menjabat sebagai Komisaris Independen Perseroan, saat ini beliau juga menjabat sebagai Komisaris Utama di PT Orion Penjaminan Indonesia dan Ketua Komite Audit Perseroan.

Apart from serving as Independent Commissioner of the Company, he currently also serves as President Commissioner of PT Orion Penjaminan Indonesia and Chairman of the Company's Audit Committee.



Sapto Wahyu Indratno[3)]

Komisaris Independen
Independent Commissioner

Warga Negara Indonesia, 50 tahun, berdomisili di Bandung. Diangkat pertama kali sebagai Komisaris Independen berdasarkan Keputusan RUPS Luar Biasa pada tanggal 12 Desember 2025 sebagaimana dinyatakan dalam Akta No. 36 tertanggal 15 Desember 2025 dan efektif menjabat setelah Lulus Penilaian Kemampuan dan Kepatutan oleh Otoritas Jasa Keuangan.

Indonesian citizen, 50 years old, domiciled in Bandung. He was initially appointed as Independent Commissioner pursuant to the Resolution of the Extraordinary GMS held on December 12th, 2025, as stated in the Deed No. 36 dated December 15th, 2025 and has been effectively serving after passing the Fit and Proper Test conducted by Financial Services Authority.

Beliau merupakan lulusan dari Institut Teknologi Bandung dengan gelar Sarjana Sains pada tahun 1998, University of Twente, Belanda dengan gelar *Master of Science in Engineering Mathematics* pada tahun 2001, dan Kansas State University, Amerika Serikat dengan gelar Ph.D di bidang Matematika pada tahun 2011. Beliau memiliki sertifikasi *Risk Management* dari AAMAI dengan gelar AMRP. Di tahun 2022, beliau menerima penghargaan Satyalancana Karya Satya 20 tahun yang diberikan oleh Presiden Republik Indonesia.

Sebelum menjabat sebagai Komisaris Independen Perseroan, beliau memiliki pengalaman lebih dari 23 tahun di dunia pendidikan. Beliau memulai karier sejak tahun 2002 sebagai Dosen di Institut Teknologi Bandung. Kemudian beliau juga menjabat di beberapa posisi strategis di Institut Teknologi Bandung antara lain sebagai Ketua Program Studi Magister Pengajaran Matematika (2016 - 2017), Ketua Program Studi Magister Aktuaria (2018 - 2020), Ketua Kelompok Statistika (2018 - 2023), Kepala Bidang Akademik dan Kemahasiswaan (2022 - 2024), dan Wakil Penasihat Berjangka (WPA) Badan Pengawas Perdagangan Berjangka Komoditi di bawah Kementerian Perdagangan. Saat ini beliau memiliki rangkap jabatan sebagai Kepala Divisi Analitika Data dan Pelaporan Badan Perencanaan Strategis dan Manajemen Risiko di Institut Teknologi Bandung sejak 2025.

He graduated from Institut Teknologi Bandung with a Bachelor of Science degree in 1998, from University of Twente, the Netherlands, with a Master of Science in Engineering Mathematics in 2001, and from Kansas State University, United States, with a Ph.D. in Mathematics in 2011. He holds a Risk Management certification from AAMAI with certified AMRP. In 2022, he received the Satyalancana Karya Satya 20 Years award from the President of the Republic of Indonesia.

Prior to serving as the Company's Independent Commissioner, he accumulated more than 23 years of experience in the education sector. He began his career in 2002 as a lecturer at Institut Teknologi Bandung. He later held several strategic positions at the institution, including Head of the Master's Program in Mathematics Education (2016 - 2017), Head of the Master's Program in Actuarial Science (2018 - 2020), Head of the Statistics Research Group (2018 - 2023), Head of Academic and Student Affairs (2022 - 2024), and Associate Futures Advisor at the Commodity Futures Trading Regulatory Agency under the Ministry of Trade. Currently, he also serves as Head of the Data Analytics and Reporting Division at the Strategic Planning and Risk Management Agency of Institut Teknologi Bandung since 2025.

3) Efektif menjabat sebagai Komisaris Independen sejak tanggal 15 Desember 2025. / Effectively serving as Independent Commissioner since December 15th, 2025.



Kim Dong Wook[4)]

Presiden Komisaris
President Commissioner

Warga Negara Korea Selatan, 58 tahun, berdomisili di Korea Selatan. Diangkat sebagai Presiden Komisaris berdasarkan Keputusan RUPS Tahunan pada tanggal 28 Juni 2023 sebagaimana dinyatakan dalam Akta No. 4 tanggal 10 Juli 2023 dan efektif menjabat setelah Lulus Penilaian Kemampuan dan Kepatutan oleh Otoritas Jasa Keuangan, sebagaimana ditegaskan dalam Akta No. 9 tanggal 26 Februari 2024. Beliau merupakan lulusan dari Hankuk University of Foreign Studies jurusan Jurnalisme dan Penyiaran pada tahun 1993, kemudian lulus pendidikan Magister jurusan *Commerce* di Waseda University pada tahun 1996. Beliau memiliki sertifikasi sebagai *Qualified Risk Governance Professional* (QRGP).

South Korean citizen, 58 years old, domiciled in South Korea. Appointed as President Commissioner based on the Annual GMS Resolution dated June 28th, 2023, as stated in Deed No. 4 dated July 10th, 2023, and effectively serving after passing the Fit and Proper Test by Financial Services Authority, as stipulated in Deed No. 9 dated February 26th, 2024. He graduated from Hankuk University of Foreign Studies majoring in Journalism and Broadcasting in 1993, then graduated with a Master's degree in Commerce from Waseda University in 1996. He has certification as a Qualified Risk Governance Professional (QRGP).

Bergabung di Hanwha Group sejak tahun 1996, memulai karier sebagai *Staff to Head of Global Business, E-Business Strategy & Planning Team and Derivative Team* di Hanwha Investment & Securities Co., Ltd., kemudian menjabat sebagai *Director of Innovation Division* (2016 - 2020). Saat ini, beliau menjabat sebagai *Executive Vice President* di Hanwha Life Insurance Co. Ltd. (sejak Januari 2020) dan Komisaris Utama PT Hanwha Life Insurance Indonesia (sejak Maret 2023).

He joined Hanwha Group in 1996, starting his career as Staff to Head of Global Business, E-Business Strategy & Planning Team and Derivative Team at Hanwha Investment & Securities Co., Ltd., then served as Director of Innovation Division (2016 - 2020). Currently, he serves as Executive Vice President at Hanwha Life Insurance Co. Ltd. (since January 2020) and President Commissioner of PT Hanwha Life Insurance Indonesia (since March 2023).

[4)] Efektif tidak lagi menjabat sebagai Presiden Komisaris sejak tanggal 15 Desember 2025. / Effectively no longer serving as President Commissioner since December 15th, 2025.



Ali Chendra[6)]

Komisaris
Commissioner

Warga Negara Indonesia, 65 tahun, berdomisili di Jakarta. Diangkat pertama kali sebagai Presiden Komisaris berdasarkan Keputusan RUPS Tahunan yang dilaksanakan pada tanggal 7 Agustus 2020 dan efektif menjabat setelah Lulus Penilaian Kemampuan dan Kepatutan oleh Otoritas Jasa Keuangan, sebagaimana ditegaskan dalam Akta No. 5 tanggal 5 Februari 2021. Beliau kemudian diangkat kembali sebagai Komisaris berdasarkan Keputusan RUPS Tahunan yang dilaksanakan pada tanggal 28 Juni 2023, sebagaimana dinyatakan dalam Akta No. 4 tanggal 10 Juli 2023 yang kemudian ditegaskan kembali dalam Akta No. 9 tanggal 26 Februari 2024. Beliau memperoleh gelar Diploma bidang Teknologi Komputer, *Control Data* Institute Toronto, Kanada pada 1979. Beliau memiliki sertifikasi sebagai *Qualified Risk Governance Professional* (QRGP) yang telah berhasil dipertahankan pada tanggal 4 Maret 2024.

Indonesian Citizen, 65 years old, domiciled in Jakarta. First appointed as the President Commissioner based on the Resolution of the Annual GMS organized on August 7th, 2020 and effectively serves after passing the Fit and Proper Test by the Financial Services Authority, as confirmed in Deed No. 5 on February 5th, 2021. He was then reappointed as Commissioner based on the Annual GMS Resolution held on June 28th, 2023, as stated in Deed No. 4 dated July 10th, 2023, which was later reaffirmed in Deed No. 9 dated February 26th, 2024. He obtained a Diploma in Computer Technology, Control Data Institute Toronto, Canada in 1979. He holds a certification of a Qualified Risk Governance Professional (QRGP), which was successfully maintained on March 4th, 2024.

Sebelum menjabat sebagai Komisaris Perseroan, beliau pernah menjabat sebagai Direktur PT Total Data (1983 - 1993), Direktur PT Telplus Digitalindo dan PT Telepoint Nusantara (1993 - 2000), Presiden Direktur PT Datakom Asia (2001 - 2004), Mobile 8 dengan jabatan terakhir sebagai Komisaris (2001 - 2012), Indovision dengan jabatan terakhir sebagai Presiden Direktur (2001 - 2012), *Vice Chairman* Asosiasi Penyelenggara Multimedia Indonesia (APMI) (2002 - 2006), *Executive Vice President* PT Global Mediacom (2006 - 2007), Direktur Utama PT Infokom Elektrindo (2007 - 2009), Presiden Komisaris PT Link Net Tbk (2013 - 2019). Beliau pernah berkarier di PT First Media Tbk sebagai Direktur (2013 - 2014), Presiden Direktur (2014 - 2017), dan Komisaris (2017 - 2020). Beliau juga pernah menduduki beberapa jabatan di PT Multipolar Technology Tbk sebagai Wakil Presiden Komisaris (2014 - 2016), dan Presiden Komisaris (2017 - 2018). Selain itu, beliau juga pernah menjabat sebagai Komisaris PT Bussan Auto Finance (2014-2018) dan Presiden Komisaris PT Graha Teknologi Nusantara (GTN) (2016 - 2022).

Selain menjabat sebagai Komisaris Perseroan, saat ini beliau juga menjabat sebagai Ketua Komite Kebijakan Tata Kelola Perusahaan Perseroan (sejak 2021) dan Anggota Komite Remunerasi dan Nominasi Perseroan (sejak 2023).

Prior to serving as the Commissioner of the Company, he was previously served as Director of PT Total Data (1983 - 1993), Director of PT Telplus Digitalindo and PT Telepoint Nusantara (1993 - 2000), President Director of PT Datakom Asia (2001 - 2004), Commissioner of Mobile 8 (2001 - 2012), President Director of Indovision (2001 - 2012), Vice Chairman of Indonesian Multimedia Organizers Association (APMI) (2002 - 2006), Executive Vice President of PT Global Mediacom (2006 - 2007), the President Director of PT Infokom Elektrindo (2007 - 2009), the President Commissioner of PT Link Net Tbk (2013 - 2019). He previously worked at PT First Media Tbk as a Director (2013 - 2014), the President Director (2014 - 2017), and a Commissioner (2017 - 2020). He also held several positions at PT Multipolar Technology Tbk among others as the Vice President Commissioner (2014 - 2016), and the President Commissioner (2017 - 2018). In addition, he also served as a Commissioner of PT Bussan Auto Finance (2014 - 2018) and President Commissioner of PT Graha Teknologi Nusantara (GTN) (2016 - 2022).

In addition to serving as the Commissioner of the Company, currently he also serves as the Chairman of the Good Corporate Governance Committee (since 2021) and Member of the Remuneration and Nomination Committee of the Company (since 2023).

6) Efektif mengundurkan diri sebagai Komisaris Perseroan sejak tanggal 1 September 2025. / Effectively resigned as Commissioner of the Company as of September 1st, 2025.

Perubahan Komposisi Anggota Dewan Komisaris dan Alasan Perubahannya

Pada tahun 2025, terdapat perubahan terkait komposisi anggota Dewan Komisaris Perseroan menjadi sebagai berikut.

Changes in the Composition of the Board of Commissioners Members and Reasons for the Changes

In 2025, there were changes in the composition of the Company's Board of Commissioners as follows.

Keputusan RUPS Luar Biasa 20 Januari 2025
Resolution of the Extraordinary GMS on January 20th, 2025

Nama Name	Jabatan Position	Alasan Perubahan Reason for Changes
Kim Dong Wook	Presiden Komisaris President Commissioner	Ibu Jamilah Mawira Sungkar tidak lagi menjabat sebagai Komisaris Independen dan Bapak Lee Jaehyun tidak lagi menjabat sebagai Komisaris karena keduanya telah mengundurkan diri. Mrs. Jamilah Mawira Sungkar no longer serves as Independent Commissioner and Mr. Lee Jaehyun as Commissioner, as both have resigned.
Ali Chendra	Komisaris Commissioner	
Hyacintus Henri Djantoko	Komisaris Independen Independent Commissioner	
Johannes Agus	Komisaris Independen Independent Commissioner	

Keputusan RUPS Tahunan 29 April 2025
Resolution of the Annual GMS on April 29th, 2025

Nama Name	Jabatan Position	Alasan Perubahan Reason for Changes
Kim Dong Wook	Presiden Komisaris President Commissioner	Bapak Johannes Agus tidak lagi menjabat sebagai Komisaris Independen dikarenakan telah meninggal dunia pada tanggal 23 April 2025, sedangkan Bapak Ali Chendra efektif mengundurkan diri sebagai Komisaris. Mr. Johannes Agus no longer serves as Independent Commissioner due to his passing on April 23rd, 2025, while Mr. Ali Chendra effectively resigned from his position as Commissioner.
Roberto Fernandez Feliciano	Komisaris Commissioner	
Hyacintus Henri Djantoko	Komisaris Independen Independent Commissioner	

Keputusan RUPS Luar Biasa 12 Desember 2025
Resolution of the Extraordinary GMS on December 12th, 2025

Nama Name	Jabatan Position	Alasan Perubahan Reason for Changes
Park Young Mock	Presiden Komisaris President Commissioner	Bapak Kim Dong Wook tidak lagi menjabat sebagai Presiden Komisaris dikarenakan mengundurkan diri, sedangkan Bapak Sapto Wahyu Indratno efektif menjabat sebagai Komisaris Independen Perseroan yang baru. Mr. Kim Dong Wook no longer serves as President Commissioner due to his resignation, while Mr. Sapto Wahyu Indratno effectively serves as the Company's new Independent Commissioner.
Roberto Fernandez Feliciano	Komisaris Commissioner	
Hyacintus Henri Djantoko	Komisaris Independen Independent Commissioner	
Sapto Wahyu Indratno	Komisaris Independen Independent Commissioner	

Komposisi Dewan Komisaris Perseroan tersebut telah memenuhi ketentuan dalam Peraturan OJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik serta Peraturan OJK No. 23 Tahun 2023 tentang Perizinan Usaha dan Kelembagaan Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah.

The composition of the Company's Board of Commissioners complies with the provisions of OJK Regulation No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies, as well as OJK Regulation No. 23 of 2023 on Business Licensing and Institutional Requirements for Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Companies.



Profil Direksi
Profile of the Board of Directors



Agus Benjamin

Presiden Direktur
President Director

Warga Negara Indonesia, 56 tahun, berdomisili di Tangerang Selatan. Menjabat sebagai Presiden Direktur Perseroan sejak Maret 2011 dengan pengangkatan kembali berdasarkan Keputusan RUPS Tahunan yang termuat dalam Akta No. 4 tanggal 10 Juli 2023 yang kemudian ditegaskan kembali dalam Akta No. 9 tanggal 26 Februari 2024. Beliau merupakan lulusan terbaik jurusan Teknik Pertambangan dari Institut Teknologi Bandung pada 1994, Sarjana Ekonomi dari Universitas Terbuka pada 1995, dan Magister Manajemen dari Prasetiya Mulya Business School pada 1995 dengan predikat *Cum Laude*. *Senior Associate* CIP The Australian and New Zealand Institute of Insurance and Finance, Fellow of The Chartered Institute of Marketing, United Kingdom. Memiliki kompetensi keahlian dalam bidang Asuransi Umum, Asuransi Jiwa, dan Manajemen Risiko dari Asosiasi Ahli Manajemen Asuransi Indonesia: AAIK, AAAIJ, ICPU, QIP, AMRP.

Indonesian Citizen, 56 years old, domiciled in South Tangerang. He serves as the President Director of the Company since March 2011 with re-appointment pursuant to the Resolution of the Annual GMS as stated in Deed No. 4 dated July 10th, 2023, which was later reaffirmed in Deed No. 9 dated February 26th, 2024. He was the best graduate majoring in Mining Engineering from Institut Teknologi Bandung in 1994, Bachelor in Economics from Universitas Terbuka in 1995, and Master in Management from Prasetiya Mulya Business School in 1995 with Cum Laude predicate. Senior Associate CIP of The Australian and New Zealand Institute of Insurance and Finance, Fellow of The Chartered Institute of Marketing, United Kingdom. He has professional competency in General Insurance, Life Insurance, and Risk Management from The Insurance Expert Association of Indonesia i.e. AAIK, AAAIJ, ICPU, QIP, AMRP.

Mendapatkan penghargaan "*The Most Visionary Indonesia Insurance CEO* 2012" dari Business Review, "*Indonesia Future Transformation Leader* 2013" dari SWA, "*The Best CEO* 2014" dari SWA - IPSOS, "*Top Insurance CEO* 2017" dari Business News, "*Digital Services Top Leader*" dari Warta Ekonomi 2018, dan "*Top* 100 *CEO* 2022" dari Majalah Infobank.

Beliau mempunyai pengalaman sebagai Eksekutif di PT Gajah Tunggal Prakarsa, PT Asuransi Jiwa Ekalife, dan PT Asuransi Sinar Mas. Pernah menjabat sebagai Presiden Komisaris PT Lippo Life Assurance, Komisaris PT Siloam International Hospital Tbk, dan PT Unimaxx Comm Mitra. Selain sebagai Presiden Direktur di Perseroan, beliau juga ditunjuk sebagai Direktur Kepatuhan Perseroan sejak tahun 2020.

He received "The Most Visionary Indonesian Insurance CEO 2012" award from Business Review, "Indonesia Future Transformation Leader 2013" award from SWA, "The Best CEO 2014" award from SWA - IPSOS, "Top Insurance CEO 2017" award from Business News, "Digital Services Top Leader" from Warta Ekonomi 2018, and "Top 100 CEO 2022" from Infobank Magazine.

He has extensive experience as Executive of PT Gajah Tunggal Prakarsa, PT Asuransi Jiwa Ekalife, and PT Asuransi Sinar Mas. He was the President Commissioner of PT Lippo Life Assurance, Commissioner PT Siloam International Hospital Tbk, and PT Unimaxx Comm Mitra. Apart from being the President Director of the Company, he has also been appointed as the Company's Compliance Director since 2020.



Choi Hyunhee

Wakil Presiden Direktur
Vice President Director

Warga Negara Korea Selatan, 52 tahun, berdomisili di Jakarta. Diangkat sebagai Wakil Presiden Direktur Perseroan berdasarkan Keputusan RUPS Tahunan yang dilaksanakan pada tanggal 28 Juni 2023 sebagaimana dinyatakan dalam Akta No. 4 tanggal 10 Juli 2023 dan efektif menjabat setelah dinyatakan Lulus Penilaian Kemampuan dan Kepatutan oleh Otoritas Jasa Keuangan, dan masa jabatannya ditegaskan kembali sebagaimana termuat dalam Akta No. 9 tanggal 26 Februari 2024. Beliau lulusan Ajou University jurusan *English Linguistics and Literature* (1992 - 2000). Kemudian, melanjutkan pendidikan program *Master* dWi Yonsei University jurusan *Business Administration* (MBA) (2010 - 2013). Beliau aktif mengikuti berbagai pelatihan dan seminar di bidang *Financial* dan *Insurance*. Beliau pemegang sertifikasi *Qualified Risk Governance Professional* (QRGP).

South Korean citizen, 52 years old, domiciled in Jakarta. Appointed as Vice President Director of the Company based on the Resolution of the Annual GMS which was held on June 28th, 2023 as stated in Deed No. 4 dated July 10th, 2023 and effectively serving after being declared to have passed the Fit and Proper Test by Financial Services Authority, and his term of office was reaffirmed as contained in Deed No. 9 dated February 26th, 2024. He graduated from Ajou University majoring in English Linguistics and Literature (1992 - 2000). Then, he obtained his Master's Degree at Yonsei University majoring in Business Administration (MBA) (2010 - 2013). He actively participates in various training courses and seminars in the fields of Finance and Insurance. He is a Qualified Risk Governance Professional (QRGP) certification holder.

Beliau memulai karier di Hanwha Life Insurance Korea dengan berbagai posisi, yaitu sebagai *Associate Sales and Channel Planning team, Database Marketing team, Data Mining team* (2000 - 2006), kemudian menjabat sebagai *Assistant Manager Strategy Planning team, Global Business team* (2006-2008), dan menjabat sebagai *Manager Strategy Planning team, Corporate Planning team* (2008 - 2010).

He started his career at Hanwha Life Insurance Korea with various positions, as Associate Sales and Channel Planning team, Database Marketing team, Data Mining team (2000 - 2006), then served as Assistant Manager Strategy Planning team, Global Business team (2006 - 2008), and served as Manager Strategy Planning team, Corporate Planning team (2008 - 2010).

Selain itu, beliau menjabat sebagai *Manager New Financial Business Planning* di Hanwha China HQ Beijing (2010 - 2012), *Research Fellow Insurance* di Hanwha Economic Research Institute (2012 - 2014), *Senior Manager Customer Relationship Management* di Hanwha Life Insurance Korea (2014 - 2015), *Head of Corporate Management & Support* di Hanwha China HQ Beijing dan Shanghai (2015 - 2017), dan *General Manager, Financial Divison Global Business* di Hanwha Group HQ Korea (2017 - 2018). Beliau juga pernah menduduki jabatan *Head of Global Business Management, Head of Global Talent Development, and Management* di Hanwha Life Insurance Korea (2019 - 2021).

Furthermore, he serves as Manager of New Financial Business Planning at Hanwha China HQ Beijing (2010 - 2012), Research Fellow Insurance at Hanwha Economic Research Institute (2012 - 2014), Senior Manager Customer Relationship Management at Hanwha Life Insurance Korea (2014-2015), Head of Corporate Management & Support at Hanwha China HQ Beijing and Shanghai (2015 - 2017), and General Manager, Financial Division Global Business at Hanwha Group HQ Korea (2017 - 2018). He also held the position of Head of Global Business Management, Head of Global Talent Development, and Management at Hanwha Life Insurance Korea (2019 - 2021).

Beliau juga menjabat sebagai *Head of Global Strategy and New Business Execution, Leader of Indonesian General Insurance* di Hanwha Life Insurance Korea (sejak 2021). Beliau tidak merangkap jabatan di perusahaan lain.

He also serves as Head of Global Strategy and New Business Execution, Leader of Indonesian General Insurance at Hanwha Life Insurance Korea (since 2021). He does not hold concurrent positions at other companies.



Kwon Gi Han

Direktur
Director

Warga Negara Australia, 47 tahun, berdomisili di Jakarta. Diangkat sebagai Direktur Perseroan berdasarkan Keputusan RUPS Tahunan yang dilaksanakan pada tanggal 28 Juni 2023 dan efektif menjabat setelah dinyatakan Lulus Penilaian Kemampuan dan Kepatutan oleh Otoritas Jasa Keuangan, masa jabatannya ditegaskan kembali sebagaimana termuat dalam Akta No. 9 tanggal 26 Februari 2024. Beliau menempuh pendidikan jurusan *Commerce Program Actuarial* di Australian National University (1998 - 2000) dan (2000 - 2003), kemudian melanjutkan pendidikan *Actuarial Studies Hours (Second Class Honors)* tahun 2004. Beliau pemegang sertifikasi *Certified Risk Governance Professional* (CRGP) sejak tahun 2017 dan *Integrated Risk Governance Specialist* sejak tahun 2020.

Australian citizen, 47 years old, domiciled in Jakarta. Appointed as Director of the Company based on the Resolution of the Annual GMS which was held on June 28th, 2023 and effectively serving after being declared to have passed the Fit and Proper Test by Financial Services Authority, and his term of office was reaffirmed as contained in Deed No. 9 dated February 26th, 2024. He studied Commerce Actuarial Program at the Australian National University from (1998 - 2000) and (2000 - 2003), then continued his education in Actuarial Studies Hours (Second Class Honors) in 2004. He is a Certified Risk Governance Professional (CRGP) holder since 2017 and an Integrated Risk Governance Specialist since 2020.

Memulai kariernya di Hanwha Life Insurance Korea sejak tahun 2005 dan menempati beberapa posisi, antara lain sebagai *Actuarial Valuation (Reserve Adequacy Test)* (2005 - 2009), *Supervisor* (2009 - 2010), *Manager* (2010-2013), *Senior Manager* (2013-2016). Kemudian, menjabat sebagai *Chief Financial Officer* di Entitas Anak Hanwha Life Insurance Korea, yaitu PT Hanwha Life Insurance Indonesia (2017 - 2022). Jabatan terakhirnya sebagai *General Manager* (2022 hingga dinyatakan lulus Penilaian Kemampuan dan Kepatutan oleh Otoritas Jasa Keuangan sebagai Direktur Perseroan) di Hanwha Life Insurance Korea. Selain sebagai Direktur di Perseroan, beliau tidak memiliki jabatan di perusahaan lain.

He started his career at Hanwha Life Insurance Korea in 2005 and held several positions, including Actuarial Valuation (Reserve Adequacy Test) (2005 - 2009), Supervisor (2009 - 2010), Manager (2010 - 2013), Senior Manager (2013 - 2016). Then, he served as Chief Financial Officer at Hanwha Life Insurance Korea's Subsidiary, PT Hanwha Life Insurance Indonesia (2017 - 2022). His last position was as General Manager (2022 until he passed the Fit and Proper Test by Financial Services Authority as Company Director) at Hanwha Life Insurance Korea. Other than as a Director of the Company, he has no positions in other companies.



Gilbert Deddy Naibaho

Direktur
Director

Warga Negara Indonesia, 50 tahun, berdomisili di Tangerang. Diangkat sebagai Direktur Perseroan sejak 2015 dengan pengangkatan kembali Keputusan RUPS berdasarkan Tahunan yang dilaksanakan pada tanggal 28 Juni 2023 sebagaimana yang kemudian ditegaskan kembali dalam Akta No. 9 tanggal 26 Februari 2024. Beliau pemegang sertifikasi ANZIIF (*Senior Associate*) CIP, AAIK, QIP, dan CRGP. Beliau memperoleh penghargaan sebagai "*The 3rd Champion*" pada ajang Indonesia *Future Business Leader Award* (2016) dari Majalah SWA dan penghargaan "*Top* 200 *The Next Leaders* (2022)" dari Majalah Infobank.

Indonesian Citizen, 50 years old, domiciled in Tangerang. Appointed as Director of the Company since 2015 with reappointment based on the Resolution of the Annual GMS held on June 28th, 2023, as later reaffirmed in Deed No. 9 dated February 26th, 2024. He is a holder of ANZIIF (Senior Associate) CIP, AAIK, QIP, and CRGP certifications. He was awarded "The 3rd Champion" at the Indonesia Future Business Leader Award (2016) from SWA Magazine and the "Top 200 The Next Leaders (2022)" award from Infobank Magazine.

Beliau mengawali kariernya sebagai *Management Trainee* dan *Officer* di bagian Pemasaran dan Teknik Kantor Pusat, pernah bertugas di beberapa kantor cabang, antara lain Cabang Bandung, Cabang Surabaya, Cabang Karawaci, dan Cabang Medan (2002 - 2010). Sebelum menjabat sebagai Direktur Perseroan, pernah menjabat di beberapa posisi penting, seperti *Area Manager* Sumatra, dipromosikan menjadi *Business Development-Division Head and Branch Coordinator* Kantor Pusat (2010), serta menjabat sebagai *Senior Vice President Operation* (2013 - 2015). Selain sebagai Direktur di Perseroan, beliau tidak memiliki rangkap jabatan di perusahaan lain.

He started his career as a Management Trainee and Officer in the Marketing and Technical Department of the Head Office, and has served in several branch offices, including Bandung Branch, Surabaya Branch, Karawaci Branch, and Medan Branch (2002 - 2010). Before serving as the Company's Director, he had held several important positions, such as Area Manager for Sumatra, promoted to Business Development-Division Head and Branch Coordinator for the Head Office (2010), and served as Senior Vice President of Operations (2013 - 2015). Apart from being a Director of the Company, he does not hold any other positions in other companies.

Perubahan Komposisi Anggota Direksi dan Alasan Perubahannya

Pada tahun 2025, tidak terdapat perubahan komposisi anggota Direksi Perseroan. Komposisi Direksi Perseroan saat ini telah memenuhi ketentuan dalam Peraturan OJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik dan Peraturan OJK No. 23 Tahun 2023 tentang Perizinan Usaha dan Kelembagaan Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah.

Changes in the Composition of the Board of Directors Members and the Reasons for the Changes

In 2025, there was no change in the composition of the Company's Board of Directors. The current composition of the Company's Board of Directors has fulfilled the provisions in OJK Regulation No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies and OJK Regulation No. 23 of 2023 on Business Licensing and Institutions of Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Companies.

Profil Komite di Bawah Dewan Komisaris
Profile of Committees Under the Board of Commissioners

Nama Name	Posisi Position	Usia (Tahun) Age (Year)	Kewarganegaraan Citizenship	Pendidikan Terakhir Latest Education	Pengalaman Kerja Terakhir Latest Work Experience	Rangkap Jabatan Concurrent Position
Komite Audit / Audit Committee **Berdasarkan Surat Keputusan Dewan Komisaris No. 001/BOC-CS/VII/2023 tanggal 28 Juli 2023.** **Based on the Decree of the Board of Commissioners No. 001/BOC-CS/VII/2023 dated July 28th, 2023.**						
Hyacintus Henri Djantoko	Ketua Chairman	Profil lengkap dapat dilihat pada bagian Profil Dewan Komisaris dalam Laporan Tahunan ini. Complete profile can be found in the Board of Commissioners' Profile section in this Annual Report.				
Mawarto	Anggota Member	70	Indonesia	**Formal:** Doktor Manajemen Pendidikan dari Universitas Negeri Jakarta (2014). **Non-Formal/Sertifikasi:** *Certification in Audit Committee Practices* - anggota Asosiasi Ikatan Komite Audit Indonesia (IKAI). **Formal:** Doctor of Educational Management from Universitas Negeri Jakarta (2014). **Non-Formal/ Certification:** Certification in Audit Committee Practices - member of the Indonesian Institute of Audit Committee Association (IKAI).	Ketua Sekolah Tinggi Ilmu Ekonomi Dharma Bumiputera Jakarta (Mei 2019-Februari 2021). Chairman of Sekolah Tinggi Ilmu Ekonomi Dharma Bumiputera Jakarta (May 2019-February 2021).	• Anggota Komite Audit PT Asuransi Jiwa Hanwha Life Indonesia; serta • Sekretaris Senat STIE Dharma Bumiputera Jakarta (sejak Juli 2021). • Member of Audit Committee of PT Asuransi Jiwa Hanwha Life Indonesia; and • Senate Secretary of STIE Dharma Bumiputera Jakarta (since July 2021).
Komite Remunerasi dan Nominasi / Remuneration and Nomination Committee **Berdasarkan Surat Keputusan Dewan Komisaris No. 002/BOC-CS/VII/2023 tanggal 28 Juli 2023.** **Based on the Decree of the Board of Commissioners No. 002/BOC-CS/VII/2023 dated July 28th, 2023.**						
Hyacintus Henri Djantoko	Ketua Chairman	Profil lengkap dapat dilihat pada bagian Profil Dewan Komisaris dalam Laporan Tahunan ini. Complete profile can be found in the Board of Commissioners' Profile section in this Annual Report.				
Ali Chendra	Anggota Member					
Susanti Halim	Anggota Member	51	Indonesia	Sarjana Manajemen Informatika dari Universitas Gunadarma (1996). Bachelor of Information Management from Universitas Gunadarma (1996).	• *Department Head - Human Resources* Perseroan (2008 - 2021); • *Assistant Vice President - People Development* Perseroan (sejak 2022); serta • *Vice President - People Development* Perseroan (sejak 2025) • Department Head of - Human Resources of the Company (2008-2021); • Assistant Vice President-People Development of the Company (since 2022); and • Vice President-People Development of the Company (since 2025).	Anggota Unit Anti-*Fraud* Perseroan. Member of the Company's Anti-Fraud Unit.

Nama Name	Posisi Position	Usia (Tahun) Age (Year)	Kewarganegaraan Citizenship	Pendidikan Terakhir Latest Education	Pengalaman Kerja Terakhir Latest Work Experience	Rangkap Jabatan Concurrent Position
Komite Pemantau Risiko / Risk Oversight Committee **Berdasarkan Surat Keputusan Dewan Komisaris No. 004/BOC-CS/VII/2023 tanggal 28 Juli 2023.** **Based on the Decree of the Board of Commissioners No. 004/BOC-CS/VII/2023 dated July 28th, 2023.**						
Hyacintus Henri Djantoko	Ketua Chairman	Profil lengkap dapat dilihat pada bagian Profil Dewan Komisaris dalam Laporan Tahunan ini. Complete profile can be found in the Board of Commissioners' Profile section in this Annual Report.				
Charles Hanafie	Anggota Member	40	Indonesia	Magister Manajemen dari Universitas Pelita Harapan (2010). Master of Management from Universitas Pelita Harapan (2010).	• *Risk Management Head* Perseroan (2011 - 2015); serta • *Assistant Vice President Digital Business* Perseroan (2024). • Risk Management Head Perseroan of the Company (2011 - 2015); and • Assistant Vice President Digital Business of the Company (2024).	• Anggota Komite Pengembangan Produk Perseroan; serta • Anggota Unit Pelindungan Data Pribadi Perseroan. • Member of the Company's Product Development Committee; and • Member of the Company's Personal Data Protection Unit.
Emma Paulina Balubun	Anggota Member	51	Indonesia	• Magister Manajemen dari Universitas Gunadarma (2014). • Master of Management from Universitas Gunadarma (2014).	• *Branch Manager Cabang Karawaci* Perseroan (2008 - 2019); serta • *Department Head - Corporate Relation* 2 Perseroan (2019). • Branch Manager of Karawaci Branch of the Company (2008 - 2019); and • Department Head of - Corporate Relations 2 of the Company (2019).	- -
Komite Kebijakan Tata Kelola Perusahaan / Good Corporate Governance Committee **Berdasarkan Surat Keputusan Dewan Komisaris No. 003/BOC-CS/VII/2023 tanggal 28 Juli 2023.** **Based on the Decree of the Board of Commissioners No. 003/BOC-CS/VII/2023 dated July 28th, 2023.**						
Ali Chendra	Ketua Chairman	Profil lengkap dapat dilihat pada bagian Profil Dewan Komisaris dalam Laporan Tahunan ini. Complete profile can be found in the Board of Commissioners' Profile section in this Annual Report.				
Satini Kartika Sari	Anggota Member	54	Indonesia	Sarjana Hukum dari Universitas 17 Agustus 1945 (1995). Bachelor of Law from Universitas 17 Agustus 1945 (1995).	• *Legal & Corporate Secretary Officer* PT Asuransi Lippo Life Tbk (1997 - 2000); • *Legal & Corporate Secretary Officer* Lippo E Net Tbk (2000 - 2003); serta • *Corporate Secretary* Perseroan (sejak 2003). • Legal & Corporate Secretary Officer PT Asuransi Lippo Life Tbk (1997 - 2000); • Legal & Corporate Secretary Officer Lippo E Net Tbk (2000 - 2003); and • Corporate Secretary of the Company (since 2003).	• Anggota Komite Manajemen Risiko Perseroan; serta • Anggota Unit Pelindungan Konsumen dan Masyarakat Perseroan. • Member of the Company's Risk Management Committee; and • Member of the Company's Consumer and Public Protection Unit.

Profil Komite di Bawah Direksi
Profile of Committees Under the Board of Directors

Nama Name	Posisi Position	Usia (Tahun) Age (Year)	Kewarganegaraan Citizenship	Pendidikan Terakhir Latest Education	Pengalaman Kerja Terakhir Latest Work Experience	Rangkap Jabatan Concurrent Position
Komite Investasi / Investment Committee **Berdasarkan Surat Keputusan Direksi No. SK 220/DIR-CS/VII/2024 tanggal 1 Juli 2024.** **Based on the Decree of the Board of Directors' No. SK 220/DIR-CS/VII/2024 dated July 1st, 2024.**						
Kwon Gi Han	Ketua Chairman	Profil lengkap dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Complete profile can be found in the Board of Directors' Profile section in this Annual Report.				
Viyanty Salim	Anggota Member	55	Indonesia	Sarjana Ekonomi Akuntansi dari Universitas Tarumanagara (1993). Bachelor of Economics in Accounting from Universitas Tarumanagara (1993).	• *Vice President - Finance & Accounting* Perseroan (2021 - 2023); • *Senior Vice President - Finance & Accounting* Perseroan (sejak 2023); serta • *Executive Vice President - Finance & Accounting* Perseroan (sejak 2025). • Vice President - Finance & Accounting of the Company (2021 - 2023); • Senior Vice President - Finance and Accounting of the Company (since 2023); and • Executive Vice President - Finance & Accounting of the Company (since 2025).	Anggota Komite Manajemen Risiko Perseroan. Member of the Company's Risk Management Committee.
Jessy Christina Hutagalung	Anggota Member	52	Indonesia	Magister Manajemen dari Universitas Pelita Harapan (2017). Master of Management from Universitas Pelita Harapan (2017).	• *Vice President Broker & Branch Coordinator* Perseroan (2017 - 2019); • *Executive Vice President Broker & Branch Coordinator* Perseroan (sejak 2019); serta • *Executive Vice President Business Unit & Brokers* Perseroan (sejak 2026). • Vice President Broker & Branch Coordinator of the Company (2017 - 2019); • Executive Vice President of Brokerage & Branch Coordinator of the Company (since 2019); and • Executive Vice President Business Unit & Brokers of the Company (since 2026).	Anggota Unit Pelindungan Data Pribadi Perseroan. Member of the Company's Personal Data Protection Unit.

Nama Name	Posisi Position	Usia (Tahun) Age (Year)	Kewarganegaraan Citizenship	Pendidikan Terakhir Latest Education	Pengalaman Kerja Terakhir Latest Work Experience	Rangkap Jabatan Concurrent Position
Gabriella Anastasia	Anggota Member	27	Indonesia	Sarjana Matematika dan Ilmu Pengetahuan Alam Statistika dari Institut Teknologi Bandung (2020). Bachelor of Mathematics and Natural Sciences Statistics from Institut Teknologi Bandung (2020).	• *Technical Actuary Senior* Officer Perseroan (2023 - 2024); • *Department Head - Technical Actuary* Perseroan (sejak 2024); serta • *Department Head - Actuarial Valuation & Reporting* Perseroan (sejak 2026). • Technical Actuary Senior Officer of the Company (2023 - 2024); • Department Head - Technical Actuary of the Company (since 2024); and • Department Head - Actuarial Valuation & Reporting of the Company (since 2026).	Anggota Komite Pengembangan Produk. Member of the Product Development Committee.
Komite Pengembangan Produk / Product Development Committees **Berdasarkan Surat Keputusan Direksi No. SK 235/DIR-CS/VI/2025 tanggal 2 Juni 2025.** **Based on the Decree of the Board of Directors No. SK 235/DIR-CS/VI/2025 dated June 2nd, 2025.**						
Gilbert Deddy Naibaho	Ketua Chairman	Profil lengkap dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Complete profile can be found in the Board of Directors' Profile section in this Annual Report.				
Timmie Manglassa	Anggota Member	45	Indonesia	Sarjana Teknik dari Institut Teknologi Sepuluh November (2002). Bachelor of Engineering from Institut Teknologi Sepuluh November (2002).	• *Vice President - Business Unit* Perseroan (2021 - 2023); • *Senior Vice President - Business Unit* Perseroan (sejak 2023); serta • *Senior Vice President - Branches* & Jabodatabek Area Perseroan (sejak 2026). • Vice President - Business Unit of the Company (2021 - 2023); • Senior Vice President Business Unit of the Company (since 2023); and • Senior Vice President - Branches & Jabodetabek Area of the Company (since 2026)	• Anggota Komite Manajemen Risiko Perseroan; serta • Ketua Unit Aksi Keuangan Berkelanjutan. • Member of the Company's Risk Management Committee; and • Chairman of the Sustainable Finance Action Unit.
Evan Parulian Hutagalung	Anggota Member	52	Indonesia	Sarjana Ekonomi Manajemen Keuangan dari Universitas Kristen Satya Wacana (1999). Bachelor of Economics in Financial Management from Universitas Satya Wacana Christian (1999).	• *Assistant Vice President Financial Institution* Perseroan (2018 - 2019); • *Vice President Financial Institution* Perseroan (2019-2025); serta • *Senior Vice President Financial Institution* Perseroan (sejak 2025). • Assistant Vice President Financial Institution of the Company (2018-2019); • Vice President Financial Institution of the Company (2019-2025); and • Senior Vice President Financial Institution of the Company (since 2025).	Anggota Komite Manajemen Risiko Perseroan. Member of the Company's Risk Management Committee.

Nama Name	Posisi Position	Usia (Tahun) Age (Year)	Kewarganegaraan Citizenship	Pendidikan Terakhir Latest Education	Pengalaman Kerja Terakhir Latest Work Experience	Rangkap Jabatan Concurrent Position
Putri Citra Mentari	Anggota Member	33	Indonesia	Sarjana Ekonomi Akuntansi dari STIE Budhi (2016). Bachelor of Economics in Accounting from STIE Budhi (2016).	• *Retail Business Unit Senior Officer* Perseroan (2020 - 2022); serta • *Deputy Department Head - Retail Business Unit* Perseroan (sejak 2022). • Retail Business Unit Senior Officer of the Company (2020 - 2022); and • Deputy Department Head - Retail Business Unit of the Company (since 2022).	-
Charles Hanafie	Anggota Member	Profil lengkap dapat dilihat pada bagian Profil Komite Pemantau Risiko dalam Laporan Tahunan ini. Complete profile can be found in the Risk Oversight Committees Profile section in this Annual Report.				
William Kusmono	Anggota Member	34	Indonesia	Magister Matematika dan Ilmu Pengetahuan Alam dari Institut Teknologi Bandung (2015). Master of Mathematics and Natural Sciences from Institut Teknologi Bandung (2015).	• *Deputy Department Head - Health Underwriting* Perseroan (2022 - 2023); serta • *Department Head - Health Underwriting* Perseroan (sejak 2023). • Deputy Department Head - Health Underwriting of the Company (2022 - 2023); and • Department Head - Health Underwriting of the Company (since 2023).	Anggota Unit Pelindungan Data Pribadi Perseroan. Member of the Company's Personal Data Protection Unit.
Edhita Ayu Trihapsari Wibowo	Anggota Member	40	Indonesia	Sarjana Sastra Inggris dari UKSW Salatiga (2008). Bachelor of English Literature from UKSW Salatiga (2008).	*Deputy Department Head - Marine and Miscellaneous Business Unit* (sejak 2023). Deputy Department Head - Marine and Miscellaneous Business Unit (since 2023).	-
Gabriella Anastasia	Anggota Member	Profil lengkap dapat dilihat pada bagian Profil Komite Investasi dalam Laporan Tahunan ini. Complete profile can be found in the Investment Committee Profile section in this Annual Report.				
Komite Medis / Medical Committee **Berdasarkan Surat Keputusan Direksi No. 209/DIR-CS/XII/2023 tanggal 7 Desember 2023.** **Based on the Decree of the Board of Directors No. 209/DIR-CS/XII/2023 dated December 7th, 2023.**						
dr. Joseph Kristopher Kun	Ketua Chairman	29	Indonesia	Profesi Dokter dari Universitas Pelita Harapan (2021). Medical Profession from Universitas Pelita Harapan (2021).	• *Part time doctor social service* di Klinik Asih Anugerah, Tangerang (sejak 2018); • *Risk Engineering Senior Officer* Perseroan (sejak 2022); serta • *Medical Intern* di Puskesmas Buungbiu Bali (2022). • Part time social service doctor at Kasih Anugerah Clinic, Tangerang (since 2018); • Risk Engineering Senior Officer of the Company (since 2022); and • Medical Intern at Community Health Center Buungbiu, Bali (2022)	-

Nama Name	Posisi Position	Usia (Tahun) Age (Year)	Kewarganegaraan Citizenship	Pendidikan Terakhir Latest Education	Pengalaman Kerja Terakhir Latest Work Experience	Rangkap Jabatan Concurrent Position
dr. Nadia Sylvano	Sekretaris	30	Indonesia	*Master of Science-Healthcare Management* dari ASIA University (2022). Master of Science-Healthcare Management from ASIA University (2022).	• *Research Assistant* China Medical University (2021 - 2022); • *Intern* di RSUD Bendan Pekalongan (2022 - 2023); • *Provider* & TPA *Management Senior Officer* (sejak 2024); serta • *Department Head - Health Partners Management* Perseroan (sejak 2026). • Research Assistant at China Medical University (2021 - 2022); • Intern at Bendan Pekalongan Hospital (2022 - 2023); • Provider & TPA Management Senior Officer (since 2024); and • Department Head - Health Partners Management of the Company (since 2026).	-
dr. Rudy Tjahjadi	Anggota Member	52	Indonesia	Profesi Dokter dari Universitas Tarumanagara (2002). Medical Profession from Universitas Tarumanagara (2002).	• *Dokter* di Green Ville Real Estate (sejak 2007); • *Vice President - Corporate Relation* Perseroan (2021 - 2023); serta • *Senior Vice President Corporate Relation* Perseroan (sejak 2023). • Doctor at Green Ville Real Estate (since 2007); • Vice President - Corporate Relations of the Company (2021 - 2023); and • Senior Vice President Corporate Relations of the Company (since 2023).	• Anggota Komite Manajemen Risiko Perseroan; serta • Anggota Unit Pelindungan Data Pribadi Perseroan. • Member of the Company's Risk Management Committee; and • Member of the Company's Personal Data Protection Unit.
dr. Doddy Eka Pratama	Anggota Member	40	Indonesia	Profesi Dokter dari Universitas Kristen Krida Wacana (2011). Medical Profession from Universitas Kristen Krida Wacana (2011).	• *Dokter Umum* di Inhouse Clinic PT KMK Global Sport (2015 - 2016); serta • *Department Head - Claim Health* Perseroan (sejak 2021). • General Practitioner at the Inhouse Clinic of PT KMK Global Sport (2015 - 2016); and • Department Head - Claim Health of the Company (since 2021).	Anggota Unit Anti-*Fraud* Perseroan. Member of the Company's Anti-Fraud Unit.
dr. Billy Danarto	Anggota Member	30	Indonesia	Profesi Dokter dari Universitas Kristen Krida Wacana (2019). Medical Profession from Universitas Kristen Krida Wacana (2019).	Dokter Umum di RS Agung (2021-2023). General Practitioner at the Agung Hospital (2021-2023).	*Health Claim Senior Officer.*

Nama Name	Posisi Position	Usia (Tahun) Age (Year)	Kewarganegaraan Citizenship	Pendidikan Terakhir Latest Education	Pengalaman Kerja Terakhir Latest Work Experience	Rangkap Jabatan Concurrent Position
dr. David Christian	Anggota Member	26	Indonesia	Profesi Dokter dari Universitas Tarumanagara (2024). Medical Profession from Universitas Tarumanegara (2024).	• Dokter & *Research Coordinator* di Puskesmas Cisoka, Banten (2024-2025); serta • Dokter di RS Ciputra Hospital Citra Raya Tangerang (2025). • Doctor & Research Coordinator at Community Health Center Cisoka, Banten (2024-2025); and • Doctor at Ciputra Hospital Citra Raya Tangerang (2025).	*Health Claim Senior Officer - Approval.*
Komite Pengarah Teknologi Informasi / Information Technology Steering Committees **Berdasarkan Surat Keputusan Direksi No. 217.1/DIR-CS/III/2024 Revisi 03 tanggal 14 November 2025.** **Based on the Board of Directors' Decree No. 217.1/DIR-CS/III/2024 Revision 03 dated November 14th, 2025.**						
Choi Hyunhee	Ketua Chairman	Profil lengkap dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Complete profile can be found in the Board of Directors Profile in this Annual Report.				
Andreas Kusuma	Anggota Member	45	Indonesia	Sarjana Teknik Informatika dari Universitas Bina Nusantara (2002). Bachelor of Informatics Engineering from Universitas Bina Nusantara (2002).	• *Infra Team Lead* di PT Maybank Indonesia (2006 - 2017); • *Head of IT Operation & Infrastructure* di Sompo Insurance Indonesia (2017 - 2022); • *Head of IT and Business Transformation* di AXA Insurance Indonesia (2022 - 2025); serta • *Assistant Vice President - Information System Technology* Perseroan (2025). • Infra Team Lead at the PT Maybank Indonesia (2006 - 2017); • Head of IT Operation & Infrastructure at the Sompo Insurance Indonesia (2017 - 2022); • Head of IT and Business Transformation at the AXA Insurance Indonesia (2022 - 2025); and • Assistant Vice President - Information System Technology of the Company (2025).	-
Chaniago	Anggota Member	39	Indonesia	Sarjana Teknik Informatika dari STMIK Dharma Putra (2007). Bachelor of Informatics Engineering from STMIK Dharma Putra (2007).	• *Senior Assistant Manager - IT Security* Perseroan (2020); • *Department Head - IT Infrastructure & Information Security Management System* Perseroan (sejak 2024); serta • *IT Security & Governance* Perseroan (sejak 2026). • Senior Assistant Manager - IT Security of the Company (2020); • Department Head - IT Infrastructure & Information Security Management System of the Company (since 2024); and • IT Security & Governance of the Company (since 2026).	Anggota Unit Pelindungan Data Pribadi. Member of Personal Data Protection Unit.

Nama Name	Posisi Position	Usia (Tahun) Age (Year)	Kewarganegaraan Citizenship	Pendidikan Terakhir Latest Education	Pengalaman Kerja Terakhir Latest Work Experience	Rangkap Jabatan Concurrent Position
Ladyawati	Anggota Member	54	Indonesia	Lulusan Sekolah Menengah Atas (1991). High School Graduate (1991).	• *Department Head - Claim Health Provider* (2014 - 2015); serta • *Department Head - Health Central Processing* Perseroan (sejak 2015). • Department Head - Claim Health Provider (2014 - 2015); and • Department Head - Health Central Processing of the Company (since 2015).	Anggota Unit Pelindungan Data Pribadi. Member of Personal Data Protection Unit.
Putut Haryo Pangasto	Anggota Member	42	Indonesia	Sarjana Sistem Teknologi Informasi Sistem Informasi dari Universitas Budi Luhur (2005). Bachelor of Information Technology in Information System from Universitas Budi Luhur (2005).	• *Operation Head* (2014 - 2017); serta • *Department Head - General Central Processing* Perseroan (sejak 2017). • Operation Head (2014 - 2017); and • Department Head - General Central Processing of the Company (since 2017).	Anggota Unit Pelindungan Data Pribadi. Member of Personal Data Protection Unit.
Afrilina Arifin	Anggota Member	50	Indonesia	Magister Manajemen Sumber Daya Manusia dari Universitas Borobudur (2002). Master of Human Resources Management from Universitas Borobudur (2002).	• *Relationship Senior Officer* (2011 - 2013); • *Corporate Health Marketing Head* (2013-2014); • *Department Head - Account Dev 1* Perseroan (2020-2025) ; serta • *Department Head - Account Dev 2* Perseroan (sejak 2025). • Relationship Senior Officer (2011 - 2013); • Corporate Health Marketing Head (2013-2014); • Department Head - Account Dev 1 of the Company (2020-2025); and • Department Head - Account Dev 2 of the Company (since 2025).	-
Muhammad Farhan Ilhamy	Anggota Member	32	Indonesia	Sarjana Matematika dan Ilmu Pengetahuan Alam dari Universitas Padjajaran (2015). Bachelor of Mathematics and Natural Sciences from Universitas Padjajaran (2015).	• *Department Head - Health Underwriting* (2022 - 2023); • *Department Head - Data Analytic* (sejak 2023); serta • *Department Head - Claim Health Provider* Perseroan (sejak 2026). • Department Head - Health Underwriting (2022 - 2023); • Department Head - Data Analytic (since 2023); and • Department Head - Claim Health Provider of the Company (since 2026).	-

Nama Name	Posisi Position	Usia (Tahun) Age (Year)	Kewarganegaraan Citizenship	Pendidikan Terakhir Latest Education	Pengalaman Kerja Terakhir Latest Work Experience	Rangkap Jabatan Concurrent Position
APU PPT & PPPSPM / AML - CFT & CPF **Berdasarkan Surat Keputusan Direksi No. 206/DIR-CS/XI/2023 tanggal 23 November 2023.** **Based on the Decree of the Board of Directors No. 206/DIR-CS/XI/2023 dated November 23rd, 2023.**						
Ivo Santri Lubis	Ketua Chairman	37	Indonesia	Sarjana Hukum dari Universitas Diponegoro (2011). Bachelor of Law from Universitas Diponegoro (2011).	• *Legal Senior Officer* Perseroan (2018 - 2020); • *Pjs. Department Head - Legal* Perseroan (sejak 2021); serta • *Department Head - Legal* Perseroan (sejak 2022). • Legal Senior Officer of the Company (2018 - 2020); • Acting Department Head - Legal of the Company (since 2021); and • Department Head - Legal of the Company (since 2022).	• Anggota Unit Anti-*Fraud* Perseroan; • Anggota Unit Pelindungan Konsumen dan Masyarakat Perseroan; serta • Ketua Unit Pelindungan Data Pribadi Perseroan. • Member of the Company's Anti-Fraud Unit; • Member of the Company's Consumer and Public Protection Unit; and • Chairman of the Company's Personal Data Protection Unit.
Pondi Pratama	Anggota Member	43	Indonesia	Sarjana Matematika dari Universitas Padjadjaran (2006). Bachelor of Mathematics from Universitas Padjadjaran (2006).	• *Risk Engineering* Perseroan (2019 - 2020); • *Department Head Risk Engineering* Perseroan (sejak 2023); serta • *Risk Engineering and Portfolio Analysis* Perseroan (sejak 2026); • Risk Engineering of the Company (2019 - 2020); • Department Head Risk Engineering of the Company (since 2023); and • Risk Engineering and Portfolio Analysis of the Company (since 2026).	-
Christine Prety Ballerena	Anggota Member	36	Indonesia	Sarjana Perikanan dan Ilmu Kelautan dari Institut Pertanian Bogor (2012). Bachelor of Fisheries and Marine Science from Institut Pertanian Bogor (2012).	• *Quality Assurance Senior Officer* Perseroan (2014 - 2020); serta • *Deputy Department Head - Corporate Secretary* Perseroan (sejak 2021). • Quality Assurance Senior Officer of the Company (2014 - 2020); and • Deputy Department Head - Corporate Secretary of the Company (since 2021).	Anggota Unit Aksi Keuangan Berkelanjutan Perseroan Member of the Company's Sustainable Finance Action Unit
Nadia Erlikasna Br. Pandia	Anggota Member	32	Indonesia	• Sarjana Ekonomi Manajemen dari Institut Pertanian Bogor 2016); serta • Magister Manajemen Universitas Pelita Harapan (2024).	• *Officer Development Program* Perseroan (2017 - 2019); • *Deputy Department Head - Quality Assurance* Perseroan (2022-2025); serta • *Department Head - Enterprise Risk Management* Perseroan (sejak 2025).	Anggota Unit Pelindungan Data Pribadi.

Nama Name	Posisi Position	Usia (Tahun) Age (Year)	Kewarganegaraan Citizenship	Pendidikan Terakhir Latest Education	Pengalaman Kerja Terakhir Latest Work Experience	Rangkap Jabatan Concurrent Position
				• Bachelor of Management Economics from Institut Pertanian Bogor (2016); and • Master of Management Universitas Pelita Harapan (2024).	• Officer Development Program of the Company (2017 - 2019); • Deputy Department Head - Quality Assurance of the Company (2022-2025); and • Department Head - Enterprise Risk Management of the Company (since 2025).	Member of Personal Data Protection Unit.
Komite Manajemen Risiko / Risk Management Committee **Berdasarkan Surat Keputusan Direksi No. 211/DIR-CS/XII/2023 tanggal 7 Desember 2023.** **Based on the Decree of the Board of Directors No. 211/DIR-CS/XII/2023 dated December 7th, 2023.**						
Agus Benjamin	Ketua Chairman	Profil lengkap dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Complete profile can be found in the Board of Directors' Profile section in this Annual Report.				
Choi Hyunhee	Anggota Member					
Viyanty Salim	Anggota Member	Profil lengkap dapat dilihat pada bagian Profil Komite Investasi dalam Laporan Tahunan ini. Complete profile can be found in the Investment Committee Profiles section of this Annual Report.				
Timmie Manglassa	Anggota Member	Profil lengkap dapat dilihat pada bagian Profil Komite Pengembangan Produk dalam Laporan Tahunan ini. Complete profile can be found in the Product Development Committee Profiles section of this Annual Report.				
dr. Rudy Tjahjadi	Anggota Member	Profil lengkap dapat dilihat pada bagian Profil Komite Medis dalam Laporan Tahunan ini. Complete profile can be found in the Medical Committee Profiles section of this Annual Report.				
Satini Kartika Sari	Anggota Member	Profil lengkap dapat dilihat pada bagian Profil Komite Kebijakan Tata Kelola dalam Laporan Tahunan ini. Complete profile can be found in the Good Corporate Governance Committee Profiles section of this Annual Report.				
Evan Parulian Hutagalung	Anggota Member	Profil lengkap dapat dilihat pada bagian Profil Komite Pengembangan Produk dalam Laporan Tahunan ini. Complete profile can be found in the Product Development Committee Profile section in this Annual Report.				
Unit Anti-*Fraud* / Anti-Fraud Unit **Berdasarkan Surat Keputusan Direksi No. 226DIR-CS/IX/2024 tanggal 17 September 2024.** **Based on Board of Directors Decree No. 226DIR-CS/IX/2024 dated September 17th, 2024.**						
Setiyo Andi Murpiyanto	Ketua Chairman	52	Indonesia	Sarjana Asuransi Kerugian dari Sekolah Tinggi Manajemen Asuransi Trisakti (2004). Bachelor of Casualty Insurance from Sekolah Tinggi Manajemen Asuransi Trisakti (2004).	• *Vice President Claim* Perseroan (2021 - 2023); serta • *Senior Vice President Claim* Perseroan (sejak 2023). • Vice President Claim of the Company (2021 - 2023); and • Senior Vice President Claim of the Company (since 2023).	-
Mathias Elsson	Anggota Member	33	Indonesia	Sarjana Teknik Kimia dari Universitas Indonesia (2015). Bachelor of Chemical Engineering from Universitas Indonesia (2015).	• *Risk Engineering & Treaty* pada *Risk Management Department* Perseroan (2015 - 2019); • *Deputy Department Head Claim General Non-Motor Vehicle 2* Perseroan (2019-2021); serta • *Department Head Claim General Non-Motor Vehicle 2* Perseroan (sejak 2021). • Risk Engineering & Treaty at the Risk Management Department of the Company (2015 - 2019); • Deputy Department Head Claim General Non-Motor Vehicle 2 of the Company (2019-2021); and • Department Head Claim General Non-Motor Vehicle 2 of the Company (since 2021).	Anggota Departemen *Enterprise Risk Management.* Member of the Enterprise Risk Management Department.

Nama Name	Posisi Position	Usia (Tahun) Age (Year)	Kewarganegaraan Citizenship	Pendidikan Terakhir Latest Education	Pengalaman Kerja Terakhir Latest Work Experience	Rangkap Jabatan Concurrent Position
Shandy Maulana	Anggota Member	39	Indonesia	Sarjana *Business Management* dari STIE GICI Business School (2007). Bachelor of Business Management from STIE GICI Business School (2007).	• *Deputy Department Head* - Claim General Non MV 1 (2019 - 2021); serta • *Department Head - Claim General* Non MV 1 Perseroan (sejak 2021). • Deputy Department Head - Claim General Non MV 1 (2019 - 2021); and • Department Head - Claim General Non MV 1 of the Company (since 2021).	-
dr. Doddy Eka Pratama	Anggota Member	Profil lengkap dapat dilihat pada bagian Profil Komite Medis dalam Laporan Tahunan ini. Complete profile can be found in the Medical Committee Profile section in this Annual Report.				
Susanti Halim	Anggota Member	Profil lengkap dapat dilihat pada bagian Profil Komite Remunerasi dan Nominasi dalam Laporan Tahunan ini. Complete profile can be found in the Remuneration and Nomination Committee Profile section in this Annual Report.				
Imelda Dewijanti	Anggota Member	51	Indonesia	Diploma Sekretaris dari STIKS Tarakanita (1995). Secretary Diploma from STIKS Tarakanita (1995).	• *Secretary Directors* Perseroan (2010 - 2019); serta • *Deputy Department Head - General Services* Perseroan (sejak 2019). • Secretary Directors of the Company (2010 - 2019); and • Deputy Department Head - General Services of the Company (since 2019).	Anggota Unit Aksi Keuangan Berkelanjutan Perseroan. Member of the Company's Sustainable Finance Action Unit.
Sylvia Angelia*)	Anggota Member	30	Indonesia	Sarjana Ekonomi dari Universitas Multimedia Nusantara (2017). Bachelor of Economics from Universitas Multimedia Nusantara (2017).	• *Internal Audit Senior Officer* Perseroan (2019 - 2023); • *Budgeting & IFRS Reporting Senior Officer* Perseroan (2024); serta • *Deputy Department Head* Perseroan (sejak 2025). • Internal Audit Senior Officer of the Company (2019-2023); • Budgeting & IFRS Reporting Senior Officer of the Company (2024); and • Deputy Department Head of the Company (since 2025).	-
Berry Fernando Gultom	Anggota Member	40	Indonesia	Sarjana Matematika dan Ilmu Pengetahuan Alam dari Universitas Sriwijaya (2010). Bachelor of Mathematics and Natural Sciences from Universitas Sriwijaya (2010).	• *Senior Claim Analyst, Claim General* Non MV 2 Perseroan (2022 - 2023); serta • *Department Head - Claim General* MV Perseroan (sejak 2023). • Senior Claim Analyst, Claim General Non MV 2 of the Company (2022 - 2023); and • Department Head - Claim General MV of the Company (since 2023)	-
Boicko Johannes Pakpahan	Anggota Member	36	Indonesia	Sarjana Sistem Komputer dari Universitas Katolik Santo Thomas (2012). Bachelor of Computer Systems from Universitas Katolik Santo Thomas (2012).	• *Claim Officer* (2015 - 2020); serta • *Health Claim Senior Officer - Claim Analyst* Perseroan (sejak 2020). • Claim Officer (2015 - 2020); and • Health Claim Senior Officer - Claim Analyst Perseroan (since 2020).	-

Nama Name	Posisi Position	Usia (Tahun) Age (Year)	Kewarganegaraan Citizenship	Pendidikan Terakhir Latest Education	Pengalaman Kerja Terakhir Latest Work Experience	Rangkap Jabatan Concurrent Position
Ivo Santri Lubis	Anggota Member	Profil lengkap dapat dilihat pada bagian Profil APU PPT & PPPSPM dalam Laporan Tahunan ini. Complete profile can be found in the AML - CFT & CPF Profile section in this Annual Report.				

*) Efektif mengundurkan diri dari Perseroan sejak tanggal 31 Desember 2025. / Effectively resigned from the Company as of December 31st, 2025.

Unit Pelindungan Konsumen dan Masyarakat / Consumer and Public Protection Unit
Berdasarkan Surat Keputusan Direksi No. 216/DIR-CS/II/2024 tanggal 19 Februari 2024.
Based on Board of Directors Decree No. 216/DIR-CS/II/2024 dated February 19th, 2024.

Irsan Rivani	Ketua Chairman	49	Indonesia	Sarjana Teknik Geologi dari Universitas Padjajaran (2001). Bachelor of Geological Engineering from Universitas Padjadjaran (2001).	• *Assistant Vice President* - Jabodetabek *Area* Perseroan (2010 - 2022); • *Vice President* Jabodetabek Area Perseroan (sejak 2022); serta • *Vice President - Agency* Perseroan (sejak 2026). • Assistant Vice President - Jabodetabek Area of the Company (2010 - 2022); • Vice President - Jabodetabek Area of the Company (since 2022); and • Vice President - Agency of the Company (since 2026).	Anggota Unit Pelindungan Data Pribadi. Member of Personal Data Protection Unit.
Janto Rivai	Anggota Member	50	Indonesia	Sarjana Geofisika/Fisika Terapan dari Universitas Padjadjaran (1998). Bachelor of Geophysics/ Applied Physics from Universitas Padjadjaran (1998).	• *Marketing Head - Bandung Branch* Perseroan (2021 - 2022); serta • *Deputy Department Head - Property & Engineering Business Unit* Perseroan (sejak 2024). • Marketing Head - Bandung Branch of the Company (2021 - 2022); and • Deputy Department Head - Property & Engineering Business Unit of the Company (since 2024).	-
Satini Kartika Sari	Anggota Member	Profil lengkap dapat dilihat pada bagian Profil Komite Kebijakan Tata Kelola dalam Laporan Tahunan ini. Complete profile can be found in the Good Corporate Governance Committee Profiles section of this Annual Report.				
Ivo Santri Lubis	Anggota Member	Profil lengkap dapat dilihat pada bagian Profil APU PPT & PPPSPM dalam Laporan Tahunan ini. Complete profile can be found in the AML - CFT & CPF Profile section in this Annual Report.				
Maureen Indriaty	Anggota Member	49	Indonesia	Sarjana Ekonomi Manajemen dari Universitas Pelita Harapan (2001). Bachelor of Management Economics from Universitas Pelita Harapan (2001).	• *Department Head - Agency* Perseroan (2021 - 2024); • *Assistant Vice President - Agency* Perseroan (sejak 2024); serta • *Assistant Vice President - Corporate Relation 1* Perseroan (sejak 2026). • Department Head - Agency of the Company (2021 - 2024); • Assistant Vice President - Agency of the Company (since 2024); and • Assistant Vice President - Corporate Relation 1 of the Company (ince 2026).	Anggota Unit Pelindungan Data Pribadi Perseroan. Member of the Company's Personal Data Protection Unit.

Nama Name	Posisi Position	Usia (Tahun) Age (Year)	Kewarganegaraan Citizenship	Pendidikan Terakhir Latest Education	Pengalaman Kerja Terakhir Latest Work Experience	Rangkap Jabatan Concurrent Position
Wineke Winawati	Anggota Member	51	Indonesia	Magister *Business* dari Universitas Pelita Harapan (2015). Master of Business from Universitas Pelita Harapan (2015).	*Assistant Vice President - Marketing Communication* Perseroan (sejak 2025). Assistant Vice President - Marketing Communication of the Company (since 2025).	• Ketua Unit Edukasi Literasi dan Inklusi Keuangan; serta • Anggota Unit Aksi Keuangan Berkelanjutan. • Head of the Financial Literacy and Inclusion Education Unit; and • Member of the Company's Sustainable Finance Action Unit.
Dedi Susilo	Anggota Member	38	Indonesia	Diploma Kesehatan Keperawatan dari Universitas Muhammadiyah Pringsewu Bandar Lampung (2009). Diploma in Health Nursing from Universitas Muhammadiyah Pringsewu Bandar Lampung (2009).	• *Deputy Department Head - Contact Center* (2017 - 2019); serta • *Department Head - Contact Center* Perseroan (sejak 2019). • Deputy Department Head - Contact Center (2017 - 2019); and • Department Head - Contact Center of the Company (since 2019).	-
Aditya Prasetyo	Anggota Member	33	Indonesia	Sarjana Teknologi Informasi Sistem Informasi dari Universitas Budi Luhur (2014). Bachelor of Information Technology in Information System from Universitas Budi Luhur (2014).	• *Digital Business Application Senior Officer* Perseroan (2018-2023); • *Deputy Department Head - Helpdesk Support* Perseroan (sejak 2023); serta • *Deputy Department Head IT System Support* Perseroan (sejak 2026). • Digital Business Application Senior Officer of the Company (2018-2023); • Deputy Department Head - Helpdesk Support of the Company (since 2023); and • Deputy Department Head IT System Support of the Company (since 2026).	-
Unit *Corporate Social Responsibility* / Corporate Social Responsibility Unit **Berdasarkan Surat Keputusan Direksi No. 147/DIR-CS/II/2020 tanggal 10 Februari 2020.** **Based on Board of Directors Decree No. 147/DIR-CS/II/2020 dated February 10th, 2020.**						
Luhur Prihatiningrum	Ketua Chairman	50	Indonesia	Diploma Akademi Sekretaris dan Manajemen dari Universitas Santa Maria Yogyakarta (1997). Diploma of Secretary and Management Academy from Universitas Santa Maria Yogyakarta (1997).	*Secretary President Director* Perseroan (sejak 2016). Secretary President Director of the Company (since 2016).	Anggota Unit Aksi Keuangan Berkelanjutan. Member of the Sustainable Finance Action Unit.
Unit Edukasi Literasi dan Inklusi Keuangan / Financial Literacy and Inclusion Education Unit **Berdasarkan Surat Keputusan Direksi No. 139/DIR-CS/XI/2019 tanggal 22 November 2019.** **Based on Board of Directors Decree No. 139/DIR-CS/XI/2019 dated November 22nd, 2019.**						
Wineke Winawati	Ketua Chairman	Profil lengkap dapat dilihat pada bagian Profil Unit Pelindungan Konsumen dan Masyarakat dalam Laporan Tahunan ini. Complete profile can be found in the Consumer and Public Protection Unit Profile section in this Annual Report.				

Nama Name	Posisi Position	Usia (Tahun) Age (Year)	Kewarganegaraan Citizenship	Pendidikan Terakhir Latest Education	Pengalaman Kerja Terakhir Latest Work Experience	Rangkap Jabatan Concurrent Position
Unit *Asset & Liability Management* / Asset & Liability Management Unit **Berdasarkan Surat Keputusan Direksi No. 181/DIR-CS/VIII/2022 tanggal 1 Agustus 2022.** **Based on the Decree of the Board of Directors No. 181/DIR-CS/VIII/2022 dated August 1st, 2022.**						
Yuita Kusmawaty	Ketua Chairman	40	Indonesia	Sarjana Ekonomi dari STIE Bisma LEPISI (2008). Bachelor of Economics from STIE Bisma LEPISI (2008).	• *Deputy Department Head - Accounting* Perseroan (2019 - 2022); serta • *Department Head - Accounting* Perseroan (sejak 2022). • Deputy Department Head - Accounting of the Company (2019 - 2022); and • Department Head - Accounting of the Company (since 2022).	-
Cintya Cloreta	Anggota Member	27	Indonesia	Sarjana Matematika dan Ilmu Pengetahuan Alam dari Institut Teknologi Bandung (2020). Bachelor of Mathematics and Natural Sciences from Institut Teknologi Bandung (2020).	• *Technical Actuary Officer* Perseroan (2021 - 2022); serta • *Technical Actuary Senior Officer* Perseroan (sejak 2022). • Technical Actuary Officer of the Company (2021 - 2022); and • Technical Actuary Senior Officer of the Company (since 2022).	-
Unit Aksi Keuangan Berkelanjutan / Sustainable Financial Action Unit **Berdasarkan Surat Keputusan Direksi No. 227/DIR-CS/IX/2024 tanggal 17 September 2024.** **Based on the Decree of the Board of Directors No. 227/DIR-CS/IX/2024 dated September 17th, 2024.**						
Timmie Manglassa	Ketua Chairman	Profil lengkap dapat dilihat pada bagian Profil Komite Pengembangan Produk dalam Laporan Tahunan ini. Complete profiles can be found in the Product Development Committee Profiles section of this Annual Report.				
Yekti Setyaningsih	Anggota Member	48	Indonesia	Sarjana Teknik Sipil dari Universitas Diponegoro (2000). Bachelor of Civil Engineering from Universitas Diponegoro (2000).	• *Health Finance Senior Officer* (2014 - 2016); serta • *Department Head - General Finance* Perseroan (sejak 2016). • Health Finance Senior Officer (2014 - 2016); and • Department Head - General Finance of the Company (since 2016).	-
Anastasia	Anggota Member	33	Indonesia	Sarjana Psikologi dari Universitas Kristen Krida Wacana (2014). Bachelor of Psychology from Universitas Kristen Krida Wacana (2014).	• *Talent Management Senior Officer & Development Perseroan* (2020 - 2021); serta • *Department Head - Talent Management Perseroan* (sejak 2022). • Talent Management Senior Officer & Development of the Company (2020 - 2021); and • Department Head - Talent Management of the Company (since 2022).	Anggota Unit Pelindungan Data Pribadi Perseroan. Member of the Company's Personal Data Protection Unit.
Djoko Perdana	Anggota Member	39	Indonesia	Sarjana Psikologi dari Universitas Jenderal Achmad Yani (2012). Bachelor of Psychology from Universitas Jenderal Achmad Yani (2012).	• *Development Senior Officer* (2015 - 2016); serta • *Digital Development Senior Officer* Perseroan (sejak 2017). • Development Senior Officer (2015 - 2016); and • Digital Development Senior Officer of the Company (since 2017).	-

Nama Name	Posisi Position	Usia (Tahun) Age (Year)	Kewarganegaraan Citizenship	Pendidikan Terakhir Latest Education	Pengalaman Kerja Terakhir Latest Work Experience	Rangkap Jabatan Concurrent Position
Wineke Winawati	Anggota Member	Profil lengkap dapat dilihat pada bagian Profil Unit Pelindungan Konsumen dan Masyarakat dalam Laporan Tahunan ini. Complete profile can be found in the Consumer and Public Protection Unit Profile section of this Annual Report.				
Imelda Dewijanti	Anggota Member	Profil lengkap dapat dilihat pada bagian Profil Unit Anti-*Fraud* dalam Laporan Tahunan ini. Complete profile can be found in the Anti-Fraud Unit Profile section in this Annual Report.				
Luhur Prihatiningrum	Anggota Member	Profil lengkap dapat dilihat pada bagian Profil Unit *Corporate Social Responsibility* dalam Laporan Tahunan ini. Complete profile can be found in the Corporate Social Responsibility Unit Profile section in this Annual Report.				
Christine Prety Ballerena	Anggota Member	Profil lengkap dapat dilihat pada bagian Profil APU PPT & PPPSPM dalam Laporan Tahunan ini. Complete profile can be found in the AML - CFT & CPF Profile section in this Annual Report.				
Dedik Yulianto	Anggota Member	34	Indonesia	Magister Komunikasi dari Universitas Gadjah Mada (2018). Master of Communication from Universitas Gadjah Mada (2018).	*Deputy Department Head Digital Product* (2024). Deputy Department Head Digital Product (2024).	-
Unit Pelindungan Data Pribadi / Personal Data Protection Unit **Berdasarkan Surat Keputusan Direksi No. 228/DIR-CS/IX/2024 tanggal 17 September 2024.** **Based on the Decree of the Board of Directors No. 228/DIR-CS/IX/2024 dated September 17th, 2024.**						
Ivo Santri Lubis	Ketua Chairman	Profil lengkap dapat dilihat pada bagian Profil APU PPT & PPPSPM dalam Laporan Tahunan ini. Complete profile can be found in the AML - CFT & CPF Profile section in this Annual Report.				
Nadia Erlikasna Br. Pandia	Anggota Member					
Achmad Zaini	Anggota Member	33	Indonesia	Sarjana Matematika dari Institut Teknologi Bandung (2015). Bachelor of Mathematics from the Institut Teknologi Bandung (2015).	*Department Head - Data Technology* (sejak 2023). Department Head - Data Technology (since 2023).	-
Aditya Prasetyo	Anggota Member	Profil lengkap dapat dilihat pada bagian Profil Unit Pelindungan Konsumen dan Masyarakat dalam Laporan Tahunan ini. Complete profile can be found in the Consumer and Public Protection Unit Profile section of this Annual Report.				
Anastasia	Anggota Member	Profil lengkap dapat dilihat pada bagian Profil Unit Aksi Keuangan Berkelanjutan dalam Laporan Tahunan ini. Complete profile can be found in the Sustainable Finance Action Unit Profile section of this Annual Report.				
Chaniago	Anggota Member	Profil lengkap dapat dilihat pada bagian Profil Komite Pengarah Teknologi informasi dalam Laporan Tahunan ini. Complete profile can be found in the Information Technology Steering Committee section of this Annual Report.				
Ladyawati	Anggota Member					
Putut Haryo Pangasto	Anggota Member					
Charles Hanafie	Anggota Member	Profil lengkap dapat dilihat pada bagian Profil Komite Pemantau Risiko dalam Laporan Tahunan ini. Complete profile can be found in the Risk Oversight Committe Profile section of this Annual Report.				

Nama Name	Posisi Position	Usia (Tahun) Age (Year)	Kewarganegaraan Citizenship	Pendidikan Terakhir Latest Education	Pengalaman Kerja Terakhir Latest Work Experience	Rangkap Jabatan Concurrent Position
Dyah Ayu Arditya	Anggota Member	33	Indonesia	Sarjana Sistem Komputer dari STMIK Raharja (2013). Bachelor of Computer System from STMIK Raharja (2013).	• *Senior Assistant Manager - Digital Business Application* (2022 - 2023); • *Deputy Department Head - Application Development* (sejak 2023); • *Department Head - Application Development* Perseroan (sejak 2025); serta • *Department Head IT Solution Delivery* Perseroan (sejak 2026). • Senior Assistant Manager - Digital Business Application (2022 - 2023); • Deputy Department Head - Application Development (since 2023); • Department Head - Application Development of the Company (since 2025); serta • Department Head of IT Solution Delivery of the Company (since 2026).	-
Edhita Ayu Trihapsari Wibowo Notosantoso	Anggota Member	Profil lengkap dapat dilihat pada bagian Profil Komite Pengembangan Produk dalam Laporan Tahunan ini. Complete profile can be found in the Product Development Committee Profile section of this Annual Report.				
Irsan Rivani	Anggota Member	Profil lengkap dapat dilihat pada bagian Profil Unit Pelindungan Konsumen dan Masyarakat dalam Laporan Tahunan ini. Complete profile can be found in the Consumer and Public Protection Unit Profile section of this Annual Report.				
Maureen Indriaty	Anggota Member					
Jessy Christina Hutagalung	Anggota Member	Profil lengkap dapat dilihat pada bagian Profil Komite Investasi dalam Laporan Tahunan ini. Complete profile can be found in the Investment Committee Profile section of this Annual Report.				
dr. Rudy Tjahjadi	Anggota Member	Profil lengkap dapat dilihat pada bagian Profil Komite Medis dalam Laporan Tahunan ini. Complete profile can be found in the Medical Committee Profile section of this Annual Report.				
William Kusmono	Anggota Member	Profil lengkap dapat dilihat pada bagian Profil Komite Pengembangan Produk dalam Laporan Tahunan ini. Complete profile can be found in the Product Development Committee Profile section of this Annual Report.				
Wisnu Erlangga	Anggota Member	Profil lengkap dapat dilihat pada bagian Profil Unit Anti-*Fraud* dalam Laporan Tahunan ini. Complete profile can be found in the Anti-Fraud Unit Profile section in this Annual Report.				

Profil Sekretaris Perusahaan
Profile of Corporate Secretary



Satini Kartika Sari

Sekretaris Perusahaan
Corporate Secretary

Periode Menjabat dan Dasar Pengangkatan
Sejak 2003 berdasarkan Surat Penunjukan No. 049/HRD/LGI/VII/2003 tanggal 31 Juli 2003.

Office Tenure and Basis of Appointment
Since 2003 based on the Letter of Appointment No. 049/HRD/LGI/VII/2003 dated July 31st, 2003.

Profil lengkap dapat dilihat pada uraian Profil Komite Kebijakan Tata Kelola Perusahaan dalam Laporan Tahunan ini.

A complete profile can be found in the Good Corporate Governance Committee's Profile section of this Annual Report.

Profil Kepala Unit Audit Internal
Profile of Head of the Internal Audit Unit



Samuel Hidayat

Kepala Unit Audit Internal
Head of Internal Audit Unit

Warga Negara Indonesia, 46 tahun, berdomisili di Tangerang. Menjabat sebagai Kepala Unit Audit Internal sejak 2017 berdasarkan Pengangkatan No. Surat Keputusan 212/LI-HR/I/2017. Meraih gelar Sarjana Teknik Mesin dari Universitas Tarumanagara pada 2002 dan *Master of Business Administration* dari University of Western Australia pada 2005.

Indonesian Citizen, 46 years old, domiciled in Tangerang. Serves as the Head of Internal Audit Unit since 2017 based on Appointment Decree Letter No. 212/LI-HR/I/2017. His bachelor of Mechanical Engineering from Universitas Tarumanagara in 2002 and Master of Business Administration degree from University of Western Australia in 2005.

Sebelumnya, pernah menjabat sebagai *Management Development Program* (2005-2006), *Deputy Head Claim MBU* (2006-2008), dan *Section Head U/W MBU* di PT Asuransi Sinarmas (2008-2011), serta *Customer Care Head* (2011 - 2013), *Technical Admin Head* (2013-2014), *Operation Head* - Jakarta (2014 - 2015), dan Kepala Departemen *General* CP (2015-2017) Perseroan. Saat ini, beliau tidak memiliki rangkap jabatan di Perseroan.

Previously served Management Development Program (2005-2006), Claim MBU Deputy Head (2006-2008), and U/W MBU Section Head at PT Asuransi Sinarmas (2008-2011), as well as Customer Care Head (2011-2013), Technical Admin Head (2013-2014), Operation Head - Jakarta (2014-2015), and General CP Department Head (2015-2017) at the Company. Currently, he has no concurrent positions in the Company.

Personel Kunci
Key Personnel

VICE PRESIDENT



Bezaliel Basuki Erlan
Chief of Compliance



Jeon Myeonghwan
Chief of Korea Desk



Viyanty Salim
Chief of Accounting



Jessy Christina Sribuhayati
Executive Vice President Business Unit



dr. Rudy Tjahjadi
Senior Vice President Corporate Relation



Timmie Manglassa
Senior Vice President Branches



Setyo Andi Murpiyanto
Senior Vice President Claim



Evan Parulian Hutagalung
Senior Vice President Financial Institution



Erik Aribowo[*)]
Vice President Brokers



Harry Poerwanto
Vice President East Area



Irsan Rivani
Vice President Agency



Susanti Halim
Vice President People Development

*) Efektif tidak lagi menjabat sebagai *Vice President Brokers* Perseroan beliau dikarenakan telah meninggal dunia pada tanggal 2 April 2026. / Effectively no longer serving as the Company's Vice President Brokers due to passing away on April 2nd, 2026.

VICE PRESIDENT



Wisnu Erlangga
Vice President Account Development



Jhoni Indra Mangasa
Vice President Accounting



Charles Hanafie
Assistant Vice President Digital Business



Dian Puspitasari
Assistant Vice President Bansos Area



Jin Hun An
Assistant Vice President New Business



Maureen Indriaty
Assistant Vice President Corporate Relation 1



Yommy Chandra
Assistant Vice President Sumatra Area



Wineke Winawati
Assistant Vice President Marketing Communication



Andreas Kusuma
Assistant Vice President Information System Technology



Emma Paulina Balubun
Assistant Vice President Corporate Relation 2



Ladyawati
Assistant Vice President Central Processing



Yekti Setyaningsih
Assistant Vice President Finance

FINANCE AND ADMINISTRATION



Resty Oktriani
Department Head
Health Finance



M. Primastuti Dyah Shintawati
Department Head General
Collection & Administration



Yuita Kusmawaty
Department Head
Accounting & Tax



Gabriella Anastasia
Department Head
Actuarial Valuation & Reporting



Imelda Dewijanti
Deputy Department Head
General Services Operations

STRATEGY



Chaniago
Department Head
IT Security & Governance



Achmad Zaini
Department Head
Data Technology



Dyah Ayu Arditya
Department Head
IT Solution Delivery



Rahmat Kurniadi Willyadi
Deputy Department Head
Special Project

STRATEGY



Aditya Prasetyo
Deputy Department Head System Support



Benedick Karuna
Deputy Department Head Digital Marketing



Dedik Yulianto
Deputy Department Head Digital Product



Indra Dharmajaya
Deputy Department Head IT Service Desk



Christine Prety Ballerena
Deputy Department Head Business Strategy & Performance



Nathania
Deputy Department Head Business Strategy & Transformation



Djoko Perdana
Deputy Department Head Digital Partnership

OPERATION



Dedi Susilo
Department Head Customer Service



Putut Haryo Pangasto
Department Head General Central Processing



Berry Fernando Gultom
Department Head Claim General Motor Vehicle



Shandy Maulana
Department Head Claim General Non-Motor Vehicle 1

OPERATION



Mathias Elsson
Department Head Claim General Non-Motor Vehicle 2



Muhammad Farhan Ilhamy
Department Head Health Central Processing



William Kusmono
Department Head Health Underwriting



dr. Doddy Eka Pratama
Department Head Health Claim



Pondi Pratama
Department Head Risk Engineering & Portfolio Analysis



Edhita Ayu Trihapsari Wibowo Notosantoso
Department Head Marine & Miscellaneous



Imitatio Kristo Konstantino
Deputy Department Head Treaty & Data Analytic

COMMERCIAL



Leviano Winoto
Department Head Financial Institution



Kiki Melina
Department Head Account Development 1



Afrilina Arifin
Department Head Account Development 2



Muharom Febriyanto
Department Head Brokers 2

COMMERCIAL



Putri Citra Mentari
Deputy Department Head Retail Business Unit



Ekasari Tapatab
Deputy Department Head Corporate Relation 1



Nico Dean Andres Panggabean
Deputy Department Head Coporate Relation 1



Feby Suandari
Deputy Department Head Property & Engineering Business Unit Commercial



Janto Rivai Rahardjo
Deputy Department Head Property & Engineering Business Unit Engineering



M. Dzulfiqar Zaharsyah S.
Deputy Department Head Brokers 1



Abed Setio Gusti
Deputy Department Head Marketing Communication



Phang Mohamad Hasan
Deputy Department Head Corporate Relation 2



Roslinda Damanik
Deputy Department Head Retail Health

INTERNAL AUDIT & COMPLIANCE



Samuel Hidayat
Department Head
Internal Audit Unit



Satini Kartika Sari
Department Head
Corporate Secretary



Ivo Santri Lubis
Department Head Legal



Nadia Erlikasna Br. Pandia
Department Head Enterprise
Risk Management

TALENT MANAGEMENT



Anastasia
Department Head Talent Management

BRANCHES & NETWORK



Yosef Sonjaya, S. IP
Branch Manager Bandung



Nur Intan Amalia
Branch Manager Cikarang



Argyantoro Yudha P.
Branch Manager Karawaci



Arjun Hadian Giri Pamungkas
Representative Office Head
Palembang

BRANCHES & NETWORK



I Gde Wira Arnaya
Representative Office Head
Denpasar



Heryanto Aryan Palobo
Representative Office Head
Balikpapan



Muhammad Bagus Priambodro
Representative Office Head
Makassar



Aditya Awal Kurniawan
Representative Office Head
Semarang



Raihan Prasetyo
Marketing Head Jakarta



Sefira Gendis Kusandaru
Marketing Head Jakarta



Tri Bayu Mukti Wibowo
Marketing Head Surabaya



Riki Agustian
Marketing Head Bandung



Miftahul Ilmi
Marketing Head Karawaci

Sumber Daya Manusia
Human Resources

Dalam industri asuransi, peran Sumber Daya Manusia (SDM) sangat penting sebagai ujung tombak dalam memberikan layanan terbaik kepada nasabah. Kualitas SDM yang kompeten dan profesional tidak hanya menentukan kelancaran operasional, tetapi juga membangun kepercayaan nasabah yang menjadi aset utama dalam bisnis asuransi. Karyawan LGI yang terlatih dengan baik mampu memahami kebutuhan nasabah secara mendalam, sehingga dapat memberikan solusi perlindungan yang tepat dan personal. Dengan demikian, pengembangan kemampuan dan peningkatan kompetensi SDM menjadi fokus utama dalam menjaga daya saing dan keberlanjutan Perseroan.

Selain keahlian teknis, SDM di LGI juga dituntut untuk memiliki integritas, empati, dan kemampuan komunikasi yang baik agar mampu menjalin hubungan yang kuat dengan nasabah. Dalam lingkungan yang penuh tantangan dan perubahan cepat, adaptabilitas dan semangat inovasi dari setiap individu menjadi kunci untuk menghadapi dinamika pasar asuransi. Oleh karena itu, LGI terus mendorong program pelatihan dan pembinaan agar seluruh karyawan dapat tumbuh bersama Perseroan, memberikan kontribusi optimal, dan memastikan layanan yang unggul serta terpercaya bagi setiap nasabah.

In the insurance industry, Human Resources (HR) plays a vital role as the frontline in delivering the best possible services to customers. The quality of competent and professional HR not only determines operational effectiveness, but also builds customer trust, which is a key asset in the insurance business. Well-trained LGI's employees are able to understand customers' needs in depth, enabling them to provide appropriate and personalized protection solutions. Accordingly, the development of capabilities and the continuous enhancement of HR competencies remain a primary focus in maintaining the Company's competitiveness and long-term sustainability.

In addition to technical expertise, LGI's HR is also expected to demonstrate integrity, empathy, and strong communication skills in order to build lasting relationships with customers. In an environment marked by rapid change and increasing challenges, adaptability and an innovative mindset among employees are key to navigating the insurance market's dynamics. Therefore, LGI continuously promotes training and development programs to ensure that all employees grow alongside the Company, contribute optimally, and consistently deliver superior and reliable services to every customer.

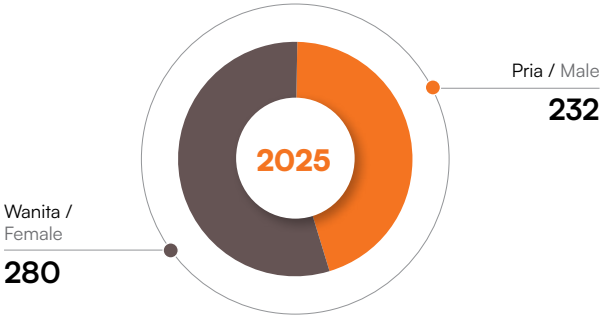
Komposisi SDM

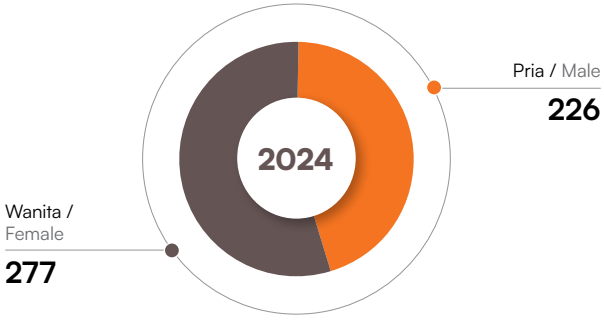
Pada tahun 2025, jumlah karyawan Perseroan mencapai 512 orang, meningkat 9 orang atau 1,75% dibandingkan dengan tahun 2024 sebanyak 503 orang. Kondisi ini terutama dipengaruhi oleh realisasi *Manpower Planning* (MPP) yang selaras dengan kebutuhan SDM Perseroan. Informasi lebih lengkap mengenai komposisi karyawan Perseroan diuraikan sebagai berikut.

HR Composition

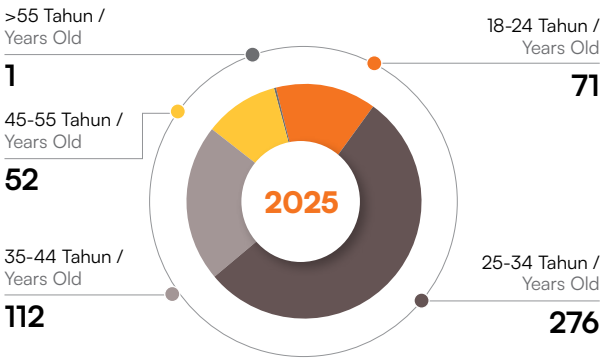
In 2025, the Company employed a total of 512 employees, representing an increase of 9 employees or 1.75% compared to that of 2024 amounting to 503 employees. This change was primarily influenced by the realization of the Manpower Planning (MPP), which aligns with the Company's HR requirements. More detailed information on the composition of the Company's workforce is outlined below.

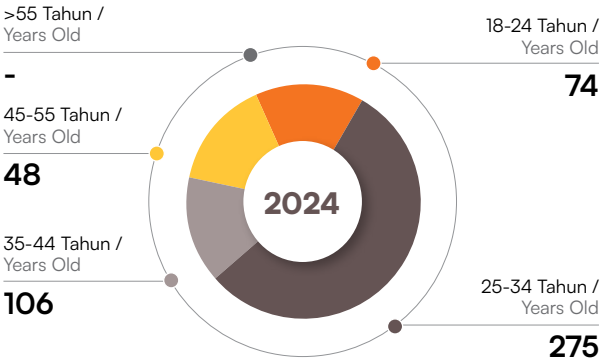
Jumlah Karyawan berdasarkan Gender
Total Employee based on Gender



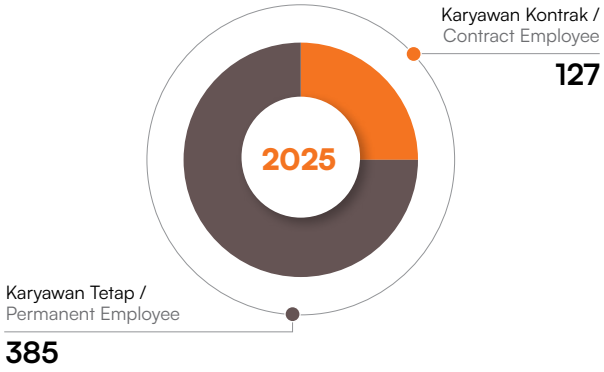


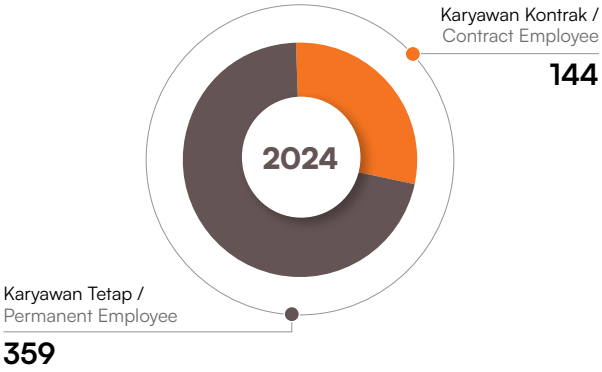
Jumlah Karyawan berdasarkan Usia
Total Employee based on Age



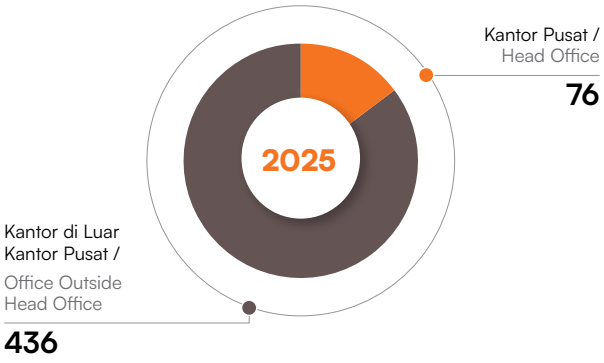


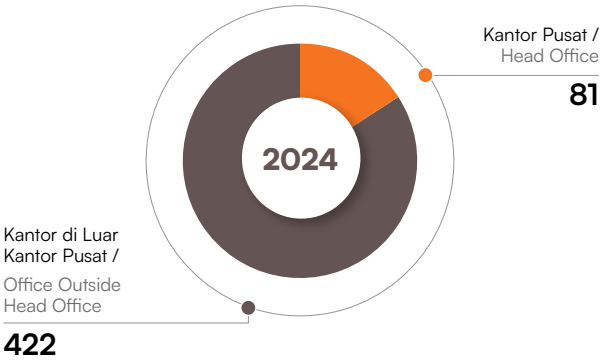
Jumlah Karyawan berdasarkan Status Kepegawaian
Total Employee based on Employment Status



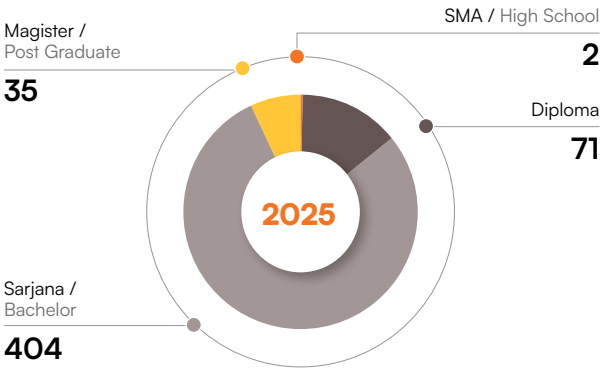


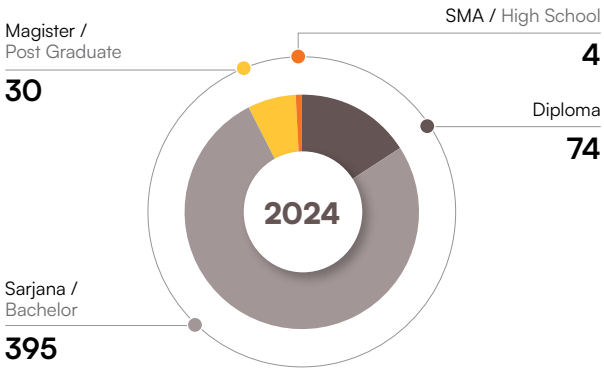
Jumlah Karyawan berdasarkan Penempatan Kerja
Total Employee based on Work Location



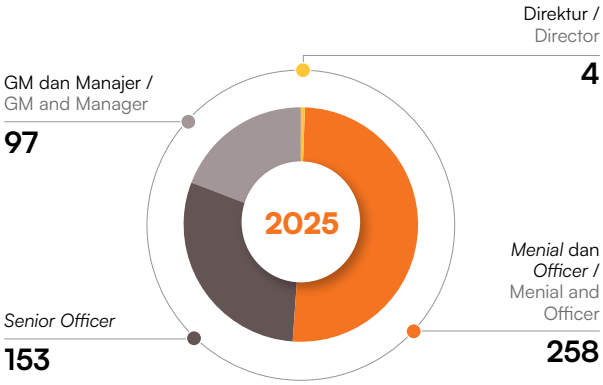


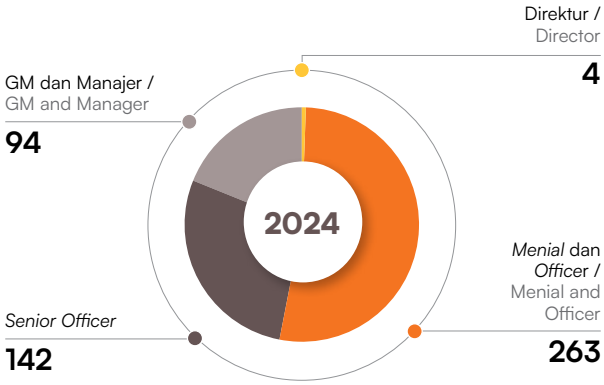
Jumlah Karyawan berdasarkan Pendidikan
Total Employee based on Education





Jumlah Karyawan berdasarkan Pangkat
Total Employee based on Rank





Budaya Kerja

Budaya kerja LGI dibangun atas fondasi kuat yang tercermin dalam *Operation* DNA, sebuah konsep yang menjadi pedoman dalam setiap aktivitas LGI. Setiap karyawan didorong untuk berperilaku proaktif dan bertanggung jawab, sehingga mampu menciptakan lingkungan kerja yang transparan dan komunikatif. Komitmen terhadap nasabah juga menjadi nilai utama yang selalu diutamakan dalam setiap proses kerja, sehingga LGI mampu menghadirkan solusi asuransi yang tepat dan cepat. Keseluruhan nilai dan prinsip yang membentuk budaya kerja di LGI terangkum dalam *Operation* DNA yang diuraikan sebagai berikut.

Work Culture

LGI's work culture is built on a strong foundation embodied in its Operation DNA, a guiding concept that shapes every aspect of LGI's activities. Each employee is encouraged to act proactively and responsibly, thereby creating a transparent and communicative work environment. Commitment to customers is also a core value that is consistently prioritized in every work process, enabling LGI to deliver appropriate and prompt insurance solutions. The overall values and principles that shape the work culture at LGI are encapsulated in its Operation DNA, as outlined below.

Operation DNA LGI

1. Smart but Honest
2. Ready to Serve and Get Things Done
3. Follow SOP in Natural Way
4. Service Failure is Not an Option
5. Speed and Accuracy
6. Open Minded
7. Communicate the Experience
8. Don't Judge a Book by Its Cover
9. Customer is Your Friend, Not Your King
10. Aware about Hidden Needs, in All Service Processes
11. Never Let Your Department Down Even If You are Down
12. Implement Your Service Ethically, Live Your Company's DNA

Employee Wellness Program
Employee Wellness Program

LGI secara konsisten menempatkan *Employee Experience Program* sebagai salah satu pilar strategis dalam mendukung keberlanjutan kinerja Perseroan. LGI meyakini bahwa keseimbangan antara produktivitas kerja dan kualitas kehidupan personal karyawan merupakan faktor penting dalam menjaga engagement, kinerja optimal, dan budaya kerja yang sehat.

Sebagai bagian dari implementasi strategi tersebut, LGI menghadirkan program *employee wellness* LGI Ultra 2025, yang berfokus pada aktivitas olahraga bersepeda dan berlari melalui skema target dan tantangan kolektif. Program ini dirancang tidak hanya untuk mendorong gaya hidup sehat, tetapi juga untuk memperkuat kolaborasi lintas fungsi, meningkatkan *engagement* karyawan, dan membangun budaya kerja yang positif serta produktif.

Sepanjang pelaksanaan program, partisipasi karyawan menunjukkan komitmen yang kuat. Secara kumulatif, karyawan LGI berhasil menempuh total jarak sekitar 130.000 km selama setahun melalui aktivitas bersepeda dan berlari. Pencapaian ini mencerminkan keberhasilan Perseroan dalam mengintegrasikan inisiatif kesehatan karyawan dengan strategi peningkatan produktivitas, sekaligus memperkuat fondasi budaya kerja yang berkelanjutan.

Sepanjang tahun 2025, LGI telah melaksanakan berbagai kegiatan Program *Employee Experience* sebagaimana diuraikan berikut.

LGI consistently positions the Employee Experience Program as one of the strategic pillars supporting the Company's sustainable performance. LGI believes that maintaining a balance between work productivity and employees' personal wellbeing is a key factor in fostering engagement, optimal performance, and a healthy workplace culture.

As part of the implementation of this strategy, LGI introduced the LGI Ultra 2025 Employee Wellness Program, which focuses on cycling and running activities through a collective target and challenge scheme. The program is designed not only to promote a healthy lifestyle, but also to strengthen cross-functional collaboration, enhance employee engagement, and cultivate a positive and productive work culture.

Throughout the program's implementation, employee participation demonstrated a strong commitment. Cumulatively, LGI employees covered a total distance of approximately 130,000 kilometers over the year through cycling and running activities. This achievement reflects the Company's success in integrating employee health initiatives with productivity enhancement strategies while strengthening the foundation of a sustainable workplace culture.

Throughout 2025, LGI implemented various Employee Experience Program activities, as outlined below.



1-31 Januari 2025
January 1st-31st, 2025

We Can Run 2025

Challenge January We Can Run 2025 merupakan inisiatif *wellbeing* dengan target berlari minimal 20,25 km per minggu dan bersepeda 202,5 km per 2 minggu. Tantangan ini untuk mendorong budaya hidup sehat, konsistensi, dan semangat kebersamaan dalam mengawali tahun 2025 secara produktif dan penuh energi.

The January We Can Run 2025 Challenge is a wellbeing initiative with targets of running at least 20.25 km per week and cycling 202.5 km every two weeks. This challenge aims to encourage a healthy lifestyle, consistency, and a spirit of togetherness as employees begin 2025 productively and energetically.



1-28 Februari 2025
February 1st-28th, 2025

Prosperity Miles 2025

Challenge Prosperity Miles 2025 digelar sepanjang bulan Februari dengan target berlari minimal sejauh 100 km dan bersepeda sejauh 500 km, selaras dengan semangat Tahun Baru Imlek yang penuh harapan dan kemakmuran. Program ini merefleksikan energi baru, ketekunan, dan langkah progresif untuk membuka tahun 2025 dengan optimisme, kesehatan yang baik, dan semangat *prosperity* yang berkelanjutan.

The Prosperity Miles 2025 Challenge was held throughout February with targets of running at least 100 km and cycling 500 km, in line with the spirit of the Lunar New Year, which symbolizes hope and prosperity. This program reflects renewed energy, perseverance, and progressive steps to start 2025 with optimism, good health, and a sustained spirit of prosperity.



1-31 Maret 2025
March 1st-31st, 2025

Runmadan in Harmony

Challenge Runmadan in Harmony diselenggarakan selama bulan suci Ramadan dengan target berlari minimal 50,25 km dan bersepeda sejauh 250,5 km. Program ini tidak hanya mendorong karyawan untuk tetap menjaga kebugaran dan konsistensi meskipun menjalankan ibadah puasa, tetapi juga menumbuhkan semangat berbagi kepada sesama. Seluruh total kilometer yang terkumpul dikonversikan menjadi donasi, sebagai wujud kepedulian dan komitmen Perseroan dalam menghadirkan nilai kebersamaan, kesehatan, dan kebermanfaatan sosial.

The Runmadan in Harmony Challenge was organized during the holy month of Ramadan with targets of running at least 50.25 km and cycling 250.5 km. The program not only encourages employees to maintain fitness and consistency while observing fasting, but also fosters a spirit of sharing with others. The total kilometers accumulated were converted into donations, representing the Company's commitment to promoting togetherness, health, and social impact.



1-30 April 2025
April 1st-30th, 2025

42Racesilience

Challenge 42Racesilience diselenggarakan pada bulan April dengan target berlari minimal sejauh 42 km dan bersepeda sejauh 242 km dalam rangka memperingati *anniversary* ke-42 LGI, yang dimulai pada 1 April 2025 sampai dengan 30 April 2025. Selaras dengan tema Perseroan tahun 2025, yaitu Resiliensi, program ini merefleksikan semangat ketangguhan, konsistensi, dan daya juang dalam menghadapi setiap tantangan, sekaligus memperkuat komitmen bersama untuk terus tumbuh dan melaju secara berkelanjutan.

The 42Racesilience Challenge was held in April with targets of running at least 42 km and cycling 242 km to commemorate LGI's 42nd anniversary, which took place from April 1st to April 30th, 2025. In line with the Company's 2025 theme of Resilience, the program reflects the spirit of endurance, consistency, and determination in facing challenges, while strengthening the collective commitment to continue growing and moving forward sustainably.



1 Mei-30 Juni 2025
May 1st-June 30th, 2025

May Momentum

Challenge May Momentum berlangsung selama bulan Mei hingga Juni 2025 dengan target berlari minimal sejauh 125 *miles* dan bersepeda sejauh 525 miles. Mengusung semangat "*push your limit*" tantangan kali ini bertujuan untuk membangun momentum kebugaran karyawan, memperkuat tekad dalam mencapai tujuan, dan menumbuhkan komunitas LGI yang kuat serta siap menghadapi tantangan, sejalan dengan semangat resiliensi Perseroan dalam menghadapi dinamika yang terus berkembang.

The May Momentum Challenge was conducted from May to June 2025 with targets of running at least 125 miles and cycling 525 miles. Embracing the spirit of "push your limit," this challenge aimed to build employee fitness momentum, strengthen determination in achieving goals, and foster a strong LGI community ready to face challenges, in line with the Company's resilience in navigating evolving dynamics.



1-31 Juli 2025
July 1st-31st, 2025

Sprint to Shine

Challenge Sprint to Shine diselenggarakan pada bulan Juli 2025 dengan semangat berlari menuju target Perseroan dan bersinar bersama. Tantangan ini didasari oleh semangat dan komitmen karyawan untuk mencapai target Perseroan, yaitu profit sebesar Rp78,7 miliar dan mencapai GPW sebesar Rp3,65 triliun pada tahun 2025. Inisiatif ini merefleksikan tekad untuk terus melaju dengan fokus dan determinasi, sekaligus memperkuat budaya perusahaan yang tangguh, kolaboratif, dan berorientasi pada pencapaian hasil.

The Sprint to Shine Challenge was held in July 2025 with the spirit of running toward the Company's targets and shining together. The challenge was inspired by employees' commitment to achieving the Company's targets, namely profit of Rp78.7 billion and GPW of Rp 3.65 trillion in 2025. This initiative reflects the determination to continue moving forward with focus and dedication, while strengthening a corporate culture that is resilient, collaborative, and results-oriented.



1-31 Agustus 2025
August 1st-31st, 2025

Freedom in Motion, Green in Action

Challenge Freedom in Motion, Green in Action merupakan *Charity Run* dalam rangka memperingati Hari Kemerdekaan Indonesia ke-80 sekaligus wujud komitmen terhadap keberlanjutan lingkungan. Dalam tantangan ini, karyawan berlari minimal 45 miles (simbol tahun kemerdekaan) dan bersepeda sejauh 178 *miles* (simbol tanggal dan bulan kemerdekaan Indonesia).

Seluruh total kilometer yang terkumpul dikonversikan menjadi aksi penanaman *mangrove* atas nama setiap *finisher challenge*. Program ini menjadi representasi semangat kemerdekaan yang diwujudkan melalui kontribusi nyata, mendorong Indonesia yang lebih hijau, dan memperkuat budaya perusahaan yang peduli, kolaboratif, dan berorientasi pada keberlanjutan.

The Freedom in Motion, Green in Action Challenge is a Charity Run organized to commemorate the 80th anniversary of Indonesia's Independence while demonstrating commitment to environmental sustainability. In this challenge, employees run at least 45 miles (symbolizing the year of independence) and cycle 178 miles (symbolizing the date and month of Indonesia's independence).

All accumulated kilometers are converted into mangrove tree planting initiatives in the name of each challenge finisher. This program represents the spirit of independence through tangible contributions, encouraging a greener Indonesia while strengthening a corporate culture that is caring, collaborative, and sustainability-oriented.



15 September-
31 Oktober 2025
September 15th-
October 31st, 2025

Insurun 2025

Challenge Insurun 2025 diselenggarakan pada bulan September dan Oktober 2025 dalam rangka memperingati Hari Olahraga Nasional dan Hari Asuransi, dengan mengusung tema "*Celebrate Health, Protection, and Togetherness*". Tantangan ini menegaskan bahwa gaya hidup sehat merupakan salah satu bentuk perlindungan terbaik bagi masa depan dan olahraga teratur merupakan langkah nyata untuk menjaga kesehatan serta kesejahteraan.

Dalam tantangan ini, karyawan ditantang berlari sejauh 150 km dan bersepeda sejauh 450 km. Inisiatif ini merefleksikan komitmen Perseroan dalam mengintegrasikan nilai kesehatan, perlindungan, dan kebersamaan, sekaligus memperkuat budaya kerja yang aktif, preventif, dan berkelanjutan.

The Insurun 2025 Challenge was held in September and October 2025 to commemorate National Sports Day and Insurance Day, under the theme "Celebrate Health, Protection, and Togetherness." This challenge emphasizes that a healthy lifestyle is one of the best forms of protection for the future, and that regular exercise represents a tangible step toward maintaining health and wellbeing.

In this challenge, employees were encouraged to run 150 km and cycle 450 km. This initiative reflects the Company's commitment to integrating the values of health, protection, and togetherness while strengthening an active, preventive, and sustainable workplace culture.



5-30 November 2025
November 5th-30th, 2025

Hero Race

Challenge Hero Race diselenggarakan untuk memperingati Hari Pahlawan pada 10 November 2025 dengan mengusung tema "*Spirit of Hero, Spirit of Success*". Program ini mengajak karyawan untuk meneladani semangat juang para pahlawan yang pantang menyerah, penuh dedikasi, dan berani menghadapi tantangan dalam mencapai target Perseroan.

Dalam tantangan ini, karyawan berlari sejauh 50 *miles* dan bersepeda sejauh 150 *miles*. Inisiatif ini merefleksikan komitmen bersama untuk terus melangkah dengan semangat kepahlawanan, memperkuat daya juang, dan mendorong pencapaian kinerja yang unggul serta berkelanjutan.

The Hero Race Challenge was organized to commemorate Heroes' Day on November 10th, 2025, under the theme "Spirit of Hero, Spirit of Success." The program encourages employees to emulate the perseverance, dedication, and courage of national heroes in overcoming challenges and achieving the Company's targets.

In this challenge, employees ran 50 miles and cycled 150 miles. The initiative reflects a shared commitment to moving forward with a spirit of heroism, strengthening resilience, and driving superior and sustainable performance achievements.



9-31 Desember 2025
December 9th-31st, 2025

Miles for Wishes, We Run for Sumatra

Challenge Miles for Wishes, We Run for Sumatra mengusung tema *"Resilience in Every Step, Hope in Every Mile"*. Bagi LGI, resiliensi bukan sekadar nilai, melainkan jati diri yang tercermin dalam setiap langkah. Melalui tantangan berlari dan bersepeda ini, peserta mengubah kekuatan menjadi kepedulian dan energi menjadi harapan.

Setiap kilometer yang terkumpul akan dikonversi dalam bentuk donasi dan didedikasikan untuk membantu korban banjir dan bencana alam di Pulau Sumatra. Program ini merefleksikan komitmen Perseroan dalam menghadirkan empati, solidaritas, dan aksi nyata, sekaligus memperkuat semangat kebersamaan dan ketangguhan dalam menghadapi berbagai tantangan.

The Miles for Wishes, We Run for Sumatra Challenge carries the theme "Resilience in Every Step, Hope in Every Mile." For LGI, resilience is not merely a value but a defining identity reflected in every step. Through this running and cycling challenge, participants transform strength into compassion and energy into hope.

Every kilometer accumulated is converted into donations dedicated to supporting victims of floods and natural disasters on the island of Sumatra. This program reflects the Company's commitment to fostering empathy, solidarity, and meaningful action, while strengthening the spirit of togetherness and resilience in facing various challenges.

Komposisi Pemegang Saham
Shareholders Composition

Pemegang Saham Shareholders	31 Desember 2025 December 31st, 2025			31 Desember 2024 December 31st, 2024		
	Jumlah Saham (Lembar Saham) Total Shares (Shares)	Nilai Nominal Nominal Value (Rp)	Kepemilikan Ownership (%)	Jumlah Saham (Lembar Saham) Total Shares (Shares)	Nilai Nominal Nominal Value (Rp)	Kepemilikan Ownership (%)
Kepemilikan Saham 5% atau Lebih dari 5% / 5% or More than 5% Share Ownership						
Hanwha General Insurance Co. Ltd.	1.845.000.000	92.250.000.000	61,50	447.000.000	22.350.000.000	14,90
PT Inti Anugerah Pratama	543.000.000	27.150.000.000	18,10	690.000.000	34.500.000.000	23,00
PT Hanwha Life Insurance Indonesia	385.927.000	19.296.350.000	12,86	1.783.927.000	89.196.350.000	59,46
Kepemilikan Saham Kurang dari 5% / Less than 5% Share Ownership						
Masyarakat Public	226.073.000	11.303.650.000	7,54	79.073.000	3.953.650.000	2,64
Jumlah Total	300.000.000	150.000.000.000	100,00	**3.000.000.000**	**150.000.000.000**	**100,00**

Komposisi Kepemilikan Saham Dewan Komisaris dan Direksi

Kebijakan Pengungkapan Informasi

Mengacu pada Peraturan OJK No. 4 Tahun 2024 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka dan Laporan Aktivitas Penjaminan Saham Perusahaan Terbuka, setiap anggota Dewan Komisaris dan Direksi diwajibkan untuk melaporkan kepada Otoritas Jasa Keuangan paling lambat 5 hari kerja sejak terjadinya kepemilikan, perubahan kepemilikan, atau aktivitas penjaminan saham Perseroan. Kewajiban pelaporan ini diterapkan sebagai bentuk komitmen terhadap prinsip transparansi dan akuntabilitas, sekaligus memastikan bahwa informasi terkait kepemilikan saham oleh pihak internal tersedia secara memadai bagi publik dan seluruh pemangku kepentingan.

Pengungkapan Kepemilikan Saham

Dalam kaitannya dengan kepemilikan saham Perseroan, seluruh anggota Dewan Komisaris dan Direksi telah menandatangani surat pernyataan yang menegaskan bahwa tidak ada satu pun dari anggota Dewan Komisaris dan Direksi yang memiliki saham pada Perseroan dengan kepemilikan sebesar 5% atau lebih. Pernyataan ini dibuat sesuai dengan ketentuan yang diatur dalam Pasal 16 (a) dan Pasal 27 Peraturan OJK No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian.

Board of Commissioners and Board of Directors Share Ownership Composition

Information Disclosure Policy

Referring to OJK Regulation No. 4 of 2024 on Report of Ownership or Any Changes in Share Ownership of Public Company and Report of Pledging Shares of Public Companies, each member of the Board of Commissioners and Board of Directors is required to report to Financial Services Authority no later than 5 business days after the occurrence of share ownership, changes in share ownership, or pledging of shares of the Company. This reporting obligation reflects the Company's commitment to the principles of transparency and accountability, while ensuring that information regarding share ownership by internal parties is adequately disclosed to the public and all stakeholders.

Share Ownership Disclosure

With respect to the Company's share ownership, all members of the Board of Commissioners and Board of Directors have signed a statement confirming that none of the members of the Board of Commissioners and Board of Directors owns 5% or more of the Company's shares. These statements were made in accordance with the provisions stipulated in Article 16 (a) and Article 27 of OJK Regulation No. 73/POJK.05/2016 on the Implementation of Good Corporate Governance for Insurance Companies. The dates

Adapun tanggal penandatanganan surat pernyataan oleh masing-masing anggota Dewan Komisaris dan Direksi diuraikan sebagai berikut.

of execution of the statements by each member of the Board of Commissioners and Board of Directors are as follows.

Dewan Komisaris:	
Park Young Mock[1)]	: 29 Desember 2025
Roberto Fernandez Feliciano [2)]	: 25 November 2025
Hyacintus Henri Djantoko	: 25 November 2025
Sapto Wahyu Indratno[3)]	: 29 Desember 2025
Direksi:	
Agus Benjamin	: 29 Desember 2025
Choi Hyunhee	: 29 Desember 2025
Kwon Gi Han	: 29 Desember 2025
Gilbert Deddy Naibaho	: 29 Desember 2025

Board of Commissioners:	
Park Young Mock[1)]	: December 29th, 2025
Roberto Fernandez Feliciano[2)]	: November 25th, 2025
Hyacintus Henri Djantoko	: November 25th, 2025
Sapto Wahyu Indratno[3)]	: December 29th, 2025
Board of Directors:	
Agus Benjamin	: December 29th, 2025
Choi Hyunhee	: December 29th, 2025
Kwon Gi Han	: December 29th, 2025
Gilbert Deddy Naibaho	: December 29th, 2025

[1)] Efektif menjabat sebagai Presiden Komisaris sejak tanggal 15 Desember 2025. / Effectively serving as President Commissioner as of December 15th, 2025.
[2)] Efektif menjabat sebagai Komisaris sejak tanggal 1 September 2025. / Effectively serving as Commissioner as of September 1st, 2025.
[3)] Efektif menjabat sebagai Komisaris Independen sejak tanggal 15 Desember 2025. / Effectively serving as Independent Commissioner as of December 15th, 2025.

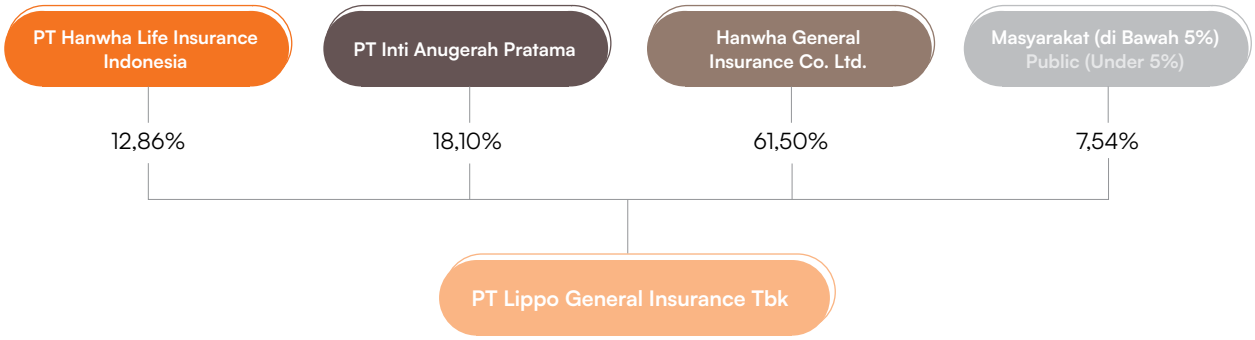
Dengan demikian, sepanjang tahun 2025, seluruh anggota Dewan Komisaris dan Direksi secara resmi menyatakan bahwa tidak memiliki saham Perseroan dengan kepemilikan sebesar 5% atau lebih, baik secara langsung maupun tidak langsung.

Accordingly, throughout 2025, all members of the Board of Commissioners and Board of Directors formally declared that they did not own Company shares amounting to 5% or more, either directly or indirectly.

Komposisi Pemegang Saham berdasarkan Kelompok
Shareholders Composition based on Group

Pemegang Saham Shareholders	31 Desember 2025 December 31st, 2025			31 Desember 2024 December 31st, 2024		
	Jumlah Pemegang Saham Number of Shareholders	Jumlah Saham (Lembar Saham) Number of Shares (Shares)	Kepemilikan Ownership (%)	Jumlah Pemegang Saham Number of Shareholders	Jumlah Saham (Lembar Saham) Total Shares (Shares)	Kepemilikan Ownership (%)
Institusi Nasional National Institution	9	1.096.608.800	36,55	6	2.494.007.000	83,13
Institusi Asing Foreign Institution	6	1.846.851.500	61,57	7	450.609.500	15,02
Perorangan Nasional National Individual	688	56.110.300	1,87	601	55.042.500	1,83
Perorangan Asing Foreign Individual	11	429.400	0,01	5	341.000	0,01
Jumlah Total	714	3.000.000.000	100,00	**619**	**3.000.000.000**	**100,00**

Pemegang Saham Utama dan Pengendali
Main and Controlling Shareholders



Data per 31 Desember 2025. / Data as of December 31st, 2025.

Pada tanggal 29 Desember 2025, telah dilaksanakan pengalihan sebagian saham Perseroan dari PT Hanwha Life Insurance Indonesia kepada Hanwha General Insurance Co. Ltd. Pengalihan tersebut mencakup sebanyak 1.398.000.000 saham Perseroan atau setara dengan 46,60% dari modal ditempatkan dan disetor, dengan nilai nominal sebesar Rp914.292.000.000,00. Setelah pelaksanaan pengalihan saham tersebut, Hanwha General Insurance Co. Ltd. tercatat memiliki sebanyak 1.845.000.000 saham Perseroan atau setara dengan 61,50% dari modal ditempatkan dan disetor Perseroan.

On December 29th, 2025, a partial transfer of the Company's shares was carried out from PT Hanwha Life Insurance Indonesia to Hanwha General Insurance Co., Ltd. The transfer comprised 1,398,000,000 shares of the Company, representing 46.60% of the issued and paid-up capital, with a nominal value of Rp914,292,000,000.00. Following the completion of the share transfer, it was recorded that Hanwha General Insurance Co., Ltd. owns 1,845,000,000 shares of the Company, equivalent to 61.50% of the Company's issued and paid-up capital.

Kronologi Pencatatan Saham
Listing of Shares Chronology

Uraian Description	Rasio Ratio	Jumlah Saham yang Ditawarkan (Lembar Saham) Total Shares Offered (Shares)	Harga Penawaran Offering Price (Rp)	Nilai Nominal Per Value (Rp)	Jumlah Saham Beredar (Lembar Saham) Total Issued Share (Shares)	Bursa Pencatatan Stock Exchange
Saham Pendiri Founder Shares	-	99.000.000	-	500	99.000.000	-
22 Juli 1997 Penawaran Umum Saham Perdana Perseroan July 22nd, 1997 Initial Public Offering	-	51.000.000	2.225	500	150.000.000	Bursa Efek Indonesia Indonesia Stock Exchange

Uraian Description	Rasio Ratio	Jumlah Saham yang Ditawarkan (Lembar Saham) Total Shares Offered (Shares)	Harga Penawaran Offering Price (Rp)	Nilai Nominal Per Value (Rp)	Jumlah Saham Beredar (Lembar Saham) Total Issued Share (Shares)	Bursa Pencatatan Stock Exchange
3 Agustus 2022 Pembagian Saham Bonus August 3rd, 2022 Distribution of Bonus Shares	-	150.000.000	-	500	300.000.000	Bursa Efek Indonesia Indonesia Stock Exchange
19 September 2024 Pemecahan Nilai Nominal Saham (*Stock Split*) September 19th, 2022 Stock Split	1:10	-	-	50	3.000.000.000	Bursa Efek Indonesia Indonesia Stock Exchange

Kronologi Pencatatan Efek Lainnya
Chronological Listing of Other Securities

Sampai dengan akhir tahun 2025, Perseroan tidak menerbitkan efek selain saham, baik dalam bentuk obligasi, obligasi konversi, maupun sukuk. Dengan demikian, tidak terdapat informasi mengenai nama efek, tahun penerbitan, tingkat suku bunga/imbal hasil, tanggal jatuh tempo, nilai penawaran, dan peringkat efek.

Until the end of 2025, the Company did not issue securities other than shares, either in the form of bonds, convertible bonds, or sukuk. Accordingly, there is no information to disclose regarding the name of securities, year of issuance, interest rate/yield, maturity date, offering value, and credit rating of securities.

Daftar Entitas Anak, Perusahaan Asosiasi, dan Perusahaan Ventura
List of Subsidiaries, Associated Companies, and Joint Ventures

Sampai dengan akhir tahun 2025, Perseroan tidak memiliki Entitas Anak, Perusahaan Asosiasi, dan Perusahaan Ventura.

Until the end of 2025, the Company did not have any Subsidiaries, Associated Companies, and Joint Ventures.

Lembaga dan Profesi Penunjang Pasar Modal
Capital Market Supporting Institutions and Professions

Biro Administrasi Efek
Securities Administration Bureau

Nama
Name
PT Sharestar Indonesia

Periode
Period
2025

Biaya
Fee
Rp37.605.000,00
(termasuk PPN / including VAT)

Alamat
Address
SOPO DEL Office Tower Tower B, 18th Floor Jl. Mega Kuningan Barat III Lot 10.1-6 Kawasan Mega Kuningan Jakarta Selatan 12190 - Indonesia

Jasa yang Diberikan
Services Provided
Biro administrasi efek, pengelolaan administrasi saham pasar sekunder, administrasi pembayaran dividen final, serta biaya penyusunan dan pelaporan kepada Otoritas Jasa Keuangan serta Bursa Efek Indonesia.
Securities administration bureau, secondary market share administration management, final dividend payment administration, and costs of preparation and reporting to the Financial Services Authority and Indonesian Stock Exchange.

Kantor Akuntan Publik
Public Accounting Firm

Nama
Name
KAP Suharli, Sugiharto & Rekan

Periode
Period
2025

Biaya
Fee
Jasa Audit / Audit Services:
Rp1.000.000.000,00 (termasuk PPN / including VAT)
Jasa Non-Audit / Non-Audit Services:
-

Alamat
Address
UOB Plaza 34th Floor
Jl. M.H. Thamrin Kav. 8-10
Jakarta Pusat 10230 - Indonesia

Jasa yang Diberikan
Services Provided
Jasa Audit / Audit Services:
Audit Laporan Keuangan Perseroan.
Audit of the Company's Financial Statements.
Jasa Non-Audit / Non-Audit Services:
Tidak ada.
None.

Kantor Jasa Penilai Publik
Public Appraisal Services Office

Nama
Name
Kantor Jasa Penilai Publik Areyanti
Areyanti Public Appraisal Office

Periode
Period
2025

Biaya
Fee
Rp36.824.325,00
(termasuk PPN / including VAT)

Alamat
Address
Graha Al Badegel Lt. 2
Jl. Hj. Tutty Alawiyah No. 7,
Pancoran Jakarta Selatan 12740 - Indonesia

Jasa yang Diberikan
Services Provided
Penilaian Properti.
Property Valuation.

Notaris
Notary

Nama
Name
Sriwi Nawana Bawaksari, SH, MKn

Periode
Period
2025

Biaya
Fee
Rp31.687.500,00
(termasuk PPN / including VAT)

Alamat
Address
Ruko L'Agricola Blok B No. 21, Gading Serpong Tangerang 15810 - Indonesia

Jasa yang Diberikan
Services Provided
Pembuatan akta RUPS Tahunan dan RUPS Luar Biasa.
Preparation of deed of Annual GMS and Extraordinary GMS.

Bursa Efek
Stock Exchange

Nama
Name
Bursa Efek Indonesia
Indonesia Stock Exchange

Periode
Period
2025

Biaya
Fee
Rp302.500.000,00
(termasuk PPN / including VAT)

Alamat
Address
Gedung Bursa Efek Indonesia Tower 1
Jl. Jenderal Sudirman Kav. 52-53
Jakarta Selatan 12190 - Indonesia

Jasa yang Diberikan
Services Provided
Pencatatan saham tahunan.
Listing of annual shares.

Regulator

Nama
Name
Otoritas Jasa Keuangan
Financial Services Authority

Periode
Period
2025

Biaya
Fee
Rp1.520.397.530,00
(termasuk PPN / including VAT)

Alamat
Address
Otoritas Jasa Keuangan (Pasar Modal)
Financial Services Authority (Capital Market)

Gedung Soemitro Djojohadikusumo
Jl. Lapangan Banteng Timur 2-4
Pasar Baru, Sawah Besar
Jakarta Pusat 10710 - Indonesia

Otoritas Jasa Keuangan (Asuransi)
Financial Services Authority (Insurance)

Wisma Mulia 2
Jl. Jenderal Gatot Subroto Kav. 42
Jakarta Selatan 12710 - Indonesia

Jasa yang Diberikan
Services Provided
Pengaturan dan pengawasan kegiatan usaha Perseroan.
Regulation and supervision of the Company's business activities.

Regulator

Nama
Name
Kustodian Sentral Efek Indonesia
Indonesia Central Securities Depository

Periode
Period
2025

Biaya
Fee
Rp36.075.000,00
(termasuk PPN / including VAT)

Alamat
Address
Gedung Bursa Efek Jakarta
Tower 1, 5th Floor
Jl. Jenderal Sudirman Kav. 52-53
Jakarta Selatan 12190 - Indonesia

Jasa yang Diberikan
Services Provided
Biaya tahunan *security* saham dan biaya penyelenggaraan fasilitas e-RUPS.
Annual cost of shares security and the cost of organizing e-GMS facility.

Akses Informasi dan Data Perusahaan
Access of Information and Company' s Data

Akses informasi dan data Perseroan merupakan penunjang kelancaran operasional dan pengambilan keputusan yang tepat dari pemangku kepentingan. Dengan sistem yang terintegrasi dan mudah diakses, seluruh pemangku kepentingan dapat memperoleh data penting secara cepat dan akurat, sehingga meningkatkan efisiensi kerja serta transparansi dalam berbagai proses bisnis Perseroan. Pengelolaan akses informasi yang baik juga menjaga keamanan data sekaligus memastikan bahwa setiap pihak mendapatkan informasi sesuai kebutuhan dan tanggung jawabnya. Para pemangku kepentingan diberikan media untuk mengakses informasi dan data Perseroan terkini melalui berbagai kanal berikut.

Access to the Company's information and data serves as an enabler of smooth operations and informed decision-making by stakeholders. Through integrated and easily accessible systems, stakeholders are able to obtain important data quickly and accurately, thereby enhancing operational efficiency and transparency across the Company's business process. Effective management of information access also maintains data security while ensuring that each party receives information in accordance with its respective needs and responsibilities. Stakeholders can access the Company's updated information and data through various channels as listed below.

Sekretaris Perusahaan
Corporate Secretary
Lippo Kuningan Building 27th Floor, Unit A & F
Jl. H.R. Rasuna Said Kav. B - 12
Jakarta Selatan 12940 - Indonesia

+62 21 525 6161

corporate.secretary@lgi.co.id

www.lgi.co.id



Wilayah Operasional
Operational Area

LGI
a company of Hanwha

Keterangan / Notes:

1. Medan
2. Pekanbaru
3. Palembang
4. Karawaci
5. Jakarta
6. Cikarang
7. Bandung
8. Semarang
9. Solo
10. Surabaya
11. Bali
12. Balikpapan
13. Makassar



Alamat Kantor dan Layanan
Office Address and Services

Alamat Kantor
Office Address

Kantor Pusat Head Office	Kantor Pusat Operasional Operational Head Office
Lippo Kuningan Building 27th Floor, Unit A & F Jl. H.R. Rasuna Said Kav. B - 12 Jakarta Selatan 12940 - Indonesia : +62 21 525 6161 : secretariat@lgi.co.id jakarta@lgi.co.id	Karawaci Office Park, Block I, Unit 30 - 35 Lippo Village, Tangerang 15139 - Indonesia : +62 21 5579 0683

Kantor Cabang dan Kantor Pemasaran (Kantor di Luar Kantor Pusat) Branch Offices and Marketing Offices (Office Outside Head Office)	
Karawaci Karawaci Office Park, Block A, Unit 29 Lippo Village, Tangerang 15139 - Indonesia : +62 21 5579 3886 : karawaci@lgi.co.id	**Bali** Lippo Plaza Sunset 1st Floor, Unit GF 07A Jl. Sunset Road No. 818, Kuta Bali 80361 - Indonesia : +62 361 768 635 : denpasar@lgi.co.id
Surabaya Jl. Panglima Sudirman No. 95 Surabaya 60271 - Indonesia : +62 31 535 1619 : surabaya@lgi.co.id	**Medan** Grand Palladium Mall, Ground Floor, Unit GE- No. 9 - 10 Jl. Kapten Maulana Lubis No. 8 Medan 20112 - Indonesia : +62 61 456 2407 : medan@lgi.co.id
Solo Ruko Manahan, Block A Jl. Adisucipto No. 8 Solo 57139 - Indonesia : +62 271 736 486 : solo@lgi.co.id	**Bandung** Jl. Sunda No. 27 C Bandung 40112 - Indonesia : +62 22 426 5021 : bandung@lgi.co.id
Palembang Palembang Square Mall Jl. Pom IX Kanto R - 121 Palembang 30137 - Indonesia : +62 711 321 444 : palembang@lgi.co.id	**Semarang** Ruko Siliwangi Square Jl. Jenderal Sudirman No. 322 Kav. 7 Semarang 50149 - Indonesia : +62 24 762 6744 : semarang@lgi.co.id
Pekanbaru Surya Dumai Building, 3rd Floor Jl. Jenderal Sudirman No. 395 Pekanbaru 28116 - Indonesia : +62 761 392 46 : pekanbaru@lgi.co.id	**Cikarang** Ruko Robsons Square Jl. M.H. Thamrin, Block C, Unit 18 Lippo Cikarang, Bekasi 17530 - Indonesia : +62 21 897 4371, 897 2381 : cikarang@lgi.co.id
Balikpapan BRI Building, 7th Floor, Suite 708 B Jl. Jenderal Sudirman RT 26 No. 40 Balikpapan 76112 - Indonesia : +62 542 736 751 : balikpapan@lgi.co.id	**Makassar** Wisma Kalla Office Building, 5th Floor, Unit 504 Jl. Dr. Ratulangi No. 8-10, Kunjungmae, Kecamatan Mariso Makassar 90125 - Indonesia : +62 411 812 0896 : makassar@lgi.co.id



Layanan Services	
24-Hour Contact Center : 1 500 563 : contact.center@lgi.co.id	**Chatbot Livia**

Bengkel Rekanan

LGI menjalin kerja sama dengan mitra bengkel rekanan yang dipilih secara selektif berdasarkan standar kualitas dan layanan terbaik. Hal ini bertujuan untuk memastikan setiap perbaikan kendaraan dilakukan secara profesional dan efisien, sehingga memberikan kepuasan maksimal bagi nasabah. Bengkel rekanan ini dilengkapi dengan tenaga ahli dan fasilitas yang memadai, sehingga dapat mendukung proses perawatan dan perbaikan kendaraan sesuai dengan kebutuhan nasabah dan standar industri.

Dukungan bengkel rekanan LGI terbagi menjadi 2 kategori utama, yaitu Bengkel Rekanan *General* yang berjumlah 143 bengkel dan Bengkel Rekanan *Authorized* yang berjumlah 135 bengkel. Kedua jenis bengkel ini tersebar luas di seluruh wilayah Indonesia, sehingga memungkinkan layanan yang cepat dan mudah dijangkau oleh nasabah di berbagai daerah.

Workshop Partner

LGI cooperates with partner workshops that are selectively appointed based on stringent quality and service standards. This is to ensure that every vehicle repair is carried out professionally and efficiently, thereby providing maximum satisfaction for customers. These partner workshops are supported by qualified technicians and adequate facilities, enabling them to perform vehicle maintenance and repairs in accordance with customer needs and prevailing industry standards.

LGI's partner workshop support is divided into 2 main categories, namely General Partner Workshops totaling 143 workshops and Authorized Partner Workshops totaling 135 workshops. Both types of workshops are widely distributed across Indonesia, allowing customers in various regions to access fast and convenient services.

Informasi pada Situs Web Perusahaan
Information on the Company's Website

Situs web resmi LGI berperan sebagai media komunikasi dan sumber informasi yang dapat diakses oleh publik, pemangku kepentingan, dan investor. Melalui platform ini, LGI menyajikan berbagai informasi yang relevan dan terkini, mulai dari Profil Perusahaan, Visi dan Misi, Struktur Organisasi, hingga produk dan layanan yang ditawarkan. Selain itu, situs web ini juga menjadi sarana penyampaian Laporan Keuangan, informasi keterbukaan, dan pengumuman penting lainnya yang mendukung prinsip transparansi serta akuntabilitas. Dengan tampilan yang informatif dan mudah diakses, situs web LGI dirancang untuk memperkuat hubungan dengan masyarakat dan memudahkan pencarian informasi yang dibutuhkan oleh berbagai pihak.

Mengacu pada Peraturan OJK No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik, LGI memastikan bahwa situs web telah memenuhi seluruh kriteria dan standar yang ditetapkan. Situs web ini secara berkala diperbarui untuk menyajikan informasi yang akurat dan relevan bagi para pemangku kepentingan. Sesuai dengan peraturan tersebut, situs web LGI mencakup 4 bagian utama, yaitu:

1. Informasi umum emiten atau perusahaan publik;
2. Informasi bagi pemodal atau investor;
3. Informasi tata kelola perusahaan; serta
4. Informasi tanggung jawab sosial perusahaan.

LGI's official website serves as a key communication medium and source of information accessible to the public, stakeholders, and investors. Through this platform, LGI provides a wide range of relevant and up-to-date information, starting from the Company Profile, Vision and Mission, Organizational Structure, as well as the products and services offered. In addition, the website functions as a channel for the disclosure of Financial Statements, transparency information, and other important announcements that support the principles of transparency and accountability. With an informative and accessible layout, LGI's website is designed to strengthen public engagement and facilitate access to the information required by various parties.

Referring to OJK Regulation No. 8/POJK.04/2015 on the Websites of Issuers or Public Companies, LGI ensures that its website complies with all prescribed criteria and standards. The website is updated regularly to provide accurate and relevant information to stakeholders. In accordance with the regulation, LGI's website comprises 4 main sections, as follows:

1. General information of the issuer or public company;
2. Information for investors;
3. Information on corporate governance; and
4. Information on corporate social responsibility.



Uraian Description	Ketersediaan Availability	Keterangan Remarks
Informasi Pemegang Saham sampai dengan Pemilik Akhir Individu Shareholders Information until Individual Level	✓	Terdapat pada halaman Tentang Kami > *More About Us* > Struktur Kepemilikan Saham. Can be found in the About Us > More About Us > Share Ownership Structure.
Laporan Tahunan Annual Reports	✓	Terdapat pada halaman Tentang Kami > *More About Us* > Laporan Tahunan. Can be found in the About Us > More About Us > Annual Reports.
Laporan Keuangan Financial Statements	✓	Terdapat pada halaman Tentang Kami > *More About Us* > Laporan Keuangan. Can be found in the About Us > More About Us > Financial Statements.
Akuntan Publik Public Accountant	✓	Terdapat pada halaman Tentang Kami > *More About Us* > Akuntan Publik. Can be found in the About Us > More About Us > Public Accountant.
Rapat Umum Pemegang Saham General Meeting of Shareholder	✓	Terdapat pada halaman Tentang Kami > *More About Us* > Informasi bagi Pemegang Saham > Rapat Umum Pemegang Saham. Can be found in the About Us > More About Us > Information for the Shareholders > General Meeting of Shareholders.
Informasi Dividen Dividend Information	✓	Terdapat pada halaman Tentang Kami > *More About Us* > Informasi bagi Pemegang Saham > Keterbukaan Informasi > Informasi Dividen. Can be found in the About Us > More About Us > Information for the Shareholders > Information Disclosure > Dividend Information.
Ikhtisar Keuangan Financial Highlights	✓	Terdapat pada halaman Tentang Kami > *More About Us* > Informasi bagi Pemegang Saham > Keterbukaan Informasi > Ikhtisar Keuangan. Can be found in the About Us > More About Us > Information for the Shareholders > Information Disclosure > Financial Highlights.
Isi Pedoman Etika dan Perilaku Content of the Code of Conduct	✓	Terdapat pada halaman Tentang Kami > *More About Us* > Tata Kelola Perusahaan. Can be found in the About Us > More About Us > Good Corporate Governance.
Profil Dewan Komisaris dan Direksi Board of Commissioner and Board of Directors' Profile	✓	Terdapat pada halaman Tentang Kami > *More About Us* > Profil Komisaris dan Direksi. Can be found in the About Us > More About Us > Board of Commissioner and Board of Directors' Profile.
Piagam Dewan Komisaris dan Direksi, serta Komite Pendukung Charter of the Board of Commissioner, Board of Directors, and Supporting Committee	✓	Terdapat pada halaman Tentang Kami > *More About Us* > Tata Kelola Perusahaan. Can be found in the About Us > More About Us > Good Corporate Governance.
Tanggung Jawab Sosial Perusahaan Corporate Social Responsibility	✓	Terdapat pada halaman Tentang Kami > *More About Us* > Tanggung Jawab Sosial. Can be found in the About Us > More About Us > Corporate Social Responsibility.

Tidak hanya melalui situs web resmi, LGI juga menyediakan informasi penting terkait saham dan permodalan bagi publik dan investor. Informasi tersebut dapat diakses secara transparan melalui situs resmi Bursa Efek Indonesia di www.idx.co.id. Dengan mengakses kode saham **LPGI**, para pemangku kepentingan dapat memantau perkembangan kinerja Perseroan, Laporan Keuangan, hingga aksi korporasi secara berkala.

In addition to its official website, LGI also provides important information related to its shares and capital structure for the public and investors. Such information is transparently accessible through the official website of the Indonesia Stock Exchange at www.idx.co.id. By accessing the stock code **LPGI**, stakeholders can regularly monitor the Company's performance developments, Financial Statements, and corporate actions.

ANALISIS DAN PEMBAHASAN MANAJEMEN

Management Discussion and Analysis





Tinjauan Ekonomi dan Industri
Economy and Industry Overview

Perekonomian Global

Perekonomian global pada tahun 2025 berada dalam bayang-bayang ketidakpastian yang semakin kompleks. Intensitas perang dagang yang meningkat telah menekan arus perdagangan internasional dan memicu gangguan pada rantai pasok global. Kebijakan tarif sepihak yang diberlakukan Amerika Serikat mendorong sejumlah negara besar untuk mengambil langkah balasan, sehingga memperkuat eskalasi konflik dagang antarnegara. Situasi ini tidak hanya berdampak pada volume perdagangan, tetapi juga memperlambat ekspansi investasi di berbagai kawasan.[1)]

Di sisi lain, ketegangan geopolitik yang belum mereda turut memperburuk ketidakpastian ekonomi global. Konflik antara Rusia dan Ukraina yang masih berlangsung terus memengaruhi stabilitas energi dan pangan global. Selain itu, peningkatan serangan Israel ke Palestina semakin menambah tekanan terhadap pasar keuangan internasional. Kombinasi faktor-faktor ini menyebabkan pelemahan nilai tukar di sejumlah negara berkembang dan meningkatnya volatilitas di pasar modal global.[1)]

International Monetary Fund memproyeksikan pertumbuhan ekonomi global sebesar 3,3% sedikit lebih tinggi dibandingkan dengan tahun sebelumnya sebesar 3,2%. Peningkatan tipis ini mencerminkan adanya daya tahan di beberapa negara dan penyesuaian kebijakan ekonomi yang lebih adaptif. Namun demikian, keberlanjutan pertumbuhan tetap sangat bergantung pada stabilitas geopolitik dan meredanya ketegangan perdagangan internasional.[2)]

Sumber:
1) Laporan Perekonomian Indonesia 2025, Bank Indonesia; dan
2) *World Economic Outlook*, International Monetary Fund.

Global Economy

The global economy in 2025 was overshadowed by increasingly complex uncertainty. The intensifying trade war has exerted pressure on international trade flows and triggered disruptions in the global supply chains. Unilateral tariff policies imposed by the United States prompted several major economies to implement retaliatory measures, further escalating trade conflicts among nations. This situation has affected not only trade volumes but has also slowed investment expansion across various regions.[1)]

At the same time, persistent geopolitical tensions have further heightened global economic uncertainty. The ongoing conflict between Russia and Ukraine continues to affect global energy and food stability. In addition, the escalation of Israel's attacks on Palestine has added further pressure to international financial markets. The combination of these factors has led to currency depreciation in several developing countries and increased volatility in global capital markets.[1)]

The International Monetary Fund projects global economic growth of 3.3%, slightly higher than the previous year's 3.2%. This modest increase reflects resilience in several economies and the adoption of more adaptive economic policy adjustments. Nevertheless, the sustainability of global growth remains highly dependent on geopolitical stability and the easing of international trade tensions.[2)]

Sources:
1) Indonesia Economic Report 2025, Bank Indonesia; and
2) World Economic Outlook, International Monetary Fund.

Perekonomian Indonesia

Perekonomian Indonesia pada tahun 2025 menunjukkan kinerja yang solid dan tetap berdaya tahan di tengah dinamika serta ketidakpastian ekonomi global. Stabilitas makroekonomi yang terjaga, daya beli masyarakat yang relatif kuat, dan kesinambungan pembangunan infrastruktur menjadi fondasi penting dalam menopang aktivitas ekonomi nasional. Di tengah tekanan eksternal seperti perlambatan perdagangan global, Indonesia mampu menjaga momentum pertumbuhan melalui penguatan permintaan domestik dan peningkatan kinerja sektor-sektor produktif.[3)]

Badan Pusat Statistik (BPS) mencatat bahwa perekonomian Indonesia tumbuh sebesar 5,11% meningkat dibandingkan tahun sebelumnya sebesar 5,03%. Dari sisi lapangan usaha, sektor jasa lainnya menjadi penyumbang terbesar terhadap PDB dengan pertumbuhan mencapai 9,93%, diikuti oleh sektor jasa perusahaan sebesar 9,10% serta transportasi

Indonesia's Economy

Indonesia's economy in 2025 demonstrated solid performance and remained resilient amid global economic dynamics and uncertainty. Stable macroeconomic conditions, relatively strong household purchasing power, and the continued development of infrastructure served as key foundations supporting national economic activity. Despite external pressures, such as the slowdown in global trade, Indonesia maintained its growth momentum through stronger domestic demand and improved performance across productive sectors.[3)]

The Central Bureau of Statistics (BPS) recorded that the Indonesian economy grew by 5.11%, higher than the previous year's 5.03%. In terms of industry, the other services sector made the largest contribution to GDP growth, increasing by 9.93%, followed by the corporate services sector at 9.10% and the transportation and warehousing sector at 8.78%.

dan pergudangan sebesar 8,78%. Sementara itu, dari sisi pengeluaran, komponen ekspor barang dan jasa mencatat pertumbuhan tertinggi sebesar 7,03%, menunjukkan daya saing produk nasional tetap terjaga di pasar internasional.[4)]

Secara keseluruhan, capaian ini menegaskan bahwa perekonomian Indonesia tetap resilien meskipun dihadapkan pada ketidakpastian global yang tinggi. Sinergi kebijakan pemerintah, stabilitas sektor keuangan, dan kontribusi kuat dari sektor jasa serta ekspor menjadi penopang utama pertumbuhan. Dengan fondasi yang cukup kokoh, Indonesia memiliki peluang untuk terus menjaga momentum pertumbuhan secara berkelanjutan, sekaligus memperkuat ketahanan ekonomi dalam menghadapi berbagai tantangan eksternal di masa mendatang.

Sumber:
3) Laporan Perekonomian Indonesia 2025, Bank Indonesia; dan
4) Berita Resmi Statistik, Badan Pusat Statistik.

Meanwhile, in terms of expenditure, the exports of goods and services component recorded the highest growth at 7.03%, indicating that the competitiveness of national products in international markets remained strong.[4)]

In general, these achievements underscore the resilience of Indonesia's economy despite heightened global uncertainty. Policy synergy from the government, financial sector stability, and strong contributions from the service and export sectors were the main drivers of the aforementioned growth. With a relatively solid foundation, Indonesia has the opportunity to sustain its growth momentum while further strengthening its economic resilience to face future external challenges.

Sources:
3) Indonesia Economic Report 2025, Bank Indonesia; and
4) Official Statistics Release, Central Bureau of Statistics.

Kondisi Industri Asuransi

Kinerja sektor jasa keuangan dan asuransi pada tahun 2025 menunjukkan perlambatan dibandingkan tahun sebelumnya. Berdasarkan data BPS, sektor ini tumbuh sebesar 3,96%, lebih rendah dibandingkan pertumbuhan tahun 2024 yang mencapai 4,74%. Moderasi pertumbuhan tersebut mencerminkan tekanan dari dinamika ekonomi global, volatilitas pasar keuangan, serta penyesuaian strategi pelaku industri dalam menjaga kualitas aset dan profitabilitas di tengah ketidakpastian.[5)]

Meskipun secara agregat sektor jasa keuangan dan asuransi mengalami perlambatan, subsektor asuransi umum justru menunjukkan pertumbuhan premi bruto sebesar 5,5% yang diikuti oleh kenaikan klaim sebesar 5,4%. Kinerja ini mengindikasikan bahwa ekspansi bisnis berjalan seiring dengan pengelolaan risiko yang cukup terkendali, sehingga tidak menimbulkan tekanan signifikan terhadap profitabilitas industri secara keseluruhan. Secara struktural, pertumbuhan premi masih ditopang oleh lini usaha utama seperti *property*, kendaraan bermotor, dan *credit insurance*, sementara beberapa lini seperti energi *offshore* mengalami penurunan yang mencerminkan dinamika sektor riil.[6)]

Di sisi lain, rasio klaim industri secara agregat cenderung stabil, menunjukkan bahwa kualitas underwriting masih terjaga meskipun terdapat peningkatan eksposur risiko di beberapa lini. Namun demikian, tingkat penetrasi asuransi umum terhadap Produk Domestik Bruto (PDB) yang masih berada pada kisaran 0,51% menunjukkan bahwa ruang pertumbuhan industri masih sangat terbuka, khususnya melalui perluasan inklusi asuransi, penguatan literasi keuangan, serta pengembangan produk yang lebih relevan dengan kebutuhan masyarakat dan pelaku usaha.[6)]

Sumber:
5) Berita Resmi Statistik, Badan Pusat Statistik; dan
6) Analisa TW IV Tahun 2025, Asosiasi Asuransi Umum Indonesia.

Insurance Industry Condition

The performance of the financial services and insurance sector in 2025 experienced a slowdown compared with the previous year. Based on data from BPS, the sector grew by 3.96%, lower than the 2024 growth that reached 4.74%. This moderation reflects pressures arising from global economic dynamics, financial market volatility, and strategic adjustments by industry players to maintain asset quality and profitability amid uncertainty.[5)]

Despite the aggregate slowdown in the financial services and insurance sectors, the general insurance subsector actually showed gross premium growth of 5.5%, accompanied by a 5.4% increase in claims. This performance indicates that business expansion was proceeding along with adequate risk management, thus not causing significant pressure on overall industry profitability. Structurally, premium growth was still supported by core business lines such as property, motor vehicles, and credit insurance, while several lines, such as offshore energy, experienced declines, reflecting the dynamics of the real sector.[6)]

On the other hand, the aggregate industry claims ratio tend to be stable, indicating that underwriting quality remained maintained despite risk exposure in several sectors was increasing. However, the general insurance penetration rate to Gross Domestic Product (GDP), which remained at around 0.51%, indicated that the industry still has ample room for growth, particularly through expanding insurance inclusion, strengthening financial literacy, and developing products that are more relevant to the needs of the public and business.[6)]

Sources:
5) Official Statistics Release, Central Bureau of Statistics; and
6) Analysis of Q4 2025, Indonesian General Insurance Association.

Tinjauan Operasional
Operational Overview

Perseroan membagi klasifikasi segmen usaha sesuai dengan ketentuan Pernyataan Standar Akuntansi Keuangan (PSAK) 5 tentang Segmen Operasi sebagaimana tertuang dalam Laporan Keuangan PT Lippo General Insurance Tbk per 31 Desember 2025 dan 2024. Berdasarkan klasifikasi tersebut, Perseroan membagi kegiatan usaha ke dalam beberapa segmen utama, yaitu asuransi kebakaran, asuransi kendaraan bermotor, asuransi pengangkutan laut, asuransi kesehatan, dan asuransi aneka. Pembagian ini memungkinkan Perseroan untuk mengelola dan melaporkan kinerja keuangan secara lebih terfokus sesuai karakteristik dan risiko masing-masing segmen usaha.

The Company classifies its business segments in accordance with the provisions of Statement of Financial Accounting Standards (PSAK) 5 on Operating Segments stated in the Financial Statements of PT Lippo General Insurance Tbk as of December 31st, 2025, and 2024. Based on this classification, the Company divides its business activities into several main segments, namely fire insurance, motor vehicle insurance, marine cargo insurance, health insurance, and miscellaneous insurance. This segmentation enables the Company to manage and report its financial performance in a more focused manner according to the characteristics and risks of each business segment.

Premi Bruto

Jumlah premi bruto yang dicatatkan Perseroan sepanjang tahun 2025 mencapai Rp3,97 triliun, meningkat 17,41% atau Rp588,07 miliar dibandingkan dengan tahun 2024 yang tercatat sebesar Rp3,38 triliun. Kondisi ini terutama dipengaruhi oleh kenaikan premi asuransi kebakaran dan asuransi kredit.

Gross Premium

The total gross premiums recorded by the Company reached Rp3.97 trillion in 2025, an increase of 17.41% or Rp588.07 billion compared to 2024, which was recorded at Rp3.38 trillion. This condition was primarily influenced by premium increase in property and credit insurance.

Pendapatan Jasa Asuransi

Jumlah pendapatan jasa asuransi yang dicatatkan Perseroan sepanjang tahun 2025 mencapai Rp3,77 triliun, meningkat 20,47% atau Rp640,58 miliar dibandingkan dengan tahun 2024 yang tercatat sebesar Rp3,13 triliun. Kondisi ini terutama dipengaruhi oleh peningkatan pendapatan jasa asuransi pada segmen asuransi kredit sebesar 47,11% atau Rp511,11 miliar serta segmen asuransi kesehatan sebesar 8,83% atau Rp102,23 miliar.

Insurance Service Revenues

The Company's insurance service revenues reached Rp3.77 trillion in 2025, a 20.47% increase, or Rp640.58 billion, compared to Rp3.13 trillion in 2024. This increase was primarily driven by a 47.11%, or Rp511.11 billion, increase in insurance service revenues in the credit insurance segment, and an 8.83% increase, or Rp102.23 billion, in the health insurance segment.

Beban Jasa Asuransi

Beban jasa asuransi terdiri dari beban klaim yang terjadi, amortisasi arus kas akuisisi, serta perubahan pada komponen kerugian. Jumlah beban jasa asuransi yang dicatatkan Perseroan sepanjang tahun 2025 mencapai Rp3,42 triliun, meningkat 19,43% atau Rp557,20 miliar dibandingkan dengan tahun 2024 yang tercatat sebesar Rp2,87 triliun. Porsi terbesar dari beban jasa asuransi tersebut berasal dari beban klaim yang terjadi.

Insurance Service Expenses

Insurance service expenses consists of incurred claim, amortized acquisition cash flow, and changes in loss component. The Company's total insurance service expenses reached Rp3.42 trillion in 2025, a 19.43% increase, or Rp557.20 billion, compared to Rp2.87 trillion in 2024. Biggest portion of the insurance service expense is derived from incurred claim.

Beban Klaim yang Terjadi

Jumlah beban klaim yang terjadi yang dicatatkan Perseroan sepanjang tahun 2025 mencapai Rp2,96 triliun, meningkat 22,36% atau Rp541,83 miliar dibandingkan dengan tahun 2024 yang tercatat sebesar Rp2,42 triliun. Kondisi ini terutama dipengaruhi oleh peningkatan produksi.

Claims Expense Incurred

The total incurred claim recorded by the Company reached Rp2.96 trillion in 2025, an increase of 22.36% or Rp541.83 billion compared to 2024, which was recorded at Rp2.42 trillion. This condition was primarily attributable to production.

Hasil Jasa Reasuransi

Jumlah hasil jasa reasuransi yang dicatatkan Perseroan sepanjang tahun 2025 mencapai Rp224,88 miliar, menurun 12,46% atau Rp32,01 miliar dibandingkan dengan tahun 2024 yang tercatat sebesar Rp256,89 miliar.

Reinsurance Service Result

The total reinsurance result recorded by the Company reached Rp224.88 billion in 2025, a decrease of 12.46% or Rp32.01 billion compared to 2024, which was recorded at Rp256.89 billion.

Laba Tahun Berjalan

Laba tahun berjalan yang dicatatkan Perseroan sepanjang tahun 2025 mencapai Rp144,73 miliar, meningkat 125,69% atau Rp80,60 miliar dibandingkan dengan tahun 2024 yang tercatat sebesar Rp64,13 miliar. Kondisi ini terutama dipengaruhi oleh volume penjualan dan rasio klaim yang membaik.

Profit for the Year

The Company's profit for the year recorded throughout 2025 reached Rp144.73 billion, an increase of 125.69% or Rp80.60 billion compared to Rp64.13 billion in 2024. This condition was primarily due to increase in sales volume and improvement in claims ratio.

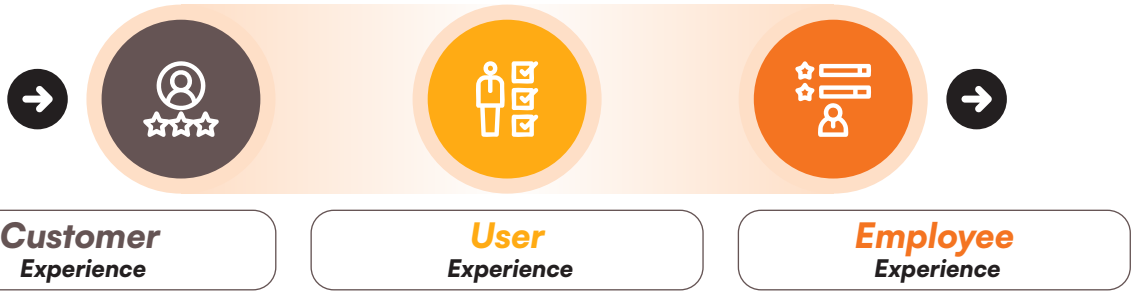
Aspek Pemasaran
Marketing Aspects

Strategi Pemasaran

Strategi pemasaran yang diterapkan oleh Perseroan bertujuan untuk memperkuat posisi di pasar sekaligus meningkatkan daya saing melalui pendekatan yang terintegrasi dan adaptif terhadap kebutuhan nasabah. Melalui pemahaman mendalam terhadap perilaku pasar dan tren terkini, Perseroan mengembangkan berbagai upaya guna membangun loyalitas dan memperluas jangkauan pasar. Pendekatan ini dirancang tidak hanya untuk menarik nasabah baru, tetapi juga mempertahankan hubungan jangka panjang dengan nasabah yang sudah ada, sehingga mendukung pertumbuhan bisnis secara berkelanjutan. Secara umum, strategi pemasaran yang dibangun Perseroan difokuskan pada 3 aspek berikut.

Marketing Strategy

The marketing strategy implemented by the Company is aimed at strengthening its position in the market while enhancing competitiveness through an integrated approach that is adaptive to customers' needs. By developing a deep understanding of market behavior and current trends, the Company undertakes various initiatives to build customer loyalty and expand its market reach. This approach is designed not only to attract new customers, but also to maintain long-term relationships with existing customers, thereby supporting sustainable business growth. In general, the Company's marketing strategy focuses on the following 3 key aspects.



Dalam menjalankan strategi pemasaran, Perseroan menempatkan cus*tomer experience*, *user experience*, dan *employee experience* sebagai fokus utama. Pendekatan ini bertujuan untuk menciptakan interaksi yang positif dan menyeluruh di berbagai titik kontak, mulai dari layanan nasabah hingga penggunaan produk serta lingkungan kerja yang mendukung karyawan. Dengan memperhatikan ketiga aspek tersebut secara simultan, Perseroan berupaya membangun hubungan yang kuat dan harmonis antara nasabah dan karyawan, sehingga mampu meningkatkan kepuasan, loyalitas, serta kinerja secara keseluruhan.

In implementing its marketing strategy, the Company prioritizes the customer experience, user experience, and employee experience. This approach aims to create positive and comprehensive interactions across various touchpoints, ranging from customer service and product usage to a supportive work environment for employees. By addressing these three aspects simultaneously, the Company seeks to build strong and harmonious relationships between customers and employees, thereby enhancing overall satisfaction, loyalty, and performance.

Pangsa Pasar

Perseroan memiliki pangsa pasar yang mencakup berbagai segmen, mulai dari nasabah retail atau individu, usaha kecil dan menengah, hingga korporasi besar. Dalam portofolio tanggungannya, Perseroan membagi secara proporsional antara jenis asuransi kesehatan yang mencapai 36,09% dan asuransi umum sebesar 63,91%. Komposisi ini mencerminkan fokus Perseroan dalam melayani kebutuhan beragam nasabah dengan produk asuransi yang variatif, sekaligus menjaga keseimbangan antara segmen pasar yang berbeda untuk mendukung pertumbuhan bisnis yang berkelanjutan.

Market Shares

The Company's market share spans various segments, ranging from retail or individual customers, small and medium enterprises, to large corporations. Within its coverage portfolio, the Company allocates proportionally between health insurance that reached 36.09%, and general insurance amounting to 63.91%. This composition reflects the Company's focus on serving the diverse needs of customers with a variety of insurance products, while maintaining a balance between different market segments to support sustainable business growth.

Tinjauan Keuangan
Financial Overview

Laporan Keuangan Perseroan per tanggal 31 Desember 2025 dan 2024 telah diaudit secara independen oleh Kantor Akuntan Publik (KAP) Suharli, Sugiharto & Rekan. Penyusunan Laporan Keuangan ini mengikuti Standar Akuntansi Keuangan (SAK) yang mencakup PSAK dan Interpretasi Standar Akuntansi Keuangan (ISAK) yang diterbitkan oleh Dewan Standar Akuntansi Keuangan - Ikatan Akuntan Indonesia (DSAK-IAI). Hal ini menunjukkan komitmen Perseroan dalam menyajikan Laporan Keuangan yang transparan, akurat, dan sesuai dengan prinsip akuntansi yang berlaku di Indonesia.

The Company's Financial Statements as of December 31st, 2025, and 2024 have been independently audited by the Public Accounting Firm (KAP) Suharli, Sugiharto & Partners. The preparation of these Financial Statements complies with Indonesian Financial Accounting Standards (SAK), which include the Statements of PSAK and Interpretations of Financial Accounting Standards (ISAK) issued by the Financial Accounting Standards Board of the Indonesian Institute of Accountants (DSAK-IAI). This demonstrates the Company's commitment to presenting Financial Statements that are transparent, accurate, and in accordance with applicable accounting principles in Indonesia.

Lebih lanjut, pembahasan mendalam mengenai kinerja keuangan Perseroan dapat ditemukan dalam bagian Catatan atas Laporan Keuangan. Berbagai aspek operasional dan keuangan diuraikan secara rinci untuk memberikan gambaran yang lebih jelas dan menyeluruh tentang kondisi Perseroan selama periode pelaporan. Pendekatan ini tidak hanya membantu pemangku kepentingan dalam memahami hasil dan perkembangan bisnis, tetapi juga mendukung pengambilan keputusan yang lebih tepat berdasarkan informasi keuangan yang disajikan.

Further detailed discussion of the Company's financial performance can be found in the Notes to the Financial Statements. Various operational and financial aspects are presented comprehensively to provide a clearer and more complete overview of the Company's condition during the reporting period. This approach not only assists stakeholders in understanding business results and developments, but also supports more accurate decision-making based on the financial information presented.

Laporan Posisi Keuangan
Statements of Financial Position

Aset
Assets

(dalam miliar Rupiah, kecuali dinyatakan lain / in billion Rupiah, unless otherwise stated)

Uraian	2025	2024*)	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Kas dan Bank	13,51	15,39	(1,87)	(12,18)	Cash on Hand and in Banks
Aset Kontrak Reasuransi	878,68	768,69	109,99	14,31	Reinsurance Contract Assets
Piutang Lain-Lain - Neto	69,75	67,62	2,13	3,15	Other Receivables - Net
Investasi	2.079,30	1.525,27	554,03	36,32	Investments
Uang Muka dan Biaya Dibayar di Muka	9,86	9,57	0,29	3,00	Prepaid Expenses and Advances
Jumlah Aset Lancar	3.051,10	**2.386,53**	**664,57**	**27,85**	**Total Current Assets**
Aset Hak Guna - Neto	-	1,09	(1,09)	(100,00)	Right of Use Assets - Net
Aset Tetap - Neto	44,12	44,55	(0,43)	(0,96)	Fixed Assets
Aset Tak Berwujud - Neto	22,07	1,89	20,18	1.068,85	Intangible Assets
Aset Lain-Lain	4,29	16,69	(12,40)	(74,28)	Other Assets
Jumlah Aset Tidak Lancar	70,49	**64,22**	**6,27**	**9,76**	**Total Non-Current Assets**
Jumlah Aset	3.121,59	**2.450,75**	**670,84**	**27,37**	**Total Assets**

*) Data disajikan kembali. / Data restated.

Catatan / Note: Tahun 2025 merupakan tahun transisi ke PSAK 117 sesuai dengan standar yang berlaku Laporan Keuangan Komparatif untuk Laporan Posisi Keuangan per 1 Januari 2024 dan 31 Desember 2024, dan Laporan Laba Rugi untuk tahun yang berakhir 31 Desember 2024 telah disajikan kembali. / The year 2025 was a transition year to PSAK 117 in accordance with the applicable standards for Financial Statements. Comparative for the Statement of Financial Position as of January 1st, 2024, and December 31st, 2024, and the Income Statement for the year ended December 31st, 2024, has been restated.

Jumlah Aset

Jumlah aset tahun 2025 mencapai Rp3,12 triliun, meningkat 27,37% atau Rp670,84 miliar dibandingkan dengan tahun 2024 sebesar Rp2,45 triliun. Kondisi ini terutama dipengaruhi oleh peningkatan aset investasi dan aset kontrak reasuransi Perseroan karena lebih banyaknya produksi pada tahun 2025.

Total Assets

Total assets in 2025 amounted to Rp3.12 trillion, increasing by 27.37% or Rp670.84 billion compared to that of 2024 of Rp2.45 trillion. This condition was mainly driven by the increase of Company investment and reinsurance contract assets due to the higher production of 2025.

Aset Lancar

Jumlah aset lancar tahun 2025 mencapai Rp3,05 triliun, meningkat 27,85% atau Rp664,57 miliar dibandingkan dengan tahun 2024 sebesar Rp2,39 triliun. Kondisi ini terutama dipengaruhi oleh peningkatan aset investasi dan aset kontrak reasuransi Perseroan.

Current Assets

Total current assets in 2025 amounted to Rp3.05 trillion, increasing by 27.85% or Rp664.57 billion compared to that of 2024 of Rp2.39 trillion. This condition was primarily influenced by the increase in Company investment and reinsurance contract assets.

Aset Tidak Lancar

Jumlah aset tidak lancar tahun 2025 mencapai Rp70,49 miliar, meningkat 9,76% atau Rp6,27 miliar dibandingkan dengan tahun 2024 sebesar Rp64,22 miliar. Kondisi ini terutama dipengaruhi oleh peningkatan aset tak berwujud perangkat lunak.

Non-Current Asset

Total non-current assets in 2025 amounted to Rp70.49 billion, increasing by 9.76% or Rp6.27 billion compared to that of 2024 of Rp64.22 billion. This condition was primarily influenced by the increase of intangible assets in the form of software.

Liabilitas
Liabilities

(dalam miliar Rupiah, kecuali dinyatakan lain / in billion Rupiah, unless otherwise stated)

Uraian	2025	2024*)	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Liabilitas Kontrak Asuransi	1.820,86	1.379,48	441,38	32,00	Insurance Contact Liabilities
Utang Pajak	23,31	2,90	20,41	703,41	Tax Payables
Pendapatan Premi Ditangguhkan	9,24	18,36	(9,12)	(49,67)	Deferred Premium Income
Liabilitas Sewa	-	0,85	(0,85)	(100,00)	Lease Liabilities
Liabilitas Imbalan Kerja Karyawan	23,30	6,73	16,57	246,18	Employees Benefits Liabilities
Liabilitas Pajak Tangguhan	30,30	32,95	(2,65)	(8,03)	Deferred Tax Liabilities
Utang Lain-Lain	186,53	108,88	77,65	71,32	Other Payables
Jumlah Liabilitas	**2.093,53**	**1.550,14**	**543,39**	**35,05**	**Total Liabilities**

*) Data disajikan kembali. / Data restated.

Catatan / Note: Tahun 2025 merupakan tahun transisi ke PSAK 117 sesuai dengan standar yang berlaku Laporan Keuangan Komparatif untuk Laporan Posisi Keuangan per 1 Januari 2024 dan 31 Desember 2024, dan Laporan Laba Rugi untuk tahun yang berakhir 31 Desember 2024 telah disajikan kembali. / The year 2025 was a transition year to PSAK 117 in accordance with the applicable standards for Financial Statements. Comparative for the Statement of Financial Position as of January 1st, 2024, and December 31st, 2024, and the Income Statement for the year ended December 31st, 2024, has been restated.

Jumlah Liabilitas

Jumlah liabilitas tahun 2025 mencapai Rp2,09 triliun, meningkat 35,05% atau Rp543,39 miliar dibandingkan dengan tahun 2024 sebesar Rp1,55 triliun. Kondisi ini terutama dipengaruhi oleh kenaikan liabilitas kontrak asuransi akibat peningkatan produksi pada tahun 2025 dan administrasi dan *profit sharing* dalam utang lain-lain.

Total Liabilities

Total liabilities in 2025 reached Rp2.09 trillion, an increase of 35.05% or Rp543.39 billion compared to Rp1.55 trillion in 2024. This condition was mainly driven by the increase in insurance contract liabilities due to higher production in 2025 and administration and profit sharing booked in other payables.

Ekuitas
Equity

(dalam miliar Rupiah, kecuali dinyatakan lain / in billion Rupiah, unless otherwise stated)

Uraian	2025	2024*)	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Modal Saham					Share Capital
Modal Dasar					Authorized Capital
Modal Ditempatkan dan Disetor Penuh	150,00	150,00	-	-	Issued and Fully Paid-Up Capital
Tambahan Modal Disetor	45,49	45,49	-	-	Additional Paid-In Capital
Pengukuran Kembali Liabilitas Imbalan Pasca Kerja	(0,77)	(3,25)	2,48	(76,21)	Remeasurement of Post Employment Benefits Liabilities
Keuntungan yang Belum Direalisasi dari Perubahan Nilai Wajar atas Surat Berharga	0,31	-	0,31	100,00	Unrealized Gain On Changes in Fair Value of Securities
Beban Keuangan Asuransi — Neto	(7,70)	(1,10)	6,60	600,65	Insurance Finance Expense - Net
Pendapatan Keuangan Reasuransi - Neto	3,30	(1,23)	(4,53)	368,45	Reinsurance Finance Income - Net
Saldo Laba					Retained Earnings
Telah Ditentukan Penggunaannya	24,00	23,00	1,00	4,35	General Reserves
Belum Ditentukan Penggunaannya	813,43	687,70	125,73	18,28	Unappropriated
Jumlah Ekuitas	1.028,06	**900,61**	**127,45**	**14,15**	**Total Equity**

*) Data disajikan kembali. / Data restated.

Catatan / Note: Tahun 2025 merupakan tahun transisi ke PSAK 117 sesuai dengan standar yang berlaku Laporan Keuangan Komparatif untuk Laporan Posisi Keuangan per 1 Januari 2024 dan 31 Desember 2024, dan Laporan Laba Rugi untuk tahun yang berakhir 31 Desember 2024 telah disajikan kembali. / The year 2025 was a transition year to PSAK 117 in accordance with the applicable standards for Financial Statements. Comparative for the Statement of Financial Position as of January 1st, 2024, and December 31st, 2024, and the Income Statement for the year ended December 31st, 2024, has been restated.

Jumlah Ekuitas

Jumlah ekuitas tahun 2025 mencapai Rp1,03 triliun, meningkat 14,15% atau Rp127,45 miliar dibandingkan dengan tahun 2024 sebesar Rp900,61 miliar. Kondisi ini terutama dipengaruhi oleh peningkatan saldo laba dari hasil bisnis Perseroan.

Total Equity

Total equity in 2025 amounted to Rp1.03 trillion, increased by 14.15% or Rp127.45 billion compared to that of 2024 of Rp900.61 billion. This condition was primarily influenced by the increase in retained earnings from the Company's business result.

Laporan Laba Rugi dan Penghasilan Komprehensif Lain
Statements of Profit or Loss and Other Comprehensive Income

(dalam miliar Rupiah, kecuali dinyatakan lain / in billion Rupiah, unless otherwise stated)

Uraian	2025	2024*)	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Pendapatan					**Revenues**
Pendapatan Jasa Asuransi	3.769,97	3.129,39	640,58	20,47	Insurance Service Revenues
Beban Jasa Asuransi	(3,424.54)	(2.867,35)	557,20	19,43	Insurance Service Expenses
Hasil Jasa Asuransi Sebelum Kontrak Reasuransi Milikan	345,43	262,04	83,39	31,82	Insurance Service Results Before Reinsurance Contracts Held
Pendapatan Reasuransi	285,46	195,37	90,09	46,12	Reinsurance Revenues
Beban Kontrak Reasuransi	(510,34)	(452,26)	58,09	12,84	Reinsurance Contract Expenses
Beban Neto dari Kontrak Reasuransi Milikan	(224,88)	(256,89)	(32,01)	(12,46)	Net Expenses From Reinsurance Contracts Held
Hasil Jasa Asuransi	120,55	5,15	115,40	2.239,91	Insurance Service Results
Hasil Investasi	97,20	85,22	11,98	14,05	Investment Income
Jumlah Pendapatan	217,74	**90,37**	**127,37**	**140,95**	**Total Revenues**

Uraian	2025	2024*)	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Beban					**Expenses**
Beban Usaha	42,13	29,58	12,55	42,42	Operating Expenses
Beban Keuangan Asuransi	31,31	19,79	11,51	58,16	Insurance Finance Expense
Pendapatan (Beban) Keuangan Reasuransi	2,56	(10,13)	7,57	125,24	Reinsurance Finance Income (Expense)
Jumlah Beban	75,99	**39,24**	**36,74**	**(74,76)**	**Total Expenses**
Laba Usaha	141,76	**30,87**	**110,88**	**359,18**	**Operating Profit**
Pendapatan Lain-Lain - Neto	26,72	26,04	0,68	2,61	Other Income - Net
Laba Sebelum Pajak Penghasilan	168,48	**77,17**	**91,31**	**118,32**	**Income Before Tax**
Beban Pajak Penghasilan - Neto	(23,75)	(13,04)	10,71	82,12	Income Tax Expenses - Net
Laba Tahun Berjalan	144,73	**64,13**	**80,60**	**125,69**	**Profit for the Year**
Jumlah Penghasilan (Beban) Komprehensif Lain, Setelah Pajak	0,72	**(4,02)**	**4,74**	**117,89**	**Total Other Comprehensive Income (Expenses), Net of Tax**
Jumlah Laba Komprehensif Tahun Berjalan	145,45	**60,11**	**85,34**	**141,97**	**Total Comprehensive Income for the Year**
Laba per Saham Dasar (dalam Rupiah penuh)	48	**21**	**297**	**128,57**	**Basic Earnings per Share (in full Rupiah)**

*) Data disajikan kembali. / Data restated.

Catatan / Note: Tahun 2025 merupakan tahun transisi ke PSAK 117 sesuai dengan standar yang berlaku Laporan Keuangan Komparatif untuk Laporan Posisi Keuangan per 1 Januari 2024 dan 31 Desember 2024, dan Laporan Laba Rugi untuk tahun yang berakhir 31 Desember 2024 telah disajikan kembali. / The year 2025 was a transition year to PSAK 117 in accordance with the applicable standards for Financial Statements. Comparative for the Statement of Financial Position as of January 1st, 2024, and December 31st, 2024, and the Income Statement for the year ended December 31st, 2024, has been restated.

Pendapatan

Pendapatan tahun 2025 mencapai Rp 217,74 miliar, meningkat 140,95% atau Rp127,37 miliar dibandingkan dengan tahun 2024 sebesar Rp90,37 miliar. Kondisi ini terutama dipengaruhi oleh peningkatan pendapatan jasa asuransi sebesar 20,47% atau Rp640,58 miliar.

Hasil Jasa Asuransi

Hasil jasa asuransi tahun 2025 mencapai Rp120,55 miliar, meningkat 2.239,91% atau Rp115,40 miliar dibandingkan dengan tahun 2024 sebesar Rp5,15 miliar. Kondisi ini terutama dipengaruhi oleh peningkatan produksi dan perbaikan rasio klaim.

Hasil Investasi

Hasil investasi tahun 2025 mencapai Rp97,20 miliar, meningkat 14,05% atau Rp11,98 miliar dibandingkan dengan tahun 2024 sebesar Rp85,22 miliar. Kondisi ini terutama dipengaruhi oleh kenaikan hasil investasi atas bunga obligasi.

Beban

Beban tahun 2025 mencapai Rp75,99 miliar, meningkat 93,73% atau Rp36,76 miliar dibandingkan dengan tahun 2024 sebesar Rp39,22 miliar. Kondisi ini terutama dipengaruhi oleh peningkatan beban usaha sebesar 42,42% atau Rp12,55 miliar dan beban keuangan asuransi sebesar 58,16% atau Rp11,51 miliar.

Revenues

Revenues in 2025 reached Rp 217.74 billion, an increase of 140.95%, or Rp 127.37 billion, compared to Rp 90.37 billion in 2024. This was primarily driven by a 20.47% increase in insurance service revenue, or Rp 640.58 billion.

Insurance Service Result

Insurance service result in 2025 reached Rp120.55 billion, an increase of 2,239.91% or Rp115.4 billion compared to Rp5.15 billion in 2024. This condition was mainly due to increase in production and improvement in claims ratio.

Investment Income

Investment income in 2025 reached Rp97.20 billion, an increase of 14.05% or Rp11.98 billion compared to Rp85.22 billion in 2024. This condition was mainly attributable to increase in investment income from bond interest.

Expenses

Total expenses in 2025 reached Rp75.99 trillion, an increase of 93.73% or Rp36.76 billion compared to Rp39.22 trillion in 2024. This condition was primarily influenced by an increase in operating expenses of 42.42% or Rp12.55 billion and insurance finance expenses of 58.16% or Rp11.51 billion.

Laba Tahun Berjalan

Laba tahun berjalan pada tahun 2025 mencapai Rp144,73 miliar, meningkat 125,69% atau Rp80,60 miliar dibandingkan dengan tahun 2024 sebesar Rp64,13 miliar. Kondisi ini terutama dipengaruhi oleh peningkatan hasil jasa asuransi yang didorong oleh peningkatan produksi dan perbaikan rasio klaim.

Profit for the Year

Profit for the year 2025 reached Rp144.73 billion, an increase of 125.69% or Rp80.60 billion compared to Rp64.13 billion in 2024. This condition was primarily attributable to increase in insurance service result which is supported by increase in production and improvement in claims ratio.

Laporan Arus Kas
Statements of Cash Flows

(dalam miliar Rupiah, kecuali dinyatakan lain / in billion Rupiah, unless otherwise stated)

Uraian	2025	2024*)	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Arus Kas Neto Diperoleh dari Aktivitas Operasi	505,35	138,35	367,01	265,28	Net Cash Flows Provided by Operating Activities
Arus Kas Neto Digunakan untuk Aktivitas Investasi	(489,45)	(134,79)	354,66	263,13	Net Cash Flows Used in Investing Activities
Arus Kas Neto Digunakan untuk Aktivitas Pendanaan	(18,00)	(9,30)	8,70	93,56	Net Cash Flows Used in Financing Activities
Kenaikan (Penurunan) Neto Kas dan Setara Kas	(2,10)	(5,74)	(3,64)	(63,47)	Net Increase (Decrease) in Cash and Cash Equivalents
Kas dan Setara Kas pada Awal Tahun	15,39	21,02	(5,64)	(26,81)	Cash and Cash Equivalents at Beginning of the Year
Kas dan Setara Kas pada Akhir Tahun	13,51	15,39	(1,87)	(12,18)	Cash and Cash Equivalents at End of the Year

*) Data disajikan kembali. / Data restated.

Arus Kas Neto Diperoleh dari Aktivitas Operasi

Arus kas neto yang diperoleh Perseroan dari aktivitas operasi tahun 2025 mencapai Rp505,35 miliar, meningkat 265,28% atau Rp367,01 miliar dibandingkan dengan tahun 2024 sebesar Rp138,35 miliar. Kondisi ini terutama dipengaruhi oleh peningkatan penerimaan premi sebesar 28,40% dibandingkan pembayaran klaim sebesar 15,45%.

Net Cash Flows Provided by Operating Activities

The Company's net cash flows provided by operating activities in 2025 amounted to Rp505.35 billion, an increase of 265.28% or Rp367.01 billion compared to Rp138.35 billion in 2024. This condition was mainly driven by increase in premium receipts of 28.40% compared to claim payments of 15.45%.

Arus Kas Neto Digunakan untuk Aktivitas Investasi

Arus kas neto yang digunakan Perseroan untuk aktivitas investasi tahun 2025 mencapai Rp489,45 miliar, meningkat 263,13% atau Rp354,66 miliar dibandingkan dengan tahun 2024 sebesar Rp134,79 miliar. Kondisi ini terutama dipengaruhi oleh kenaikan penempatan investasi yang berasal dari peningkatan dari arus kas operasi sebesar 265,28%.

Net Cash Flows Used in Investing Activities

Net cash flows used in investing activities in 2025 amounted to Rp489.45 billion, an increase of 263.13% or Rp354.66 billion compared to Rp134.79 billion in 2024. This condition was primarily driven by an increase in investment placements resulting from a 265.28% rise in operating cash flows.

Arus Kas Neto Digunakan untuk Aktivitas Pendanaan

Arus kas neto yang digunakan Perseroan untuk aktivitas pendanaan tahun 2025 mencapai Rp18,00 miliar, meningkat 93,56% atau Rp8,70 miliar dibandingkan dengan tahun 2024 sebesar Rp9,30 miliar. Kondisi ini terutama dipengaruhi oleh kenaikan laba tahun berjalan.

Net Cash Flows Used in Financing Activities

Net cash flows used in financing activities in 2025 amounted to Rp18.00 billion, an increase of 93.56% or Rp8.70 billion compared to Rp9.30 billion in 2024. This condition was mainly influenced by increase in profit for the year.

Rasio Keuangan
Financial Ratio

(dalam % / in %)

Uraian	2025	2024*)	Description
Rasio Profitabilitas / Profitability Ratio			
Margin Laba Bersih	3,84	1,78	Net Profit Margin
Rasio Laba Bersih terhadap Jumlah Aset (ROA)	4,64	1,95	Return on Assets (ROA) Ratio
Rasio Laba Bersih terhadap Jumlah Ekuitas (ROE)	14,08	5,81	Return on Equity (ROE) Ratio
Rasio Hasil Jasa Asuransi	3,70	0,19	Insurance Service Result Ratio
Rasio Beban Klaim	82,88	85,48	Claim Expenses Ratio
Rasio Beban Komisi	2,54	3,23	Commission Expenses Ratio
Rasio Hasil Investasi	4,67	5,59	Investment Income Ratio
Rasio Gabungan	94,25	96,90	Combined Ratio
Rasio Likuiditas	167,01	**170,13**	**Liquidity Ratio**
Rasio Solvabilitas / Solvency Ratio			
Rasio Pencapaian Solvabilitas	303,99	315,53	Solvency Achievement Ratio
Rasio Liabilitas terhadap Jumlah Aset	67,07	54,51	Liabilities to Total Assets Ratio
Rasio Liabilitas terhadap Jumlah Ekuitas	203,64	161,97	Liabilities to Total Equity Ratio

*) Data disajikan kembali. / Data restated.

Kemampuan Memenuhi Kewajiban

Likuiditas

Likuiditas menggambarkan kemampuan Perseroan dalam memenuhi kewajiban jangka pendek menggunakan aset yang mudah dicairkan menjadi kas. Kondisi likuiditas yang sehat sangat penting untuk menjaga kelancaran operasional dan memastikan bahwa Perseroan dapat membayar utang serta kewajiban lainnya tepat waktu. Pengelolaan likuiditas yang efektif mencerminkan kestabilan keuangan dan kemampuan untuk menghadapi situasi tak terduga tanpa harus mengorbankan aset jangka panjang atau mengganggu kegiatan bisnis sehari-hari. Dengan demikian, likuiditas menjadi salah satu indikator utama dalam menilai kesehatan keuangan Perseroan.

Solvabilitas

Dalam dunia asuransi, solvabilitas menjadi indikator penting yang menunjukkan kemampuan Perseroan dalam memenuhi seluruh kewajiban jangka panjang, terutama terkait klaim yang mungkin timbul di masa depan. Menurut Peraturan OJK No. 26 Tahun 2025 yang diundangkan pada tanggal 24 November 2025 menggantikan Peraturan OJK No. 5 Tahun 2023 perubahan kedua atas Peraturan OJK No. 71/POJK.05/2016 tanggal 28 Desember 2016, perusahaan asuransi dan reasuransi di Indonesia diwajibkan untuk menjaga rasio solvabilitas dengan menggunakan pendekatan Modal Minimum Berbasis Risiko (MMBR). Pendekatan ini dirancang untuk memastikan bahwa Perseroan memiliki modal yang cukup untuk menutupi risiko-risiko yang dihadapi, sehingga mampu bertahan dalam berbagai kondisi yang tidak pasti.

Ability to Meet Obligations

Liquidity

Liquidity reflects the Company's ability to meet its short-term obligations using assets that can be readily converted into cash. A sound liquidity condition is essential to ensure smooth operations and to enable the Company to settle payables and other obligations on a timely basis. Effective liquidity management demonstrates financial stability and the capacity to respond to unforeseen situations without liquidating long-term assets or disrupting day-to-day business activities. Accordingly, liquidity is one of the key indicators for assessing the Company's overall financial health.

Solvency

In the insurance industry, solvency is a critical indicator of the Company's ability to meet all long-term obligations, particularly claims that may arise in the future. Pursuant to OJK Regulation No. 26 of 2025, promulgated on November 24th, 2025, which replaces OJK Regulation No. 5 of 2023 the second amendment to OJK Regulation No. 71/POJK.05/2016 dated December 28th, 2016, insurance and reinsurance companies in Indonesia are required to maintain a solvency ratio based on the Risk-Based Minimum Capital (MMBR) approach. This approach is designed to ensure that the Company maintains sufficient capital to cover the risks it faces, thereby enabling it to withstand various uncertain conditions.

Perseroan wajib memenuhi tingkat solvabilitas minimum sebesar 120% dari risiko yang mungkin timbul akibat deviasi, sebagai upaya menjaga stabilitas dan kepercayaan di pasar asuransi. Kewajiban ini tidak hanya melindungi kepentingan nasabah, tetapi juga menjaga integritas sistem keuangan Perseroan secara keseluruhan. Dengan menjaga rasio solvabilitas sesuai standar tersebut, Perseroan dapat menunjukkan bahwa memiliki fondasi keuangan yang kuat untuk menjalankan operasional dan menghadapi risiko dengan lebih baik.

The Company is required to maintain a minimum solvency level of 120% of the risks arising from potential deviations, as an effort to preserve stability and confidence in the insurance market. This requirement not only safeguards policyholders' interests, but also protects the integrity of the Company's overall financial system. By maintaining its solvency ratio in accordance with the prescribed standard, the Company demonstrates a strong financial foundation to support its operations and manage risks effectively.

Rasio pencapaian solvabilitas pada tahun 2025 tercatat sebesar 303,99%, jauh di atas persyaratan minimum MMBR. Sementara itu, rasio liabilitas terhadap jumlah aset dan rasio liabilitas terhadap jumlah ekuitas sedikit mengalami peningkatan masing-masing menjadi 67,07% dan 203,64% dari semula 54,51% dan 161,97%. Hal ini menunjukkan adanya pertumbuhan produksi premi Perseroan yang tercermin dengan adanya peningkatan terutama dari liabilitas kontrak asuransi yang akan berpengaruh pada ekuitas Perseroan.

In 2025, the Company's solvency ratio was recorded at 303.99%, significantly above the minimum MMBR requirement. Meanwhile, the ratio of liabilities to total assets and the ratio of liabilities to total equity increased slightly to 67.07% and 203.64%, respectively, from 54.51% and 161.97%. This indicates an increase in the Company's premium production, as evidenced in particular by the rise in insurance contract liabilities, which in turn is expected to influence on the Company's equity.

Tingkat Kolektibilitas Piutang

Tingkat kolektibilitas piutang mencerminkan sejauh mana premi atau klaim yang harus diterima dari nasabah dapat tertagih secara efektif dan tepat waktu. Kondisi kolektibilitas yang baik menunjukkan kemampuan Perseroan dalam mengelola risiko kredit dan menjaga arus kas tetap lancar, yang sangat penting untuk mendukung stabilitas keuangan dan operasional. Pengelolaan piutang yang efektif juga membantu meminimalkan risiko kerugian akibat piutang tak tertagih dan memastikan bahwa dana yang diterima dapat digunakan untuk memenuhi kewajiban kepada nasabah dan menjalankan bisnis secara optimal. Oleh karena itu, tingkat kolektibilitas piutang menjadi salah satu aspek krusial dalam menilai kinerja keuangan Perseroan.

Receivables Turnover Ratio

The receivables turnover ratio reflects the extent to which premiums or claims receivable from policyholders can be collected effectively and on a timely basis. A sound receivables turnover ratio indicates the Company's ability to manage credit risk and maintain stable cash flows, both of which are essential to support financial and operational stability. Effective receivables management also helps minimize the risk of losses arising from uncollectible receivables and ensures that collected funds can be utilized to meet obligations to policyholders and support business operations optimally. Therefore, the receivables turnover ratio constitutes one of the crucial aspects in assessing the Company's financial performance.

Piutang Premi
Premium Receivables

(dalam miliar Rupiah / in billion Rupiah)

Uraian	2025	2024	Description
Kurang dari 60 Hari	338,79	506,85	Less than 60 Days
Lewat Jatuh Tempo 60-90 Hari	10,45	1,96	Overdue 60-90 Days
Lewat Jatuh Tempo Lebih dari 90 Hari	5,39	(8,83)	Overdue More than 90 Days
Jumlah	354,64	**499,98**	**Total**

Piutang Reasuransi
Reinsurance Receivables

(dalam miliar Rupiah / in billion Rupiah)

Uraian	2025	2024	Description
Kurang dari 60 Hari	43,49	41,80	Less than 60 Days
Lewat Jatuh Tempo 60-90 Hari	10,86	12,38	Overdue 60-90 Days
Lewat Jatuh Tempo Lebih dari 90 Hari	26,02	47,63	Overdue More than 90 Days
Jumlah	80,37	**101,81**	**Total**

Dalam rangka meningkatkan kolektibilitas piutang, Perseroan menerapkan beberapa langkah strategis, di antaranya:
1. Mengoptimalkan penagihan melalui penggunaan surat elektronik, SMS, dan Whatsapp Business;
2. Mempercepat pengiriman polis dan nota tagihan melalui surat elektronik (e-Polis); serta
3. Menambah metode pembayaran, di antaranya melalui VA, QRIS, dan pembayaran melalui *online* yang bekerja sama dengan P2P *payment* maupun kartu kredit, sehingga memudahkan tertanggung dalam memilih opsi yang paling nyaman dalam melakukan pembayaran premi.

To increase receivables collectability, the Company applies several strategic measures, among others:
1. Optimizing collection through the use of electronic mail, SMS, and WhatsApp Business;
2. Accelerating the delivery of policies and invoices via electronic mail (e-Policy); and
3. Adding payment methods, among others, through VA, QRIS, and online payments in collaboration with P2P payment or credit card, making it easier for the insured to choose the most convenient option for making premium payments.

Struktur Modal

Kebijakan Manajemen atas Struktur Modal Perseroan

Manajemen Perseroan secara aktif mengelola struktur modal untuk memastikan keseimbangan antara penggunaan modal sendiri dan modal pinjaman, sehingga mendukung pertumbuhan bisnis yang berkelanjutan sekaligus menjaga tingkat risiko yang terkendali. Kebijakan ini bertujuan untuk mempertahankan likuiditas yang memadai dan memenuhi persyaratan regulasi yang berlaku, khususnya terkait dengan rasio solvabilitas dan kecukupan modal. Strategi yang ditempuh, meliputi pembayaran dividen kepada Pemegang Saham, pemberian imbalan modal yang kompetitif, pengelolaan utang yang efektif untuk menjaga biaya pembiayaan tetap optimal, dan opsi menerbitkan saham baru guna memperkuat modal inti Perseroan.

Dalam mengelola struktur modal, Perseroan menggunakan pendekatan rasio utang terhadap ekuitas sebagaimana diuraikan berikut.

Capital Structure

Management Policy on the Company's Capital Structure

The Company's management actively manages its capital structure to ensure an appropriate balance between the use of equity and debt, thereby supporting sustainable business growth while maintaining a controlled risk profile. This policy is aimed at preserving adequate liquidity and ensuring compliance with applicable regulatory requirements, particularly those related to solvency and capital adequacy ratios. The strategies implemented, include the payment of dividends to Shareholders, the provision of competitive returns on capital, effective debt management to keep financing costs at an optimal level, and the option to issue new shares to strengthen the Company's core capital.

In managing its capital structure, the Company applies a debt-to-equity ratio approach, as outlined below.

(dalam miliar Rupiah, kecuali dinyatakan lain / in billion Rupiah, unless otherwise stated)

Uraian	2025	2024*)	Description
Jumlah Liabilitas	2.093,53	1.550,14	Total Liabilities
Dikurangi: Kas dan Bank	13,51	15,39	Subtracted by: Cash on Hand and in Banks
Liabilitas Neto	2.080,02	1.534,76	Net Liability
Jumlah Ekuitas	1.028,06	900,61	Total Equity
Rasio Utang terhadap Ekuitas	202,33%	**170,41%**	**Ratio of Payable to Equity**

*) Data disajikan kembali. / Data restated.

Tingkat Kesehatan Perseroan

Penilaian tingkat kesehatan Perseroan dilakukan secara berkala melalui metode *self-assessment* dengan menggunakan metode yang ditentukan regulator guna memastikan akurasi dan objektivitas hasilnya. Hasil evaluasi ini menjadi landasan penting dalam pengambilan keputusan strategis yang bertujuan untuk memperkuat posisi Perseroan di pasar dan melakukan perbaikan yang diperlukan demi menjaga keberlanjutan usaha. Dengan pemantauan yang konsisten dan transparan, Perseroan dapat lebih proaktif dalam menghadapi tantangan serta menyesuaikan strategi operasional agar tetap responsif terhadap perubahan kondisi bisnis dan regulasi. Adapun faktor-faktor penilaian, meliputi:

1. Profil Risiko;
2. Tata Kelola Perusahaan yang Baik;
3. Rentabilitas; serta
4. Permodalan.

Company Soundness Level

The assessment of the Company's soundness level is conducted periodically through a self-assessment process using methodologies prescribed by the regulator to ensure the accuracy and objectivity of the results. The results of this evaluation serve as an important basis for strategic decision-making aimed at strengthening the Company's market position and implementing necessary improvements to maintain business sustainability. Through consistent and transparent monitoring, the Company is able to take a more proactive approach in addressing challenges and adjusting its operational strategies to remain responsive to changes in business conditions and regulatory requirements. The assessment factors, include:

1. Risk Profile;
2. Good Corporate Governance;
3. Profitability; and
4. Capital Adequacy.

Tabel Tingkat Kesehatan Perusahaan Asuransi LGI secara Individu (*Self-Assessment*)
Table of Soundness Level of Individual LGI Insurance Companies (Self-Assessment)

Faktor Penilaian	Penilaian (Peringkat) Assessment (Rating)		Assessment Factor
	2025	2024	
Profil Risiko	2	2	Risk Profile
Tata Kelola Perusahaan yang Baik	1	1	Good Corporate Governance
Rentabilitas	2	2	Profitability
Permodalan	1	1	Capital
Peringkat Komposit Tingkat Kesehatan Perusahaan Asuransi	2	**2**	**Insurance Company Soundness Level Composite Rating**

Analisis Analysis	Hasil Penilaian Tingkat Kesehatan Perseroan dapat dilihat pada tabel di atas, di mana hasilnya menunjukkan rata-rata pada peringkat 2, kondisi Perseroan yang secara umum sehat sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lain tercermin dari peringkat faktor penilaian, antara lain penerapan tata kelola perusahaan yang baik bagi Perseroan, profil risiko, rentabilitas, dan permodalan yang secara umum baik. Dalam hal terdapat kelemahan, maka secara umum kelemahan tersebut kurang signifikan. The Company's Soundness Level Assessment results can be seen in the table above, where the results show an average rating of 2, meaning that the Company's condition is generally sound, and therefore, considered capable of facing significant negative impacts from changes in business conditions and other external factors reflected in the rating of assessment factors, including the implementation of good corporate governance for the Company, risk profile, profitability, and capitalization, which are generally good. In the case of weakness, the weakness is generally less significant.

Realisasi Penggunaan Dana Hasil Penawaran Umum

Sejak terakhir kali melakukan penawaran saham pada tahun 1997, Perseroan tidak melakukan penawaran saham kembali hingga saat ini. Seluruh dana yang diperoleh dari penawaran umum tersebut telah dimanfaatkan secara optimal dan sesuai dengan rencana awal yang telah disusun. Hingga tahun 2025, Perseroan telah menyelesaikan seluruh penggunaan dana hasil penawaran umum saham, sehingga tidak terdapat sisa dana yang masih harus dilaporkan terkait penawaran saham tersebut.

Realization of Use of Proceeds from Public Offering

Since its latest public offering in 1997, the Company has not conducted any subsequent share offerings to date. All funds obtained from the public offering have been utilized optimally and in accordance with the original plan. As of 2025, the Company has fully completed the use of proceeds from the public offering, and therefore, there are no remaining funds related to the share offering that require further disclosure.

Program Kepemilikan Saham oleh Manajemen dan/atau Karyawan

Sampai akhir tahun 2025, Perseroan tidak melaksanakan program kepemilikan saham, baik untuk manajemen maupun karyawan.

Management and/or Employees Share Ownership Program

Until the end of 2025, the Company did not implement any share ownership program, either for the management or employees.

Ikatan Material untuk Investasi Barang Modal

Sepanjang tahun 2025, Perseroan tidak melakukan investasi barang modal yang memenuhi kriteria sebagai transaksi material berdasarkan ketentuan Peraturan OJK No. 17/POJK.04/2020 tentang Transaksi Material dan Perubahan Kegiatan Usaha, di mana transaksi dianggap material apabila nilainya mencapai 20% atau lebih dari ekuitas Perusahaan Terbuka. Seluruh aktivitas investasi barang modal yang dilakukan selama periode 2025 sesuai dengan anggaran yang telah dialokasikan sebelumnya, tanpa adanya keterikatan pada investasi yang bersifat material.

Material Commitments for Capital Goods Investment

Throughout 2025, the Company did not undertake any capital goods investment that met the criteria for material transactions as stipulated under OJK Regulation No. 17/POJK.04/2020 on Material Transactions and Changes in Business Activities, under which a transaction is deemed material if its value reaches 20% or more of a Public Company's equity. All activities related to capital goods investment carried out during 2025 were in accordance with the previously approved budget allocations and did not involve any investments classified as material.

Investasi Barang Modal

Tujuan Investasi Barang Modal

Investasi barang modal bertujuan untuk memperkuat infrastruktur operasional agar dapat memberikan layanan yang lebih efisien dan andal kepada nasabah. Dengan mengalokasikan dana untuk pembelian peralatan kantor, komputer, dan prasarana kantor, Perseroan dapat meningkatkan kecepatan proses klaim, pengelolaan data, serta pelayanan nasabah. Selain itu, investasi ini juga membantu Perseroan dalam menjaga reputasi dan daya saing di industri yang sangat bergantung pada kepercayaan dan ketepatan layanan, sekaligus mendukung pertumbuhan bisnis jangka panjang melalui peningkatan kapabilitas internal.

Jenis dan Nilai Investasi Barang Modal

Perseroan melakukan investasi barang modal terhadap aset tetap. Nilai investasi yang terealisasi pada tahun 2025 mencapai Rp10,08 miliar, meningkat 29,90% atau Rp2,32 miliar dibandingkan dengan tahun 2024 sebesar Rp7,76 miliar. Informasi mengenai investasi barang modal yang dilakukan Perseroan selama 2 tahun terakhir diuraikan sebagai berikut.

Capital Goods Investment

Objective of Capital Goods Investment

Capital goods investment is intended to strengthen the Company's operational infrastructure to deliver more efficient and reliable services to customers. By allocating funds to procure office equipment, computers, and office facilities, the Company is able to enhance the speed and effectiveness of claims processing, data management, and customer service. In addition, such investments support the Company in maintaining its reputation and competitiveness in an industry that relies heavily on trust and service accuracy, while also fostering long-term business growth through improved internal capabilities.

Type and Value of Capital Goods Investment

The Company's capital goods investment was directed toward fixed assets. The realized value of capital goods investment in 2025 amounted to Rp10.08 billion, an increase of 29.90% or Rp2.32 billion compared to Rp7.76 billion in 2024. Information on the Company's capital goods investment over the past 2 years is presented as follows.

(dalam miliar Rupiah / in billion Rupiah)

Jenis Barang Modal	Tujuan Purpose	2025	2024	Type of Capital Goods
Bangunan	Pendukung Operasional / Operational Support	0,17	-	Building
Kendaraan Bermotor		3,71	5,76	Motor Vehicles
Peralatan Kantor		0,50	0,72	Office Equipment
Komputer		5,70	1,28	Computer
Prasarana Kantor		-	-	Office Facilities
Jumlah		10,08	**7,76**	**Total**

Informasi Material terkait Investasi, Ekspansi, Divestasi, Penggabungan/ Peleburan Usaha, Akuisisi, dan Restrukturisasi Utang/Modal

Investasi Instrumen Keuangan

Perseroan melakukan investasi pada instrumen keuangan sebagai bagian dari strategi pengelolaan aset untuk mendukung pertumbuhan dan likuiditas perusahaan. Investasi ini dipilih dengan mempertimbangkan prinsip kehati-hatian dan sesuai dengan kebijakan yang telah ditetapkan, sehingga dapat memberikan kontribusi positif terhadap kinerja keuangan secara berkelanjutan. Informasi mengenai investasi instrumen keuangan yang dilakukan Perseroan selama 2 tahun terakhir diuraikan sebagai berikut.

Material Information on Investment, Expansion, Divestment, Business Merger/Consolidation, Acquisition, and Debt/Capital Restructuring

Financial Instrument Investment

The Company invests in financial instruments as part of its asset management strategy to support corporate growth and liquidity. These investments are selected in accordance with the principles of prudence and the policies that have been established, ensuring that they contribute positively to sustainable financial performance. Information regarding the Company's financial instrument investments over the past two years is described as follows.

(dalam miliar Rupiah / in billion Rupiah)

Uraian	2025	2024	Description
Efek	1.368,33	1.003,98	Marketable Securities
Deposito Berjangka	620,68	433,04	Time Deposits
Properti Investasi	86,65	87,14	Investment Properties
Investasi Lain	2,50	-	Other Investments
Penyertaan Saham	1,13	1,11	Investment in Share
Jumlah	2.079,30	**1.525,27**	**Total**

Uraian lebih lengkap mengenai investasi instrumen keuangan diungkapkan dalam Catatan No. 7 Laporan Keuangan Perseroan.

A more complete description of investment in financial instruments is disclosed in the Note No. 7 of the Company's Financial Statements.

Dewan Komisaris, Direksi, dan Komite Audit telah memastikan bahwa transaksi tersebut dilakukan secara adil dan sesuai dengan standar praktik bisnis yang umum diterapkan.

The Board of Commissioners, Board of Directors, and Audit Committee have ensured that the transactions were conducted fairly and in accordance with generally accepted business practices.

Divestasi
Sepanjang tahun 2025, Perseroan tidak melakukan divestasi, sehingga seluruh kepemilikan investasi tetap terjaga dan dikelola sesuai dengan kebijakan perusahaan.

Pengembangan Bisnis
Perseroan terus mengembangkan bisnis dengan menambah mitra strategis di berbagai bidang, termasuk mitra pemasaran, seperti broker, agen, perusahaan *fintech*, bank, *leasing*, dan *e-commerce*. Selain itu, Perseroan juga memperluas jaringan mitra operasional yang, meliputi bengkel rekanan, rumah sakit, klinik, perusahaan reasuransi, *loss adjuster*, dan penyedia layanan TI, guna mendukung kelancaran operasional dan meningkatkan kualitas layanan.

Penggabungan atau Peleburan Usaha
Sepanjang tahun 2025, Perseroan tidak melakukan penggabungan maupun peleburan usaha, sehingga kegiatan operasional dan struktur Perseroan tetap berjalan secara independen tanpa adanya perubahan melalui proses tersebut.

Akuisisi
Sepanjang tahun 2025, Perseroan tidak melakukan kegiatan akuisisi, sehingga fokus Perseroan tetap pada pengelolaan dan pengembangan bisnis yang sudah berjalan tanpa melakukan penggabungan atau pengambilalihan entitas baru.

Restrukturisasi Utang/Modal
Sepanjang tahun 2025, Perseroan tidak melakukan restrukturisasi utang maupun modal, sehingga struktur keuangan Perseroan tetap stabil dan tidak mengalami perubahan signifikan selama periode tersebut.

Transaksi Material yang Mengandung Benturan Kepentingan atau Transaksi dengan Pihak Afiliasi/Pihak Berelasi

Informasi Transaksi Material yang Mengandung Benturan Kepentingan
Sepanjang tahun 2025, Perseroan tidak memiliki transaksi material yang mengandung benturan kepentingan.

Informasi Transaksi dengan Pihak Afiliasi

Sepanjang tahun 2025, Perseroan melaksanakan 18 transaksi dengan pihak afiliasi sebagaimana diuraikan sebagai berikut.

Divestment
Throughout 2025, the Company did not carry out any divestment activities. Therefore, all investment holdings remained intact and were managed following the company's policies.

Business Development
The Company continues to develop its business by expanding its network of strategic partners across various sectors, including marketing partners, such as brokers, agents, fintech companies, banks, leasing companies, and e-commerce platforms. In addition, the Company has broadened its operational partner network, which includes partner workshops, hospitals, clinics, reinsurance companies, loss adjusters, and IT service providers, to support smooth operations and enhance service quality.

Business Merger or Consolidation
Throughout 2025, the Company did not engage in any mergers or consolidations, thereby the Company's operations and organizational structure continued to operate independently without any changes arising from such processes.

Acquisition
Throughout 2025, the Company did not undertake any acquisition activities, thereby the Company remained focused on managing and developing its existing business without merging with or acquiring new entities.

Debt/Capital Restructuring
Throughout 2025, the Company did not carry out any debt or capital restructuring, thereby the Company's financial structure remained stable and did not undergo any significant changes during the reporting period.

Material Transactions Containing Conflict of Interest or Transactions with Affiliated/Related Parties

Information on Material Transactions Containing Conflict of Interest
Throughout 2025, the Company did not make any material transactions containing conflicts of interest.

Information on Transactions with Affiliated Parties
Throughout 2025, the Company carried out 18 transactions with affiliated parties, as outlined below.

No.	Jenis Transaksi Type of Transaction	Pihak Afiliasi Affiliated Party	Nilai Transaksi (Rp Miliar) Transaction Value (Billion Rp)	Sifat Hubungan Nature of Affiliation
1.	Pendapatan Jasa Asuransi Insurance Service Revenue	PT Bank Nationalnobu Tbk	6,95	Entitas Sepengendali Under Common Control
2.		PT Hanwha Mining Services Indonesia	3,19	Entitas Sepengendali Under Common Control
3.		PT Inti Anugerah Pratama	0,21	Pemegang Saham Majority Shareholder
4.		PT Hanwha Life Insurance Indonesia	(1,44)	Pemegang Saham Majority Shareholder
5.	Beban Jasa Asuransi Insurance Service Expense	PT Bank Nationalnobu Tbk	8,06	Entitas Sepengendali Under Common Control
6.		PT Inti Anugerah Pratama	0,41	Pemegang Saham Majority Shareholder
7.		PT Hanwha Mining Services Indonesia	0,19	Entitas Sepengendali Under Common Control
8.	Beban Kontrak Reasuransi Milikan Reinsurance Contract Expense	Hanwha General Insurance Co., Ltd.	3,48	Entitas Induk Parent Entity
9.	Hasil Investasi Investment Result	PT Ciptadana Asset Management	4,03	Entitas Sepengendali Under Common Control
10.		PT Bank Nationalnobu Tbk	3,10	Entitas Sepengendali Under Common Control
11.	Kas di Bank Cash in Bank	PT Bank Nationalnobu Tbk	0,71	Entitas Sepengendali Under Common Control
12.	Deposito Berjangka Time Deposits	PT Bank Nationalnobu Tbk	56,00	Entitas Sepengendali Under Common Control
13.	Reksa Dana Mutual Funds	PT Ciptadana Asset Management	57,14	Entitas Sepengendali Under Common Control
14.	Aset Kontrak Reasuransi Reinsurance Contract Asset	Hanwha General Insurance Co., Ltd.	4,70	Entitas Induk Parent Entity
15.	Liabilitas Kontrak Asuransi Insurance Contract Liability	PT Bank Nationalnobu Tbk	5,05	Entitas Sepengendali Under Common Control
16.		PT Hanwha Mining Services Indonesia	0,71	Entitas Sepengendali Under Common Control
17.		PT Inti Anugerah Pratama	0,02	Pemegang Saham Majority Shareholder
18.		PT Hanwha Life Insurance Indonesia	0,95	Pemegang Saham Majority Shareholder

Transaksi Pihak Afiliasi yang Menghasilkan Pendapatan Usaha dan Dijalankan secara Rutin, Berulang, dan/atau Berkelanjutan

Sementara itu, untuk transaksi material atau transaksi dengan pihak afiliasi yang merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan, Perseroan telah mengungkapkannya sebagaimana penjelasan saldo dan transaksi dengan pihak berelasi yang tertuang dalam Laporan Keuangan Konsolidasian Perseroan untuk tahun buku yang berakhir pada 31 Desember 2025 dan 2024 sebagaimana berikut.

Affiliated Transactions or Material Transactions Generating Operating Revenue and Executed Routinely, Regularly, and/or Continuously

With respect to material transactions or transactions with affiliated parties that constitute business activities carried out to generate operating revenue and are conducted on a routine, recurring, and/or ongoing basis, the Company has disclosed such transactions through the explanations of balances and transactions with related parties as presented in the Company's Consolidated Financial Statements for the financial years ended December 31st, 2025 and 2024, as listed below.

Pihak Berelasi Related Parties	Sifat Hubungan Nature of Relationship	Jenis Transaksi Type of Transaction
Hanwha General Insurance Co. Ltd.	Entitas Induk Parent Entity	Aset Kontrak Reasuransi dan Beban dari Kontrak Reasuransi Milikan Reinsurance Contract Assets and Reinsurance Contract Expense
PT Inti Anugerah Pratama	Pemegang Saham Majority Shareholder	Pendapatan Jasa Asuransi, Beban Jasa Asuransi, dan Liabilitas Kontrak Asuransi Insurance Service Revenue, Insurance Service Expense and Insurance Contract Liabilities
PT Hanwha Life Insurance Indonesia	Pemegang Saham Majority Shareholder	Pendapatan Jasa Asuransi dan Liabilitas Kontrak Asuransi Insurance Service Revenue and Insurance Contract Liabilities
PT Hanwha Mining Services Indonesia	Entitas Sepengendali Under Common Control	Pendapatan Jasa Asuransi, Beban Jasa Asuransi, dan Liabilitas Kontrak Asuransi Insurance Service Revenue, Insurance Service Expense and Insurance Contract Liabilities
PT Bank Nationalnobu Tbk*)	Entitas Sepengendali Under Common Control	Kas di Bank, Deposito Berjangka, Pendapatan Jasa Asuransi, Beban Jasa Asuransi, Hasil Investasi, dan Liabilitas Kontrak Asuransi Cash in Banks, Time Deposit, Insurance Service Revenue, Insurance Service Expense, Investment Income, and Insurance Contract Liabilities
PT Ciptadana Asset Management*)	Entitas Sepengendali Under Common Control	Reksa Dana, Pendapatan Jasa Asuransi, Beban Jasa Asuransi, Hasil Investasi, dan Liabilitas Kontrak Asuransi Mutual Fund, Insurance Service Revenue and Insurance Service Expense, Investment Income, and Insurance Contract Liabilities
PT Ciptadana Sekuritas Asia*)	Entitas Sepengendali Under Common Control	Pendapatan Jasa Asuransi, Beban Jasa Asuransi, dan Liabilitas Kontrak Asuransi Insurance Service Revenue and Insurance Service Expense, and Insurance Contract Liabilities
Carrot General Insurance Co. Ltd.	Entitas Sepengendali Under Common Control	Aset Lain-Lain Other Assets

*) Menjadi pihak berelasi sejak tahun 2025 sehubungan dengan akuisisi PT Bank Nationalnobu Tbk oleh Hanwha Life Insurance Co. Ltd. yang merupakan entitas sepengendali dengan Perseroan. / Became a related party starting in 2025 in connection with the acquisition of PT Bank Nationalnobu Tbk by Hanwha Life Insurance Co., Ltd., which is an entity under common control with the Company.

Rincian transaksi dengan pihak berelasi diungkapkan dalam Catatan No. 28 Laporan Keuangan Perseroan.

Details of transactions with related parties are disclosed in Note No. 28 to the Company's Financial Statements.

Kewajaran Transaksi

Setiap transaksi yang dilakukan dengan pihak afiliasi dilandasi prinsip kewajaran dan tidak didasari oleh tujuan khusus maupun kepentingan pribadi pihak tertentu yang dapat menimbulkan benturan kepentingan bagi Perseroan maupun Pemegang Saham Mayoritas ataupun Minoritas. Transaksi tersebut dijalankan sebagaimana layaknya transaksi bisnis pada umumnya (*arm's length transaction*), tanpa adanya perlakuan istimewa, sehingga tetap mencerminkan profesionalisme, independensi, dan kepatuhan terhadap regulasi yang berlaku.

Fairness of Transaction

Each transaction conducted with affiliated parties is based on the principle of fairness and is not driven by any specific purpose or personal interest of any party that could cause conflicts of interest for the Company or its Majority or Minority Shareholders. Such transactions are carried out in the ordinary course of business (arm's length transactions), without any preferential treatment, thereby reflecting professionalism, independence, and compliance with applicable regulations.

Pemenuhan Peraturan dan Ketentuan Terkait

Perseroan telah memenuhi peraturan dan ketentuan terkait:

1. Peraturan OJK No. 17/POJK.04/2020 tentang Transaksi Material dan Perubahan Kegiatan Usaha; serta
2. Peraturan OJK No. 42/POJK.04/2020 tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan.

Fulfillment of Relevant Regulations and Provisions

The Company has complied with the relevant regulations and provisions:

1. OJK Regulation No. 17/POJK.04/2020 on Material Transactions and Changes in Business Activities; and
2. OJK Regulation No. 42/POJK.04/2020 on Affiliated Transactions and Conflict of Interest Transactions.

Pernyataan Dewan Komisaris dan Direksi atas Transaksi Afiliasi

Dewan Komisaris, Direksi, dan Komite Audit menyatakan bahwa seluruh transaksi yang dilakukan Perseroan dengan pihak afiliasi telah dilaksanakan secara wajar, tanpa

Statement of the Board of Commissioners and Board of Directors on Affiliated Transactions

The Board of Commissioners, Board of Directors, and Audit Committee have stated that all transactions entered into by the Company with affiliated parties have been conducted

mengandung benturan kepentingan, dan sesuai dengan praktik bisnis yang berlaku secara umum.

Transaksi Pihak Afiliasi dan/atau Transaksi Benturan Kepentingan yang Membutuhkan Persetujuan dari Pemegang Saham Independen

Sepanjang tahun 2025, Perseroan tidak melakukan transaksi dengan pihak afiliasi dan/atau transaksi yang mengandung benturan kepentingan yang memerlukan persetujuan dari Pemegang Saham Independen. Seluruh kegiatan usaha dijalankan sesuai ketentuan dan tidak melibatkan transaksi material yang mensyaratkan persetujuan khusus.

fairly, without any conflicts of interest, and are in accordance with generally accepted business practices.

Transactions with Affiliated Parties and/or Transactions Containing Conflict of Interest Requiring Approval from Independent Shareholders

Throughout 2025, the Company did not enter into any transactions with affiliated parties and/or transactions involving conflicts of interest that required approval from Independent Shareholders. All business activities were carried out in accordance with applicable regulations and did not involve material transactions requiring special approval.

Informasi Keuangan yang Mengandung Kejadian yang Sifatnya Luar Biasa dan Jarang Terjadi

Pada tahun 2025, tidak terdapat informasi keuangan yang mengandung kejadian yang sifatnya luar biasa atau peristiwa yang bersifat jarang terjadi. Hal ini menunjukkan bahwa aktivitas operasional dan kondisi keuangan Perseroan berjalan secara normal dan sesuai dengan pola bisnis yang rutin, tanpa adanya gangguan atau peristiwa signifikan yang berdampak secara material pada Laporan Keuangan.

Financial Information Containing Extraordinary and Non-Recurring Events

In 2025, there was no financial information involving extraordinary or non-recurring events. This indicates that the Company's operational activities and financial conditions were conducted under normal circumstances and in line with routine business patterns, without any disruptions or significant events that had a material impact on the Financial Statements.

Perbandingan Target dan Realisasi 2025, serta Proyeksi 2026

Sebagai bagian dari komitmen terhadap transparansi dan akuntabilitas, Perseroan menyajikan perbandingan antara target dan realisasi kinerja tahun 2025, serta proyeksi untuk tahun 2026. Uraian ini memberikan gambaran umum atas pencapaian sepanjang tahun berjalan dan rencana strategis yang telah disusun guna mendukung pertumbuhan berkelanjutan di tahun mendatang, sejalan dengan dinamika industri asuransi dan arah pengembangan usaha Perseroan.

Informasi mengenai perbandingan target dan realisasi 2025, serta proyeksi 2026 diuraikan sebagai berikut.

Comparison of 2025 Target and Realization, and 2026 Projection

As part of its commitment to transparency and accountability, the Company presents a comparison between performance targets and actual results for 2025, as well as projections for 2026. This discussion provides an overview of the achievements throughout the year and the strategic plans formulated to support sustainable growth in the coming year, in line with developments in the insurance industry and the Company's business direction.

Information regarding the comparison of 2025 targets and realization, as well as the 2026 projections, is presented as follows.

(dalam miliar Rupiah, kecuali dinyatakan lain / in billion Rupiah, unless otherwise stated)

Uraian	Pencapaian Target 2025 Target Achievement 2025			Proyeksi 2026 2026 Projection	Description
	Realisasi Realization	Target	Pencapaian Target Target Achievement (%)		
Investasi	2.079,30	1.403,99	148,10	1.986,08	Investment
Pendapatan Jasa Asuransi	3.769,97	3.035,60	124,19	3.637,02	Insurance Service Revenue
Hasil Investasi	97,20	64,90	149,77	104,34	Investment Income
Beban Jasa Asuransi	(3.424,54)	(2.917,75)	117,37	(3.357,33)	Insurance Service Expense

Uraian	Pencapaian Target 2025 Target Achievement 2025			Proyeksi 2026 2026 Projection	Description
	Realisasi Realization	Target	Pencapaian Target Target Achievement (%)		
Laba Sebelum Pajak	168,48	60,56	278,20	163,54	Profit Before Tax
Laba Tahun Berjalan	144,73	55,57	260,43	151,57	Profit for the Year
Laba Komprehensif	145,45	55,57	261,74	151,57	Comprehensive Income
Aset Kontrak Reasuransi	878,68	850,60	103,30	631,54	Reinsurance Contract Asset
Liabilitas Kontrak Asuransi	1.820,85	1.530,97	118,93	2.157,51	Insurance Contract Liability

Realisasi dan Proyeksi Kebijakan Dividen / Realization and Projection of Dividend Policy

Perseroan tidak menetapkan target khusus mengenai pembagian dividen yang akan dibayarkan pada tahun buku maupun proyeksi 2026. Keputusan mengenai pembagian dividen akan ditentukan dalam RUPS dengan mempertimbangkan kinerja keuangan Perseroan.

The Company has not set any specific targets regarding dividend distributions for the 2026 financial year or projections. Decisions on dividend distributions will be determined at the GMS by considering the Company's financial performance.

Realisasi dan Proyeksi Struktur Modal / Realization and Projection of Capital Structure

Perseroan tidak menetapkan target khusus mengenai struktur modal yang harus dicapai pada tahun buku maupun proyeksi untuk tahun 2026. Namun demikian, Perseroan tetap menjaga angka MMBR di atas ketentuan minimum yang ditetapkan regulator. Selain itu, penentuan kebijakan proporsi liabilitas dengan ekuitas juga senantiasa dijaga dengan baik.

The Company has not established any specific targets for the capital structure to be achieved in the 2026 financial year or projections. Nevertheless, the Company consistently maintains its MMBR ratio above the minimum requirement stipulated by the regulator. In addition, the Company continuously ensures that the proportion between liabilities and equity is properly managed.

Kebijakan dan Pembagian Dividen

Kebijakan Dividen

Kebijakan pembagian dividen oleh Perseroan dilakukan sesuai dengan peraturan perundang-undangan di Indonesia dan ketentuan dalam Anggaran Dasar Perseroan. Keputusan pembagian dividen ditetapkan melalui persetujuan Pemegang Saham pada RUPS Tahunan, berdasarkan rekomendasi dari Direksi. Perseroan hanya membagikan dividen pada tahun di mana mencatatkan laba bersih sebagai bentuk penghargaan kepada para Pemegang Saham.

Pembagian Dividen

Pembagian dividen merupakan salah satu bentuk distribusi keuntungan Perseroan kepada para Pemegang Saham sebagai hasil dari kinerja keuangan yang positif. Informasi mengenai pembagian dividen yang dilakukan Perseroan selama 2 tahun terakhir diuraikan sebagai berikut.

Dividend Policy and Distribution

Dividend Policy

The Company's dividend distribution policy is implemented in accordance with prevailing laws and regulations in Indonesia and the provisions outlined in the Company's Articles of Association. The decisions on dividend distribution are approved by the Shareholders at the Annual GMS, based on recommendations from the Board of Directors. The Company distributes dividends only in years in which it records net income, as a form of appreciation to its Shareholders.

Dividend Distribution

Dividend distribution represents one form of the Company's profit distribution to Shareholders resulting from positive financial performance. Information regarding dividend distributions made by the Company over the last 2 years is presented as follows.

Tanggal Pembayaran Dividen Dividend Payment Date	Tahun Buku Financial Year	Jumlah Dividen per Saham (dalam Rupiah penuh) Total Dividend per Share (in full Rupiah)	Jumlah Dividen per Tahun (dalam miliar Rupiah) Total Dividend per Year (in billion Rupiah)	Rasio Dividen Dividend Ratio
31 Mei 2024 May 31st, 2024	2023	27	8,10	32,54% dari laba bersih 32.54% of net profit
28 Mei 2025 May 28th, 2025	2024	6	18,00	28,89% dari laba bersih 28.89% of net profit

Perubahan Kebijakan Akuntansi

Sepanjang tahun 2025, Perseroan melakukan evaluasi terhadap kebijakan akuntansi yang diterapkan untuk memastikan kesesuaian dengan standar akuntansi yang berlaku dan praktik terbaik di industri. Setiap perubahan kebijakan akuntansi yang dilakukan bertujuan untuk meningkatkan transparansi dan akurasi pelaporan keuangan, serta mencerminkan kondisi keuangan Perseroan secara lebih tepat. Informasi mengenai perubahan kebijakan akuntansi dan dampak terhadap Perseroan diuraikan sebagai berikut.

Amendments to Accounting Principles

Throughout 2025, the Company conducted evaluations of the accounting policies applied to ensure their compliance with prevailing accounting standards and industry best practices. Any changes to accounting policies were made to enhance transparency and accuracy of financial reporting, as well as to more appropriately reflect the Company's financial condition. Information regarding changes in accounting policies and their impact on the Company is presented as follows.

ISAK/Amandemen PSAK Amendment to ISAK/PSAK	Dampak terhadap Perseroan Impact on the Company
PSAK No. 117 tentang "Kontrak Asuransi" PSAK No. 117 on "Insurance Contracts"	Berdampak material terhadap Laporan Keuangan Perseroan. Has a material impact on the Company's Financial Statements.

Alasan Perubahan Kebijakan Akuntansi

Perubahan kebijakan akuntansi dilakukan untuk menyesuaikan dengan perkembangan standar akuntansi yang terbaru dan untuk meningkatkan kualitas pelaporan keuangan Perseroan. Langkah ini diambil agar Laporan Keuangan lebih mencerminkan kondisi keuangan yang sebenarnya dan dapat memberikan informasi yang lebih relevan dan andal bagi para pemangku kepentingan.

Reasons for Changes in Accounting Policies

Changes in accounting policies were implemented to align with the latest developments in accounting standards and to improve the quality of the Company's financial reporting. This measure was taken to ensure that the Financial Statements more accurately reflect the Company's actual financial condition and provide more relevant and reliable information to stakeholders.

Perubahan Peraturan Perundang-Undangan yang Berdampak Signifikan terhadap Perusahaan

Perubahan peraturan perundang-undangan yang terjadi sepanjang tahun 2025 memberikan dampak signifikan terhadap Perseroan. Perseroan secara aktif menyesuaikan kebijakan dan prosedur internal guna memenuhi ketentuan baru tersebut, sehingga tetap mematuhi regulasi yang berlaku dan menjaga kelangsungan usaha serta kepatuhan hukum secara menyeluruh. Informasi mengenai perubahan peraturan perundang-undangan yang berpengaruh terhadap Perseroan dan dampaknya diuraikan sebagai berikut.

Amendments to Laws and Regulations that have Significant Impact on the Company

Amendments to laws and regulations that occurred throughout 2025 had a significant impact on the Company. The Company proactively adjusted its internal policies and procedures to comply with these new requirements, thereby ensuring ongoing regulatory compliance, business continuity, and overall legal adherence. Information regarding changes in laws and regulations affecting the Company and their impacts is outlined below.

Undang-Undang Laws	Dampak terhadap Perseroan Impact on the Company
Undang-Undang / Laws	
Undang-Undang No. 20 Tahun 2025 tentang Kitab Undang-Undang Hukum Acara Pidana	Menetapkan Perseroan sebagai subjek pidana sejak tahap penyelidikan hingga pelaksanaan putusan, memperluas penerapan upaya paksa terhadap korporasi termasuk penggeledahan, penyitaan, pemblokiran aset, dan pemeriksaan data elektronik, serta memperluas pertanggungjawaban pidana hingga pengurus dan pihak pengendali. Ketentuan ini meningkatkan eksposur hukum, risiko finansial dan reputasi, serta potensi sanksi yang dapat memengaruhi keberlanjutan usaha, sekaligus memperkenalkan mekanisme penyelesaian seperti *Deferred Prosecution Aggreement* dan pengakuan bersalah sebagai opsi mitigasi risiko.

Undang-Undang Laws	Dampak terhadap Perseroan Impact on the Company
Law No. 20 of 2025 on the Criminal Procedure Code	Designating the Company as a criminal subject from the investigation stage to the execution of the verdict, expanding the application of coercive measures against corporations, including searches, seizures, asset blocking, and electronic data inspections, and extending criminal liability to management and controlling parties. This provision increases legal exposure, financial and reputational risks, and potential sanctions that could impact business continuity. It also introduces settlement mechanisms such as Deferred Prosecution Agreement and guilty plea as risk mitigation options.
Peraturan Pemerintah / Government Regulations	
Peraturan Pemerintah No. 43 Tahun 2025 tentang Pelaporan Keuangan	Mewajibkan Perseroan menyusun dan menyampaikan Laporan Keuangan melalui sistem Platform Bersama Pelaporan Keuangan (PBPK) dalam kerangka pelaporan nasional terintegrasi, menyesuaikan dengan standar yang ditetapkan Komite Standar, dan menegaskan tanggung jawab atas kebenaran serta keakuratan laporan. Ketentuan ini mendorong penguatan pengendalian internal, integrasi sistem pelaporan, dan peningkatan koordinasi antar fungsi dengan potensi peningkatan biaya kepatuhan pada tahap awal serta penguatan transparansi, efisiensi, dan tata kelola dalam jangka panjang.
Government Regulation No. 43 of 2025 on Financial Reporting	Requiring the Company to prepare and submit financial statements through the Joint Financial Reporting Platform (PBPK) within an integrated national reporting framework, aligning with standards established by the Standards Committee, and affirming responsibility for the truth and accuracy of the reports. This provision encourages strengthening internal control, integrating reporting system, and enhancing coordination between functions, potentially increasing compliance costs initially and strengthening transparency, efficiency, and governance in the long term.
Peraturan Menteri / Ministerial Regulations	
Peraturan Menteri Hukum No. 49 Tahun 2025 tentang Syarat dan Tata Cara Pendirian, Perubahan, dan Pembubaran Badan Hukum Perseroan Terbatas	Memperketat kewajiban pengungkapan dan pemutakhiran data serta pelaporan Perseroan melalui Sistem Administrasi Badan Hukum (SABH) dengan penegasan tenggat waktu dan konsekuensi administratif berupa sanksi maupun pembatasan akses sistem apabila kewajiban tersebut tidak dipenuhi.
Minister of Law Regulation No. 49 of 2025 on Requirements and Procedures for the Establishment, Amendment, and Dissolution of Limited Liability Companies	Tightening the obligation to disclose and update data and reporting of the Company through the Legal Entity Administration System (SABH) by confirming deadlines and administrative consequences in the form of sanctions or restrictions on system access if these obligations are not met.
Otoritas Jasa Keuangan / Financial Services Authority	
Peraturan OJK No. 26 Tahun 2025 tentang Pengelolaan Aset dan Liabilitas Perusahaan Asuransi dan Perusahaan Reasuransi	Peraturan OJK No. 26 Tahun 2025 memperketat industri asuransi dengan mewajibkan perhitungan kewajiban dan cadangan yang lebih realistis, memastikan aset yang dimiliki cukup, likuid, dan bebas masalah untuk membayar klaim, serta memperkuat pengawasan OJK atas kesehatan keuangan perusahaan. Aturan ini juga membatasi pengakuan pinjaman subordinasi, meningkatkan kewajiban transparansi laporan disertai sanksi yang lebih tegas, dan memperkuat perlindungan nasabah, sehingga perusahaan asuransi dituntut lebih disiplin, transparan, dan bertanggung jawab kepada pemegang polis.
OJK Regulation No. 26 of 2025 on Management of Assets and Liabilities of Insurance and Reinsurance Companies	OJK Regulation No. 26 of 2025 tightens the insurance industry by requiring more realistic calculations of liabilities and reserves, ensuring sufficient, liquid, and problem-free assets to pay claims, and strengthening OJK oversight of companies' financial soundness. This regulation also limits the recognition of subordinated loans, increases reporting transparency requirements with stricter sanctions, and strengthens customer protection, requiring insurance companies to be more disciplined, transparent, and accountable to policyholders.
Peraturan OJK No. 28 Tahun 2025 tentang Penerapan Manajemen Risiko bagi Perusahaan Perasuransian, Lembaga Penjamin, dan Dana Pensiun	Memperkuat penerapan manajemen risiko yang terintegrasi dan selaras dengan strategi bisnis, termasuk melalui penajaman proses identifikasi, pengukuran, dan pengendalian risiko di seluruh lini operasional. Regulasi ini juga meningkatkan peran aktif Direksi dan Dewan Komisaris dalam pengawasan risiko, serta menuntut peningkatan kualitas pelaporan dan tata kelola risiko yang lebih transparan dan akuntabel. Secara keseluruhan, ketentuan ini memperkuat kesiapan LGI dalam menghadapi kompleksitas risiko, termasuk dalam masa transisi penerapan PSAK 117.
OJK Regulation No. 28 of 2025 on Implementation of Risk Management for Insurance Companies, Guarantee Institutions, and Pension Funds	Strengthening the implementation of integrated risk management that is aligned with business strategy, including by sharpening risk identification, measurement, and control process across all operational lines. This regulation also increases the active role of the Board of Directors and the Board of Commissioners in risk oversight and requires improved reporting quality and more transparent and accountable risk governance. Overall, these provisions strengthen LGI's readiness to face the complexity of risks, including during the transition period to the implementation of PSAK 117.
Peraturan OJK No. 33 Tahun 2025 tentang Penilaian Tingkat Kesehatan Perusahaan Perasuransian, Lembaga Penjamin, dan Dana Pensiun	Memperkuat mekanisme penilaian tingkat kesehatan dan pengawasan perusahaan perasuransian, termasuk penegasan sanksi administratif atas keterlambatan atau ketidakpatuhan pelaporan, tanpa mengubah secara signifikan praktik kepatuhan dan tata kelola yang telah berjalan di Perseroan.
OJK Regulation No. 33 of 2025 on Assessment of the Soundness Level of Insurance Companies, Guarantee Institutions, and Pension Funds	Strengthening the soundness assessment mechanism and supervision of insurance companies, including enforcement of administrative sanctions for late or non-compliance with reporting, without significantly changing the compliance and governance practices that have been implemented in the Company.

Undang-Undang Laws	Dampak terhadap Perseroan Impact on the Company
Peraturan OJK No. 36 Tahun 2025 tentang Penguatan Ekosistem Asuransi Kesehatan	Mewajibkan Perseroan menyesuaikan tata kelola dan kebijakan internal, termasuk pembentukan fungsi Dewan Penasihat Medis, penyempurnaan SOP, dan penyesuaian produk serta ketentuan polis asuransi kesehatan. Ketentuan ini juga memperkuat pengaturan proses *underwriting*, pengelolaan klaim, penetapan premi, kerja sama dengan mitra layanan kesehatan, kesiapan sistem teknologi informasi, dan perlindungan nasabah. Ketidakpatuhan terhadap peraturan ini berpotensi menimbulkan sanksi administratif dan pembatasan kegiatan usaha.
OJK Regulation No. 36 of 2025 on Strengthening the Health Insurance Ecosystem	Requiring the Company to adjust its internal governance and policies, including establishing a Medical Advisory Board, refining standard operating procedures (SOPs), and adjusting health insurance products and policy provisions. This provision also strengthens the underwriting process, claims management, premium determination, collaboration with healthcare partners, information technology system readiness, and customer protection. Failure to comply with this regulation could result in administrative sanctions and restrictions on business activities.
Peraturan OJK No. 38 Tahun 2025 tentang Gugatan oleh OJK untuk Pelindungan Konsumen di Sektor Jasa Keuangan	Memberikan kewenangan kepada OJK untuk mengajukan gugatan perdata secara langsung demi kepentingan pelindungan nasabah, sehingga meningkatkan eksposur hukum, risiko keuangan, dan risiko reputasi Perseroan. Ketentuan ini juga memperluas potensi pertanggungjawaban hingga pengendali atau pemilik manfaat, serta menimbulkan konsekuensi publikasi perkara yang dapat berdampak pada kepercayaan publik dan stabilitas usaha.
OJK Regulation No. 38 of 2025 on Lawsuits by OJK for Consumer Protection in the Financial Services Sector	Granting OJK the authority to file civil lawsuits directly for customer protection, thereby increasing the Company's legal exposure, financial risk, and reputational risk. This provision also extends potential liability to controllers or beneficial owners and carries the potential for publicizing cases that could impact public trust and business stability.

Peristiwa Penting dan Informasi Material setelah Tanggal Laporan Keuangan

Setelah Laporan Keuangan diterbitkan, Perseroan tidak mengalami peristiwa penting atau informasi material yang memengaruhi kondisi keuangan maupun operasional perusahaan. Dengan demikian, Laporan Keuangan yang disajikan tetap mencerminkan posisi dan kinerja Perseroan secara akurat.

Significant Events and Material Information Subsequent to the Date of the Financial Statements

After the issuance of the Financial Statements, the Company did not experience any significant events or material information that affected its financial condition or operations. Accordingly, the Financial Statements presented continue to accurately reflect the Company's financial position and performance.

Prospek Usaha Tahun 2026

Tahun 2026 diprediksi akan menjadi periode yang penuh peluang bagi industri asuransi, seiring dengan meningkatnya kesadaran masyarakat akan pentingnya perlindungan finansial. Tren digitalisasi yang semakin pesat juga membuka ruang bagi inovasi produk dan layanan asuransi yang lebih efisien dan mudah diakses. Perseroan berkomitmen untuk memanfaatkan momentum ini dengan terus mengembangkan teknologi dan memperluas jaringan distribusi guna menjangkau lebih banyak nasabah di berbagai segmen pasar.

Selain itu, kondisi ekonomi nasional yang berdaya tahan diharapkan dapat mendorong pertumbuhan permintaan produk asuransi, terutama di sektor-sektor strategis, seperti kesehatan, kendaraan, dan properti. Regulasi yang semakin mendukung juga akan memperkuat fondasi industri, memberikan kepastian bagi pelaku usaha untuk berinovasi sekaligus menjaga stabilitas pasar. Dalam menghadapi persaingan yang semakin ketat, Perseroan akan terus memperkuat keunggulan kompetitif melalui peningkatan kualitas layanan dan diversifikasi produk sesuai kebutuhan nasabah.

Business Prospects in 2026

2026 is expected to be a period filled with opportunities for the insurance industry, in line with increasing public awareness of the importance of financial protection. The accelerating trend of digitalization also opens opportunities for innovation in insurance products and services that are more efficient and easily accessible. The Company is committed to capitalizing on this momentum by continuously developing technology and expanding its distribution network to reach a broader customer base across various market segments.

Furthermore, a resilient national economic environment is expected to support growth in demand for insurance products, particularly in strategic sectors, such as health, motor vehicles, and property. Increasingly supportive regulations will further strengthen the industry's foundation, providing greater certainty for industry players to innovate while maintaining market stability. In facing increasingly tough competition, the Company will continue to strengthen its competitive advantages by improving service quality and product diversification tailored to customer needs.

Fokus utama Perseroan pada tahun 2026 adalah pengembangan bisnis yang berkelanjutan dengan tetap mengedepankan prinsip manajemen risiko yang *prudent*. Peningkatan kapabilitas SDM dan optimalisasi proses operasional menjadi prioritas agar dapat memberikan nilai tambah bagi para pemangku kepentingan. Dengan langkah strategis yang terencana dan adaptif terhadap perubahan pasar, Perseroan optimis dapat meraih pertumbuhan yang positif dan memperkuat posisi sebagai pemain utama di industri asuransi.

Strategi Pengembangan Bisnis Tahun 2026

Untuk tahun 2026, Perseroan telah menetapkan strategi bisnis yang akan ditempuh, di antaranya:

1. **Analisis Posisi Perusahaan dalam Menghadapi Persaingan Usaha**

   Memasuki tahun 2026, industri asuransi umum di Indonesia berada pada kondisi *red ocean*, persaingan tinggi, margin ketat, dan tekanan *underwriting* yang terus meningkat. Sebagian besar perusahaan asuransi bersaing pada lini *Property & Casualty* (lebih dari 65 perusahaan pada satu segmen), sementara lini Credit Insurance menghadapi penurunan margin akibat semakin banyaknya pemain yang memahami model risiko. Pada saat yang sama, segmen *Employee Benefits* tetap menjadi engine utama industri, namun kompetisi semakin sensitif terhadap manfaat, kualitas layanan, dan kecanggihan teknologi.

   Di tengah dinamika tersebut, LGI berada pada posisi kompetitif yang kuat. Dengan diversifikasi portofolio, keberhasilan memperoleh peringkat kredit AA+ dari Fitch Rating dan A- dengan *outlook* positif dari AM Best dan rekam jejak kuat pada bisnis Health Insurance, LGI memiliki fondasi keuangan dan operasional yang lebih solid dibandingkan banyak pesaing. Selain itu, kehadiran Korea Desk sebagai *niche market engine* dan peningkatan performa pada kanal digital memperkuat posisi diferensiasi LGI di pasar nasional.

   Namun demikian, tantangan tetap signifikan, khususnya tekanan historis pada portofolio P&C, volatilitas klaim pada beberapa segmen *Health*, dan meningkatnya kebutuhan integrasi data, digitalisasi *end-to-end*, serta kepatuhan terhadap standar manajemen risiko dan tata kelola teknologi informasi.

2. **Arah Kebijakan Perusahaan**

   Arah kebijakan Perseroan pada tahun 2026 difokuskan pada penguatan fundamental bisnis, peningkatan kualitas portofolio, dan percepatan transformasi operasional serta digital. Seluruh kebijakan manajemen diarahkan untuk mendukung pencapaian ketahanan bisnis, pertumbuhan yang berkelanjutan, serta profitabilitas yang lebih stabil di tengah dinamika industri.

The Company's primary focus in 2026 is sustainable business development while consistently upholding prudent risk management principles. Enhancing HR capabilities and optimizing operational processes remain key priorities to deliver added value to stakeholders. With well-planned strategic initiatives and an adaptive approach to market changes, the Company is optimistic about achieving positive growth and strengthening its position as a leading player in the insurance industry.

Business Development Strategy for 2026

For 2026, the Company has established its business strategies, among others:

1. **Analysis of the Company's Position in Facing Business Competition**

   Entering 2026, the general insurance industry in Indonesia is in a red ocean, with high competition, tight margin, and increasing underwriting pressure. Most insurance companies compete in the Property & Casualty segment (more than 65 companies in one segment), while the Credit Insurance segment is facing declining margin due to the increasing number of players understanding risk models. At the same time, the Employee Benefits segment remains the industry's primary driver, but competition is increasingly sensitive to benefits, service quality, and technological sophistication.

   Amidst these dynamics, LGI enjoys a strong competitive position. With a diversified portfolio, successfully achieving an AA+ credit rating from Fitch Ratings, an A- with a positive outlook from AM Best, and a strong track record in the Health Insurance business, LGI has a more solid financial and operational foundation than many competitors. Furthermore, the presence of Korea Desk as a niche market engine and improved performance in digital channels strengthen LGI's differentiated position in the national market.

   However, significant challenges remain, particularly historical pressure on the P&C portfolio, claims volatility in several Health segments, and the increasing need for data integration, end-to-end digitalization, and compliance with risk management and information technology governance standards.

2. **Corporate Policy Direction**

   The Company's policy direction for 2026 is focused on strengthening business fundamentals, improving portfolio quality, and accelerating operational and digital transformation. All management policies are geared towards supporting business resilience, sustainable growth, and more stable profitability amidst industry dynamics.

Pertama, Perseroan memprioritaskan konsolidasi portofolio melalui peningkatan disiplin *underwriting*, penyesuaian *pricing* berbasis risiko, dan penguatan struktur reasuransi. Upaya ini ditujukan untuk mengurangi eksposur pada portofolio berisiko tinggi dan memastikan bahwa akuisisi bisnis baru memiliki potensi profitabilitas jangka panjang.

Kedua, Perseroan memperkuat *engine* utama, Health Insurance, Credit Insurance, dan Korea Desk sebagai pilar pertumbuhan berkelanjutan. Hal ini dilakukan melalui peningkatan kualitas layanan, efisiensi proses *underwriting* dan klaim, serta pengembangan strategi akuisisi dan retensi yang lebih tepat sasaran.

Ketiga, arah kebijakan Perseroan juga menekankan percepatan transformasi digital dan tata kelola teknologi, termasuk pengembangan layanan asuransi digital, peningkatan keamanan data, modernisasi infrastruktur TI, dan integrasi sistem yang mendukung pengambilan keputusan berbasis data.

Keempat, penguatan tata kelola dan manajemen risiko dilakukan untuk memastikan kepatuhan terhadap regulasi, memperkuat *early warning system*, dan meningkatkan *governance* di area digital dan data.

Kelima, Perseroan mendorong penguatan kapabilitas dan *agility* organisasi untuk memastikan bahwa struktur, proses, dan kompetensi SDM mampu mendukung implementasi strategi serta merespons perubahan pasar secara cepat dan efektif.

3. Kebijakan Manajemen *(Policy Statements)*

Untuk mencapai tujuan strategis 2026, manajemen menetapkan beberapa kebijakan korporasi sebagai berikut.

a. Kebijakan *Underwriting* dan Risiko
   - Menetapkan disiplin *underwriting* sebagai *non-negotiable standard*.
   - Mengutamakan portofolio dengan risiko terukur dan profitabilitas jelas.
   - Menghentikan bisnis yang tidak *profitable* dan memperbaiki struktur *pricing* agar sesuai eksposur aktual.

b. Kebijakan Digital dan Teknologi
   - IT menjadi *strategic enabler*, bukan sekadar *support*.
   - Penguatan keamanan data, modernisasi infrastruktur, dan *cloud migration*.
   - Pengembangan aplikasi digital seperti revamp eBenefit/MyCare+, MyGo+, MyPro+, dan integrasi dengan ekosistem pembayaran digital.

c. Kebijakan Distribusi dan Layanan Pelanggan
   - Fokus pada 5 platform distribusi: Broker, *Agency*, *Financial Institution*, Digital, dan *Direct*.
   - Penekanan pada kualitas retensi, produktivitas kanal, dan *customer experience*.

First, the Company prioritizes portfolio consolidation through enhanced underwriting discipline, risk-based pricing adjustments, and strengthening the reinsurance structure. These efforts are aimed at reducing exposure to high-risk portfolios and ensuring that new business acquisitions have the potential for long-term profitability.

Second, the Company strengthens its core engines, Health Insurance, Credit Insurance, and Korea Desk, as pillars of sustainable growth. This is achieved through improving service quality, streamlining underwriting and claims process, and developing more targeted acquisition and retention strategies.

Third, the Company's policy direction also emphasizes accelerating digital transformation and technology governance, including the development of digital insurance services, enhanced data security, modernized IT infrastructure, and system integration that supports data-driven decision-making.

Fourth, governance and risk management is reinforced to ensure regulatory compliance, strengthen early warning system, and enhance governance in the digital and data areas.

Fifth, the Company encourages strengthening organizational capabilities and agility to ensure that its structure, process, and HR competencies are capable of supporting strategy implementation and responding quickly and effectively to market changes.

3. Management Policies (Policy Statements)

To achieve the 2026 strategic objectives, management has established several corporate policies as follows.

a. Underwriting and Risk Policy
   - Establishing underwriting discipline as a non-negotiable standard.
   - Prioritizing portfolios with measurable risks and clear profitability.
   - Terminating unprofitable business and improving pricing structure to reflect actual exposure.

b. Digital and Technology Policy
   - IT becomes a strategic enabler, not just a supporter.
   - Strengthening data security, infrastructure modernization, and cloud migration.
   - Developing digital applications such as the revamp of eBenefit/MyCare+, MyGo+, MyPro+, and integrating with the digital payment ecosystem.

c. Distribution and Customer Service Policy
   - Focusing on five distribution platforms: Broker, Agency, Financial Institution, Digital, and Direct.
   - Emphasis on quality retention, channel productivity, and customer experience.

d. Kebijakan *Compliance and Governance*
   - Penguatan *compliance monitoring*, implementasi *Risk Universe & data governance*, serta persiapan SBTi & CDP untuk keberlanjutan.
   - Penegasan disiplin regulator, khususnya terkait penggunaan broker/agen, data pribadi, dan kewajiban pelaporan.

e. Kebijakan Pengembangan SDM
   - Membangun kapabilitas teknologi, *underwriting, pricing,* dan analitik risiko.
   - Mendorong budaya kolaboratif, responsif, dan berorientasi solusi.

4. Strategi Pengembangan Bisnis

Strategi pengembangan bisnis yang akan dilakukan Perseroan di tahun 2026 diuraikan sebagai berikut.

a. Strategi Penguatan Bisnis dan Portofolio
   - Memperkuat profitabilitas portofolio melalui pengetatan seleksi risiko, penyesuaian *pricing* berbasis risiko aktual, dan optimalisasi reasuransi untuk memastikan kualitas portofolio yang lebih sehat serta berkelanjutan.
   - Meningkatkan kinerja *engine* utama bisnis Health Insurance, Credit Insurance, dan Korea Desk dengan fokus pada pertumbuhan yang selektif, peningkatan efisiensi *underwriting* dan klaim, serta penguatan strategi akuisisi dan retensi.
   - Mengoptimalkan kanal distribusi melalui peningkatan produktivitas 5 platform utama (Broker, *Agency*, *Financial Institution*, Digital, dan *Direct*), termasuk segmentasi pasar, penguatan hubungan mitra bisnis, dan perluasan peluang akuisisi berkualitas.
   - Mempercepat transformasi digital dan pemanfaatan AI dengan mengotomatisasi *underwriting*, meningkatkan deteksi *fraud,* mendigitalisasi proses klaim, dan membangun integrasi data *underwriting, pricing*, klaim untuk mendukung pengambilan keputusan berbasis analitik.
   - Menguatkan tata kelola, manajemen risiko, dan kapabilitas organisasi melalui penyelarasan kebijakan internal dengan ketentuan OJK, peningkatan *risk governance* terutama di area digital, serta pengembangan kompetensi SDM untuk mendukung eksekusi strategi.

b. Strategi Layanan Asuransi Digital*)

   Perseroan berkomitmen untuk mengembangkan layanan Asuransi Digital sebagai bagian dari strategi transformasi digital Perseroan. Rencana ini meliputi pengembangan produk asuransi berbasis digital, optimalisasi kanal distribusi digital, dan peningkatan pengalaman pelanggan melalui platform daring. Target utama adalah peningkatan penetrasi pasar digital yang akan direalisasikan melalui pengembangan aplikasi *mobile* dan/atau *website* sesuai kebutuhan Perseroan, integrasi dengan sistem pembayaran digital, dan

d. Compliance and Governance Policy
   - Strengthening compliance monitoring, implementing Risk Universe and data governance, and preparing SBTi and CDP for sustainability.
   - Enforcing regulatory discipline, particularly regarding the use of brokers/agents, personal data, and reporting obligations.

e. HR Development Policy
   - Building capabilities in technology, underwriting, pricing, and risk analytics.
   - Encouraging a collaborative, responsive, and solution-oriented culture.

4. Business Development Strategy

The Company's business development strategy for 2026 is outlined as follows.

a. Business and Portfolio Strengthening Strategy
   - Strengthening portfolio profitability through tightening risk selection, adjusting actual risk-based pricing, and optimizing reinsurance to ensure more sound and more sustainable portfolio quality.
   - Improving the performance of core business engines of Health Insurance, Credit Insurance, and Korea Desk by focusing on selective growth, increasing underwriting and claims efficiency, and strengthening acquisition and retention strategies.
   - Optimizing distribution channels by increasing the productivity of five key platforms (Broker, Agency, Financial Institution, Digital, and Direct), including market segmentation, strengthening business partner relationships, and expanding quality acquisition opportunities.
   - Accelerating digital transformation and the use of AI by automating underwriting, improving fraud detection, digitizing the claims process, and building integrated underwriting, pricing, and claims data to support analytics-based decision-making.
   - Strengthening governance, risk management, and organizational capabilities by aligning internal policies with OJK regulations, improving risk governance, particularly in the digital sector, and developing HR competencies to support strategy execution.

b. Digital Insurance Service Strategy*)

   The Company is committed to developing Digital Insurance services as part of its digital transformation strategy. This plan includes the development of digital-based insurance products, optimizing digital distribution channels, and enhancing customer experience through online platforms. The primary target is to increase digital market penetration, which will be realized through the development of mobile applications and/or websites tailored to the Company's needs, integration with digital

kolaborasi dengan mitra teknologi. Seluruh kerja sama akan dilaksanakan dengan tetap memperhatikan prinsip *due diligence* untuk memastikan penyedia layanan memenuhi standar keamanan, integritas data, dan kepatuhan terhadap regulasi. Pengembangan infrastruktur TI akan difokuskan pada penguatan keamanan data, peningkatan skalabilitas sistem, dan integrasi dengan ekosistem digital nasional dengan tetap memastikan penerapan manajemen risiko TI sesuai ketentuan Peraturan OJK No. 4/POJK.05/2021. Dari sisi SDM, Perseroan akan memperkuat kompetensi SDM yang bertanggung jawab atas operasional dan pengembangan layanan Asuransi Digital melalui peningkatan kapasitas dan keahlian teknis yang relevan.

*) Penerapan Peraturan OJK No. 36 Tahun 2024 Pasal 52B.

payment system, and collaboration with technology partners. All collaborations will be made with due diligence principles to ensure service providers meet security standards, data integrity, and regulatory compliance. IT infrastructure development will focus on strengthening data security, increasing system scalability, and integrating with the national digital ecosystem, while ensuring the implementation of IT risk management in accordance with OJK Regulation No. 4/POJK.05/2021. From a HR perspective, the Company will strengthen the competency of HR responsible for the operation and development of Digital Insurance services by increasing their capacity and relevant technical expertise.

*) Implementation of OJK Regulation No. 36 of 2024 Article 52B.

Target Bisnis 2026
Business Targets for 2026

Proyeksi pendapatan premi asuransi, yaitu Rp3,81 triliun di mana lebih tinggi dibandingkan target tahun 2025 sebesar Rp3,64 triliun. Perseroan optimis untuk menjaga agar asuransi baik kesehatan dan non-kesehatan dapat tetap bertumbuh dengan sehat dan seimbang serta menekankan kinerja yang efisien dan optimal sehingga pendapatan *underwriting*, hasil investasi, dan *net profit* selalu positif bahkan meningkat dibandingkan tahun 2025.

The projected insurance premium revenue is Rp3.81 trillion, exceeding the 2025 target of Rp3.64 trillion. The Company is optimistic about maintaining sound and balanced growth in both health and non-health insurance, emphasizing efficient and optimal performance, ensuring that underwriting income, investment return, and net profit remain positive and even increase compared to those of 2025.

Memastikan rasio kecukupan investasi dan rasio likuiditas di atas 150%.
Ensuring investment adequacy ratio and liquidity ratio above 150%.

Memastikan rasio solvabilitas di atas 120%.
Ensuring solvency ratio above 120%.

Memastikan *return on equity* dan *return on investment* di atas 4% yang menunjukkan Perseroan mampu memberikan hasil positif dalam investasi dan laba bersih.
Ensuring return on equity and return on investment above 4%, which shows the Company's capability to provide positive results in investment and net profit.

Informasi Kelangsungan Usaha

Penilaian Manajemen atas Hal-Hal yang Berpotensi Berpengaruh Signifikan terhadap Kelangsungan Usaha

Manajemen secara rutin melakukan penilaian terhadap berbagai faktor yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha Perseroan. Berdasarkan hasil penilaian yang dilakukan sepanjang tahun 2025, manajemen menilai bahwa Perseroan berada dalam posisi yang stabil dan mampu mengatasi tantangan yang mungkin timbul. Dengan langkah-langkah mitigasi yang tepat, seperti penyesuaian kebijakan internal, diversifikasi portofolio, dan peningkatan efisiensi operasional, Perseroan dinilai memiliki prospek yang baik untuk menjaga kelangsungan bisnis jangka panjang.

Information on Business Continuity

Management's Assessment of Matters with Potentially Significant Impact on Business Continuity

Management regularly assesses various factors that have the potential to significantly affect the Company's business continuity. Based on the results of assessment conducted throughout 2025, management assessed that the Company is in a stable position and able to overcome challenges that may arise. With appropriate mitigation measures, such as internal policy adjustments, portfolio diversification, and improved operational efficiency, the Company is considered to have good prospects for maintaining long-term business continuity.

TATA KELOLA PERUSAHAAN

Corporate Governance





Komitmen Penerapan Tata Kelola Perusahaan
Commitment to Implementing Corporate Governance



Penerapan tata kelola perusahaan yang baik (*Good Corporate Governance*/GCG) menjadi fondasi utama bagi keberlangsungan dan kredibilitas LGI. Dalam menghadapi dinamika pasar dan kompleksitas risiko, komitmen yang kuat terhadap prinsip-prinsip GCG membantu LGI menjaga transparansi dan akuntabilitas dalam setiap keputusan dan operasional. Hal ini tidak hanya meningkatkan kepercayaan nasabah dan pemangku kepentingan, tetapi juga memastikan kepatuhan terhadap regulasi yang berlaku.

Di LGI, tata kelola perusahaan diterapkan dengan pendekatan yang menyeluruh, mulai dari pengelolaan risiko hingga pengawasan internal yang ketat. Setiap lini bisnis didorong untuk beroperasi dengan integritas tinggi dan berorientasi pada kepentingan jangka panjang, bukan sekadar pencapaian keuntungan sesaat. Komitmen ini diwujudkan melalui kebijakan yang jelas, pelatihan berkelanjutan bagi karyawan, dan pengawasan yang dilakukan oleh Dewan Komisaris dan Komite Audit secara independen.

Selain itu, LGI memahami bahwa tata kelola yang efektif juga berkaitan erat dengan keberlanjutan bisnis dan tanggung jawab sosial perusahaan. Oleh karena itu, LGI berupaya mengintegrasikan praktik GCG dengan strategi bisnis yang berkelanjutan, termasuk perlindungan lingkungan dan pemberdayaan masyarakat. Dengan demikian, komitmen terhadap GCG bukan sekadar formalitas, melainkan bagian dari budaya kerja yang mendukung pertumbuhan yang berkelanjutan dan terpercaya.

LGI menerapkan 4 pilar yang berpedoman pada Pedoman Umum Governansi Korporat Indonesia (PUGKI) 2021 yang disusun oleh Komite Nasional Kebijakan Governance (KNKG).

The implementation of Good Corporate Governance (GCG) serves as the key foundation for LGI's sustainability and credibility. In responding to market dynamics and increasing risk complexity, a strong commitment to GCG principles enables LGI to uphold transparency and accountability in every decision-making and operational activity. This commitment not only enhances the trust of customers and stakeholders, but also ensures compliance with applicable regulations.

At LGI, corporate governance is implemented through a comprehensive approach, ranging from risk management to strict internal controls. Every line of business is encouraged to operate with high integrity and long-term orientation, rather than focusing solely on short-term profit achievement. This commitment is realized through clearly defined policies, continuous employee training, and independent oversight carried out by the Board of Commissioners and Audit Committee.

Furthermore, LGI recognizes that effective corporate governance is closely linked to business sustainability and corporate social responsibility. Accordingly, LGI strives to integrate GCG practices into its sustainable business strategy, including environmental protection and community empowerment initiatives. In this way, the commitment to GCG is not merely a formality, but an integral part of the corporate culture that supports sustainable and reliable growth.

LGI adopts the 4 pillars of governance in reference to the General Guidelines for Indonesian Corporate Governance (PUGKI) 2021 issued by the National Committee

Adapun informasi mengenai pilar-pilar tersebut diuraikan sebagai berikut.

on Governance Policy (KNKG). Information regarding these pillars is presented as follows.

Pilar Pillar	Penjelasan Explanation	Penerapan Implementation
Perilaku Beretika Ethical Behavior	Dalam melaksanakan kegiatannya, perusahaan senantiasa mengedepankan kejujuran, memperlakukan semua pihak dengan hormat (*respect*), memenuhi komitmen, membangun serta menjaga nilai-nilai moral dan kepercayaan secara konsisten. Perusahaan memperhatikan kepentingan Pemegang Saham dan pemangku kepentingan lainnya berdasarkan asas kewajaran dan kesetaraan (*fairness*) dan dikelola secara independen sehingga masing-masing organ perusahaan tidak saling mendominasi dan tidak dapat diintervensi oleh pihak lain. In carrying out its activities, the company always prioritizes honesty, treats all parties with respect, fulfills commitments, builds and maintains moral values and trust consistently. The company pays attention to the interests of Shareholders and other stakeholders based on the principles of fairness and equality that are managed independently so that each organ of the company does not dominate each other and cannot be intervened by other parties.	Perseroan merupakan perusahaan yang selalu bertindak secara independen, jujur, dan menghargai seluruh pihak yang dilakukan melalui pelaporan tindak pelanggaran dan pengelolaan gratifikasi. Hal tersebut merupakan komitmen dari Perseroan untuk terus meningkatkan kepercayaan dan menjaga nilai-nilai moral, serta sebagai bentuk Perseroan dalam memperhatikan kepentingan Pemegang Saham dan para pemangku kepentingan lain. The company is a company that always acts independently, honestly, and respects all parties through reporting violations and managing gratuities. This is a commitment from the company to constantly increasing trust and maintaining moral values, as well as a form of the Company in paying attention to the interests of Shareholders and other stakeholders.
Akuntabilitas Accountability	Perusahaan dapat mempertanggungjawabkan kinerjanya secara transparan dan wajar. Untuk itu, perusahaan harus dikelola secara benar, terukur, dan sesuai dengan kepentingan perusahaan dengan tetap memperhitungkan kepentingan Pemegang Saham dan pemangku kepentingan. Akuntabilitas merupakan prasyarat yang diperlukan untuk mencapai kinerja yang berkelanjutan. The company can be accountable for its performance in a transparent and fair manner. As such, the company must be managed properly, measurably, and in accordance with the company's interests while considering the interests of Shareholders and stakeholders. Accountability is a necessary prerequisite for achieving sustainable performance.	Perseroan mempertanggungjawabkan segala tindakannya secara transparan dan wajar bagi para pemangku kepentingan dan Pemegang Saham. Pengelolaan kinerja Perseroan dilakukan secara benar dan terukur. Perseroan senantiasa mengedepankan hasil yang terbaik agar dapat memberikan kepuasan kepada semua pihak yang berhubungan dengan Perseroan. The company is accountable for all its actions in a transparent and fair manner for stakeholders and Shareholders. The company's performance management is carried out in a proper and measurable manner. The company always prioritizes the best results in order to provide satisfaction to all parties related to the Company.
Transparansi Transparency	Untuk menjaga objektivitas dalam menjalankan bisnis, perusahaan menyediakan informasi yang material dan relevan dengan cara yang mudah diakses dan dipahami oleh pemangku kepentingan. Perusahaan mengambil inisiatif untuk mengungkapkan tidak hanya masalah yang disyaratkan oleh peraturan perundang-undangan, tetapi juga hal yang penting untuk pengambilan keputusan oleh Pemegang Saham, kreditur, dan pemangku kepentingan lainnya. To maintain objectivity in conducting business, the company provides material and relevant information in a manner that is easily accessible and understood by stakeholders. The company takes the initiative to disclose not only matters required by laws and regulations, but also important matters for decision-making by Shareholders, creditors, and other stakeholders.	Perseroan menjamin keterbukaan dan objektivitas dalam melaksanakan proses pengambilan keputusan dalam menjalankan kegiatan usahanya. Hal tersebut diimplementasikan melalui situs web Perseroan yang dapat diakses oleh seluruh pihak dan berisi mengenai informasi yang berkaitan dengan Perseroan dan dapat digunakan untuk para pemangku kepentingan dalam mengambil keputusan. The company guarantees transparency and objectivity in conducting decision-making process in performing its business activities. This is implemented through the company's website, which can be accessed by all parties and contains information related to the company and can be used for stakeholders in making decisions.
Keberlanjutan Sustainability	Perusahaan mematuhi peraturan perundang-undangan serta berkomitmen melaksanakan tanggung jawab terhadap masyarakat dan lingkungan agar berkontribusi pada pembangunan berkelanjutan melalui kerja sama dengan semua pemangku kepentingan terkait untuk meningkatkan kehidupan mereka dengan cara yang selaras dengan kepentingan bisnis dan agenda pembangunan berkelanjutan. The company complies with laws and regulations and is committed to carrying out its responsibilities towards the community and the environment in order to contribute to sustainable development by working with all relevant stakeholders to improve their lives in a way that is aligned with business interests and sustainable development agenda.	Perseroan berupaya mengimplementasikan praktik-praktik usaha yang sehat dan konsisten. Praktik tersebut mengacu pada peraturan perundang-undangan yang berlaku. Implementasi prinsip-prinsip GCG ini memiliki peran besar bagi Perseroan agar mampu mempertahankan eksistensi dan ketangguhan usahanya di tengah dinamika bisnis yang sangat tinggi. The company strives to implement sound and consistent business practices. These practices refer to the prevailing laws and regulations. The implementation of GCG principles has a major role for the company in order to maintain its existence and business resilience in the midst of very high business dynamics.

Dasar Hukum Penerapan Tata Kelola Perusahaan

Dasar hukum penerapan GCG berpedoman pada peraturan perundang-undangan, pedoman yang berlaku secara umum, dan kebijakan internal Perseroan. Informasi lebih lengkap mengenai dasar penerapan GCG diuraikan sebagai berikut.

1. Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas dan perubahannya.
2. Undang-Undang No. 40 Tahun 2014 tentang Perasuransian.
3. Undang-Undang No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Jasa Keuangan.
4. Peraturan OJK No. 69/POJK.05/2016 Tahun 2016 tentang Penyelenggaraan Usaha Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah sebagaimana telah beberapa kali diubah oleh Peraturan OJK No. 36 Tahun 2024 tentang Perubahan atas Peraturan OJK No. 69/POJK.05/2016 tentang Penyelenggaraan Usaha Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi dan Perusahaan, Reasuransi Syariah.
5. Peraturan OJK No. 73/POJK.05/2016 tanggal 28 Desember 2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian yang telah diubah dengan Peraturan OJK No. 43/POJK.05/2019 tanggal 31 Desember 2019 tentang Perubahan atas Peraturan OJK No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian.
6. Surat Edaran OJK No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.
7. Pedoman Umum Good Corporate Governance Indonesia yang dikembangkan oleh Komite Nasional Kebijakan Governance (KNKG).
8. Anggaran Dasar PT Lippo General Insurance Tbk.

Legal Basis for the Implementation of Corporate Governance

The legal basis for the implementation of GCG is grounded in prevailing laws and regulations, generally accepted governance guidelines, and the Company's internal policies. More detailed information on the basis for the implementation of GCG is presented below.

1. Law No. 40 of 2007 on Limited Liability Companies and its amendments.
2. Law No. 40 of 2014 on Insurance.
3. Law No. 4 of 2023 on the Development and Strengthening of the Financial Services Sector.
4. OJK Regulation No. 69/POJK.05/2016 of 2016 on the Business Operations of Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Companies as amended several times by OJK Regulation No. 36 of 2024 on Amendments to OJK Regulation No. 69/POJK.05/2016 on the Business Operations of Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Companies.
5. OJK Regulation No. 73/POJK.05/2016 dated December 28th, 2016, on Good Corporate Governance for Insurance Companies, which has been amended by OJK Regulation No. 43/POJK.05/2019 dated December 31st, 2019, on Amendment to OJK Regulation No. 73/POJK.05/2016 on Good Corporate Governance for Insurance Companies.
6. OJK Circular Letter No. 32/SEOJK.04/2015 on Governance Guidelines for Public Company.
7. Indonesian Good Corporate Governance General Guidelines developed by the National Committee on Governance Policy (KNKG).
8. Articles of Association of PT Lippo General Insurance Tbk.

Struktur Tata Kelola Perusahaan
Corporate Governance Structure

Struktur tata kelola Perseroan dirancang untuk memastikan pengelolaan yang efektif dan transparan, terdiri dari beberapa organ utama, yaitu RUPS, Dewan Komisaris, dan Direksi. Dewan Komisaris memiliki peran pengawasan terhadap kebijakan dan pelaksanaan tugas Direksi serta didukung oleh berbagai komite, seperti Komite Audit, Komite Remunerasi dan Nominasi, Komite Pemantau Risiko, serta Komite Kebijakan Tata Kelola Perusahaan. Komite-komite ini bertugas membantu Dewan Komisaris dalam menjalankan

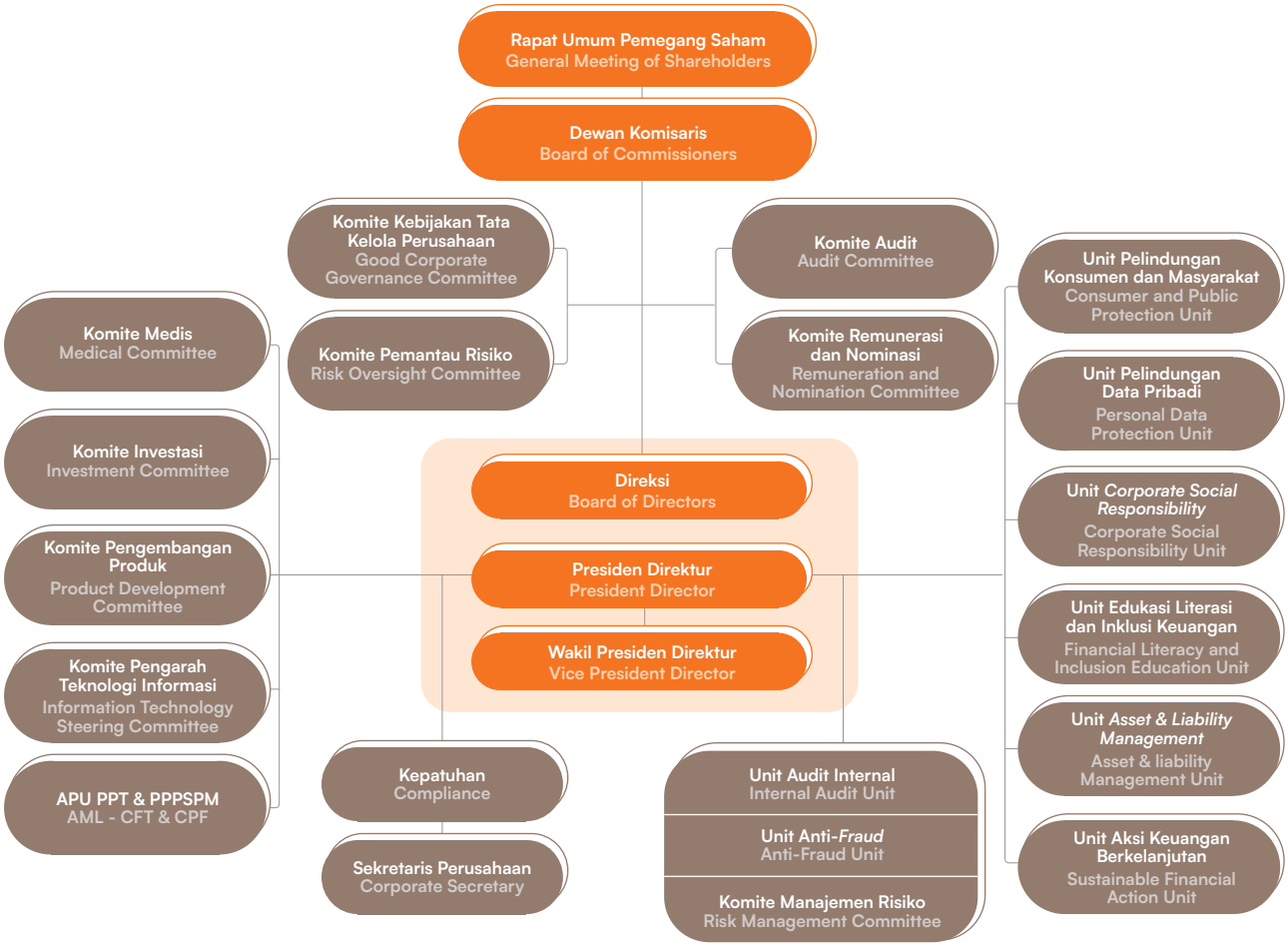
The Company's governance structure is designed to ensure effective and transparent management, consists of several key governing bodies, namely GMS, Board of Commissioners, and Board of Directors. The Board of Commissioners is responsible for supervising the policies and performance of the Board of Directors and is supported by various committees, including the Audit Committee, Remuneration and Nomination Committee, Risk Oversight Committee, and Good Corporate Governance Committee. These committees

fungsi pengawasan yang mendalam dan memberikan rekomendasi strategis guna menjaga integritas dan keberlanjutan Perseroan.

Sementara itu, Direksi bertanggung jawab atas pengelolaan operasional Perseroan dan didukung oleh sejumlah komite serta unit khusus yang membantu dalam pengambilan keputusan dan pelaksanaan kebijakan. Komite pendukung Direksi mencakup Komite Investasi, Komite Pengembangan Produk, Komite Medis, Komite Pengarah Teknologi Informasi, Unit Anti-*Fraud*, APU PPT & PPPSPM, Komite Manajemen Risiko, Unit Pelindungan Konsumen dan Masyarakat, Unit Pelindungan Data Pribadi, Unit *Corporate Social Responsibility*, Unit Literasi dan Inklusi Keuangan, Unit *Asset & Liability Management*, Unit Aksi Keuangan Berkelanjutan, Sekretaris Perusahaan, serta Unit Audit Internal. Seluruh elemen ini bekerja secara sinergis untuk mendukung transparansi, akuntabilitas, dan kinerja Perseroan yang berkelanjutan. Informasi mengenai struktur tata kelola Perseroan secara lebih lengkap diuraikan sebagai berikut.

assist the Board of Commissioners in carrying out in-depth oversight and in providing strategic recommendations to maintain the Company's integrity and sustainability.

Meanwhile, the Board of Directors is responsible for managing the Company's operations and is supported by a number of committees and dedicated units that assist in decision-making and policy implementation. Committees supporting the Board of Directors include the Investment Committee, Product Development Committee, Medical Committee, Information Technology Steering Committee, Anti-Fraud Unit, AML - CFT & CPF, Risk Management Committee, Consumer and Public Protection Unit, Personal Data Protection Unit, Corporate Social Responsibility Unit, Financial Literacy and Inclusion Unit, Asset & Liability Management Unit, Sustainable Financial Action Unit, Corporate Secretary, and Internal Audit Unit. All of these elements work in synergy to support the Company's transparency, accountability, and sustainable performance. More detailed information regarding the Company's governance structure is presented as follows.



Penerapan atas Pedoman Tata Kelola Perusahaan Terbuka

Implementation of Corporate Governance Guideline for Public Companies

Penerapan prinsip-prinsip GCG Perseroan mengacu pada ketentuan yang berlaku, khususnya sebagaimana yang diatur dalam Peraturan OJK No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka dan Surat Edaran OJK No. 32/SEOJK.04/2015. Informasi mengenai pelaksanaan pedoman tersebut diuraikan sebagai berikut.

The implementation of the Company's GCG principles refers to the applicable regulations, particularly those stipulated in OJK Regulation No. 21/POJK.04/2015 on the Implementation of Corporate Governance Guidelines for Public Companies and OJK Circular Letter No. 32/SEOJK.04/2015. Information regarding the implementation of these guidelines is described as follows.

	Rekomendasi Recommendation	Keterangan Description	Penerapan Implementation
Aspek 1: Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam Menjamin Hak-Hak Pemegang Saham. **Aspect 1: The Relationship of a Public Company with the Shareholders in Ensuring Shareholders' Rights.**			
Prinsip 1: Meningkatkan Nilai Penyelenggaraan RUPS. **Principle 1: Improving the Quality of GMS.**			
1.1	Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (voting), baik secara terbuka maupun tertutup yang mengedepankan independensi dan kepentingan Pemegang Saham. Public Company has technical voting methods or procedures, either open or close, prioritizing independency and interest of Shareholders.	Perseroan menetapkan prosedur dalam pengumpulan suara selama RUPS, yang dipandu dan disampaikan langsung oleh Ketua Rapat untuk memastikan proses berjalan tertib dan transparan. The Company has established procedures for voting during the GMS, which are guided and explained directly by the Chairman of the Meeting to ensure the process is conducted in an orderly and transparent manner.	Terpenuhi Complied
1.2	Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan. All members of Board of Directors and members of Board of Commissioners of Public Company attend the Annual GMS.	Seluruh anggota Dewan Komisaris dan Direksi hadir dalam RUPS Tahunan yang diselenggarakan pada tanggal 29 April 2025. All members of the Board of Commissioners and Board of Directors were present at the Annual GMS held on April 29th, 2025.	Terpenuhi Complied
1.3	Ringkasan risalah RUPS tersedia dalam situs web Perusahaan Terbuka paling sedikit selama 1 tahun. Summary of GMS Minutes is available on the Public Company's Website for at least 1 year.	Ringkasan risalah RUPS Tahunan dan Luar Biasa disediakan melalui situs web Perseroan sebagai bentuk keterbukaan informasi kepada Pemegang Saham dan publik. Summaries of the minutes of the Annual and Extraordinary GMS are made available on the Company's website as a form of information disclosure to Shareholders and the public.	Terpenuhi Complied
Prinsip 2: Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor. **Principle 2: Improving the Quality of Communication between a Public Company and the Shareholders or Investors.**			
2.1	Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan Pemegang Saham atau Investor. Public Company has communication policy with the Shareholders or Investors.	Perseroan menjalankan kebijakan komunikasi dengan Pemegang Saham atau Investor melalui berbagai saluran, seperti RUPS, paparan publik, informasi yang tersedia di situs web resmi, Laporan Tahunan, media sosial, serta narahubung yang dapat diakses untuk memastikan keterbukaan dan kemudahan akses informasi. The Company implements a communication policy with Shareholders or Investors through various channels, including the GMS, public exposes, information available on the official website, Annual Report, social media, as well as designated contact persons to ensure transparency and ease of access to information.	Terpenuhi Complied

	Rekomendasi Recommendation	Keterangan Description	Penerapan Implementation
2.2	Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor dalam situs web. Public Company discloses the communication policy of Public Company with Shareholders or Investors on the website.	Kebijakan komunikasi antara Perseroan dengan Pemegang Saham atau Investor telah diungkapkan secara terbuka melalui situs web resmi sebagai bagian dari komitmen terhadap transparansi dan keterbukaan informasi. The communication policy between the Company and Shareholders or Investors has been publicly disclosed through the official website as part of the Company's commitment to transparency and information disclosure.	Terpenuhi Complied
Aspek 2 : Fungsi dan Peran Dewan Komisaris. **Aspect 2: The Board of Commissioners Function and Roles.**			
Prinsip 3: Memperkuat Keanggotaan dan Komposisi Dewan Komisaris. **Principle 3: Enhancing the Membership and Composition of the Board of Commissioners.**			
3.1	Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka. The determination of number of Board of Commissioners considers the condition of the Public Company.	Jumlah dan komposisi anggota Dewan Komisaris disesuaikan dengan kebutuhan dan kondisi Perseroan, sebagaimana diatur dalam Anggaran Dasar serta Pedoman dan Tata Tertib Kerja Dewan Komisaris. Perseroan juga telah memenuhi ketentuan dengan memastikan proporsi Komisaris Independen mencapai minimal 30% dari jumlah anggota. The number and composition of the members of the Board of Commissioners are determined in accordance with the needs and conditions of the Company, as stipulated in the Articles of Association and the Board of Commissioners' Work Guidelines. The Company has also complied with the applicable provisions by ensuring that the proportion of Independent Commissioners constitutes a minimum of 30% of the total members.	Terpenuhi Complied
3.2	Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. The determination of composition of the Board of Commissioners considers the diversity of expertise, knowledge, and experience required.	Pemilihan anggota Dewan Komisaris dilakukan dengan mempertimbangkan keberagaman keahlian, pengetahuan, dan pengalaman yang relevan dengan kebutuhan Perseroan, serta melalui proses *assessment* yang dilaksanakan oleh Komite Remunerasi dan Nominasi. The selection of members of the Board of Commissioners is conducted by considering diversity in expertise, knowledge, and experience relevant to the Company's requirements, and is carried out through an assessment process conducted by the Remuneration and Nomination Committee.	Terpenuhi Complied
Prinsip 4: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris. **Principle 4: Improving the Quality of the Implementation of the Board of Commissioners' Duties and Responsibilities.**			
4.1	Dewan Komisaris mempunyai kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris. The Board of Commissioners has self-assessment policy to assess the performance of the Board of Commissioners.	Dewan Komisaris menerapkan kebijakan *self-assessment* untuk mengevaluasi kinerja secara mandiri, sebagaimana diatur dalam Piagam Komite Remunerasi dan Nominasi, dengan mengacu pada *Key Performance Indicators* (KPI) yang telah ditetapkan. The Board of Commissioners implements a self-assessment policy to independently evaluate its performance, as stipulated in the Remuneration and Nomination Committee's Charter, with reference to the established Key Performance Indicators (KPIs).	Terpenuhi Complied
4.2	Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka. Self-assessment policy to assess the performance of the Board of Commissioners is disclosed through the Public Company's Annual Report.	Kebijakan *self-assessment* Dewan Komisaris telah diungkapkan secara transparan dalam Laporan Tahunan Perseroan sebagai bagian dari komitmen terhadap evaluasi kinerja yang objektif dan akuntabel. The Board of Commissioners' self-assessment policy has been transparently disclosed in the Company's Annual Report as part of its commitment to objective and accountable performance evaluation.	Terpenuhi Complied

	Rekomendasi Recommendation	Keterangan Description	Penerapan Implementation
4.3	Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan. The Board of Commissioners has policy related to resignation of members of Board of Commissioners if involved in financial crime.	Dewan Komisaris menerapkan kebijakan pengunduran diri bagi anggota yang terbukti terlibat dalam kejahatan keuangan, sebagaimana diatur dalam Pasal 21 Anggaran Dasar Perseroan dan Pedoman Tata Tertib Kerja Dewan Komisaris, dengan ketentuan bahwa pengunduran diri tersebut harus disahkan melalui RUPS. The Board of Commissioners applies a resignation policy for members who are proven to be involved in financial crimes, as regulated under Article 21 of the Company's Articles of Association and the Board of Commissioners' Work Guidelines, with the provision that such resignation must be approved through the GMS.	Terpenuhi Complied
4.4	Dewan Komisaris atau Komite yang menjalankan Fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses nominasi anggota Direksi. The Board of Commissioners or Committees performing the Nomination and Remuneration Functions prepares a succession policy in the nomination process of members of Board of Directors.	Komite Remunerasi dan Nominasi telah menetapkan kebijakan suksesi yang diatur dalam Piagam Komite Remunerasi dan Nominasi serta menjadi panduan dalam proses nominasi anggota Direksi. The Remuneration and Nomination Committee has established a succession policy as outlined in the Remuneration and Nomination Committee's Charter, which serves as a guideline in the nomination process for members of the Board of Directors.	Terpenuhi Complied
Aspek 3: Fungsi dan Peran Direksi. **Aspect 3: The Board of Directors Function and Roles.**			
Prinsip 5: Memperkuat Keanggotaan dan Komposisi Direksi. **Principle 5: Enhancing the Membership and Composition of the Board of Directors.**			
5.1	Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka, serta efektivitas dalam pengambilan keputusan. The determination of number of Board of Directors considers the Public Company's condition and effectiveness in decision making.	Jumlah dan komposisi anggota Direksi disesuaikan dengan kebutuhan dan kondisi Perseroan, sebagaimana diatur dalam Anggaran Dasar serta Pedoman dan Tata Tertib Kerja Direksi. The number and composition of the members of the Board of Directors are determined in accordance with the Company's needs and conditions, as stipulated in the Company's Articles of Association and the Board of Directors' Work Guidelines.	Terpenuhi Complied
5.2	Penentuan komposisi anggota Direksi memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. The determination of composition of Board of Directors considers the range of expertise, knowledge, and experience required.	Pemilihan anggota Direksi dilakukan dengan mempertimbangkan keberagaman keahlian, pengetahuan, dan pengalaman yang relevan dengan kebutuhan Perseroan. The selection of members of the Board of Directors is conducted by considering the diversity in expertise, knowledge, and experience relevant to the Company's requirements.	Terpenuhi Complied
5.3	Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. Members of Board of Directors in charge of accounting or finance have the skills and/or knowledge in accounting.	Direktur Keuangan memegang tanggung jawab utama di bidang keuangan dan administrasi, dengan latar belakang pendidikan akuntansi dan manajemen. Selain itu, Direktur Keuangan juga membawa pengalaman luas dan berbagai sertifikasi profesional yang mendukung keahlian dalam bidang akuntansi dan keuangan. The Director of Finance holds primary responsibility for financial and administrative functions, supported by an educational background in accounting and management. Besides, the Director of Finance brings extensive experience and various professional certifications that support expertise in the fields of accounting and finance.	Terpenuhi Complied

	Rekomendasi Recommendation	Keterangan Description	Penerapan Implementation
Prinsip 6: Memperkuat Keanggotaan dan Komposisi Direksi. **Principle 6: Enhancing the Membership and Composition of the Board of Directors.**			
6.1	Direksi mempunyai kebijakan penilaian sendiri (*self-assessment)* untuk menilai kinerja Direksi. The Board of Directors has self-assessment policy to assess the Board of Directors' performance.	Direksi memiliki kebijakan *self-assessment* untuk mengevaluasi kinerjanya, salah satunya dengan menggunakan metode *balanced scorecard* yang kemudian dikonversikan menjadi KPI guna memastikan pencapaian tujuan secara terukur dan menyeluruh. The Board of Directors has established a self-assessment policy to evaluate its performance, including the use of the balanced scorecard method, which is subsequently translated into KPIs to ensure measurable and comprehensive achievement of objectives.	Terpenuhi Complied
6.2	Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi diungkapkan melalui Laporan Tahunan Perusahaan Terbuka. Self-assessment policy to assess the Directors' performance is disclosed through the Public Company's Annual Report.	Kebijakan *self-assessment* Direksi telah diungkapkan secara transparan dalam Laporan Tahunan Perseroan sebagai bagian dari komitmen terhadap evaluasi kinerja yang objektif dan akuntabel. The Board of Directors' self-assessment policy has been transparently disclosed in the Company's Annual Report as part of its commitment to objective and accountable performance evaluation.	Terpenuhi Complied
6.3	Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. The Board of Directors has policy related to resignation of members of Board of Directors if involved in financial crime.	Direksi menerapkan kebijakan pengunduran diri bagi anggota yang terbukti terlibat dalam kejahatan keuangan, sebagaimana diatur dalam Pasal 18 Anggaran Dasar Perseroan dan Pedoman Tata Tertib Kerja Direksi, dengan ketentuan bahwa pengunduran diri tersebut harus disahkan melalui RUPS. The Board of Directors applies a resignation policy for members who are proven to be involved in financial crimes, as regulated under Article 18 of the Company's Articles of Association and the Board of Directors' Work Guidelines, with the provision that such resignation must be approved through the GMS.	Terpenuhi Complied
Aspek 4: Partisipasi Pemangku Kepentingan. **Aspect 4: Stakeholders Participation.**			
Prinsip 7: Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan. **Principle 7: Improving the Good Corporate Governance Aspect through Stakeholders Participation.**			
7.1	Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya *insider trading*. The Public Company has a policy to prevent the occurrence of insider trading.	Perseroan memiliki kebijakan pencegahan *insider trading* yang diatur secara tegas dalam Pasal 5 ayat (2) Pedoman Etika dan Perilaku, guna menjaga integritas dan keadilan dalam kegiatan pasar modal. The Company has an insider trading prevention policy that is strictly regulated under Article 5 paragraph (2) of the Code of Conduct, aimed at maintaining integrity and fairness in capital market activities.	Terpenuhi Complied
7.2	Perusahaan Terbuka memiliki kebijakan anti-korupsi dan anti-*fraud*. Public Company has anti-corruption and anti-fraud policies.	Perseroan menerapkan Pedoman Penerapan Strategi Anti-*Fraud* yang dirancang untuk mencegah dan menangani tindakan kecurangan, sebagaimana diatur dalam Pasal 13 Pedoman Etika dan Perilaku. The Company has implemented Guidelines for the Implementation of an Anti-Fraud Strategy designed to prevent and address fraudulent actions, as stipulated in Article 13 of the Code of Conduct.	Terpenuhi Complied

	Rekomendasi Recommendation	Keterangan Description	Penerapan Implementation
7.3	Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor. Public Company has a policy on selection and improvement of supplier or vendor capabilities.	Perseroan memiliki kebijakan seleksi dan peningkatan kemampuan pemasok atau vendor melalui prosedur yang tertuang dalam SOP Seleksi dan Evaluasi Vendor, dengan evaluasi dilakukan secara berkala untuk memastikan kualitas dan kinerja yang optimal. The Company has established policies for selecting and improving the capabilities of suppliers or vendors through procedures set forth in the Vendor Selection and Evaluation SOP, with evaluations conducted regularly to ensure optimal quality and performance.	Terpenuhi Complied
7.4	Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur. Public Company has a policy on the fulfillment of creditors' rights.	Perseroan memiliki kebijakan yang tegas dalam pemenuhan hak-hak kreditur sebagai bagian dari komitmen terhadap prinsip transparansi dan tanggung jawab dalam menjalankan aktivitas bisnis. The Company enforces a strict policy in fulfilling creditors' rights as part of its commitment to the principles of transparency and accountability in conducting business activities.	Terpenuhi Complied
7.5	Perusahaan Terbuka memiliki kebijakan sistem *whistleblowing*. Public Company has policies of whistleblowing system.	Perseroan menyediakan *whistleblowing system* yang informasinya disampaikan secara terbuka melalui situs web sebagai upaya mendorong pelaporan pelanggaran dengan aman dan transparan. The Company provides a whistleblowing system where information is openly disclosed through the Company's website as an effort to encourage safe and transparent reporting of violations.	Terpenuhi Complied
7.6	Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. The Public Company has a long-term incentive policy to Directors and employees.	Perseroan mengikutsertakan seluruh karyawan dalam program BPJS Ketenagakerjaan Jaminan Pensiun sebagai bentuk kepedulian terhadap kesejahteraan dan perlindungan jangka panjang karyawan. The Company enrolls all employees in BPJS for Employment for Pension Security as a form of commitment to employee welfare and long-term protection.	Terpenuhi Complied
Aspek 5: Keterbukaan Informasi. **Aspect 5: Information Disclosure.**			
Prinsip 8: Meningkatkan Pelaksanaan Keterbukaan Informasi. **Principle 8: Improving the Implementation of Information Disclosure.**			
8.1	Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain situs web sebagai media keterbukaan informasi. The Public Company has utilized the use of information technology more broadly than the website as a media for information disclosure.	Informasi mengenai Perseroan dapat diakses dengan mudah melalui berbagai platform media sosial, termasuk *YouTube*, *Instagram*, *X*, dan *Facebook*, untuk menjangkau pemangku kepentingan secara luas dan interaktif. Information regarding the Company can be easily accessed through various social media platforms, including YouTube, Instagram, X, and Facebook, to reach stakeholders broadly and interactively.	Terpenuhi Complied
8.2	Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham perusahaan terbuka paling sedikit 5%, selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui Pemegang Saham Utama dan Pengendali. The Public Company's Annual Report discloses the ultimate beneficial owner of the Public Company's share ownership of at least 5%, in addition to the disclosure of ultimate beneficial owner in the share ownership of Public Company through Main and Controlling Shareholders.	Informasi mengenai pemilik manfaat akhir Perseroan diungkapkan secara transparan pada bagian Pemegang Saham Utama dan Pengendali dalam bab Profil Perusahaan dalam Laporan Tahunan ini. Information on the Company's ultimate beneficial owners is transparently disclosed in the Main and Controlling Shareholders section under the Company Profile chapter of this Annual Report.	Terpenuhi Complied

Evaluasi Praktik Tata Kelola Perusahaan
Evaluation on the Corporate Governance Practice

Dalam upaya memastikan keberlanjutan bisnis yang sehat dan bertanggung jawab, Perseroan secara konsisten melakukan evaluasi atas praktik GCG. Penilaian ini dilaksanakan dengan merujuk pada berbagai regulasi yang berlaku, yaitu Peraturan OJK No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian, Peraturan OJK No. 33 Tahun 2025 tentang Penilaian Tingkat Kesehatan Perusahaan Perasuransian, Lembaga Penjamin, dan Dana Pensiun serta Surat Edaran OJK No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. Evaluasi dilakukan melalui pendekatan komprehensif yang mencakup Laporan Tata Kelola Perusahaan yang Baik, Laporan Tingkat Kesehatan Perusahaan Asuransi bagian GCG, dan *Self-Assessment* Penilaian Tata Kelola Perusahaan yang Baik.

In an effort to ensure sound and responsible business sustainability, the Company consistently evaluates its GCG practices. This assessment is carried out by referring to applicable regulations, namely OJK Regulation No. 73/POJK.05/2016 on Good Corporate Governance for Insurance Companies, OJK Regulation No. 33 of 2025 on the Assessment of the Soundness Level of Insurance Companies, Guarantee Institutions, and Pension Funds, and OJK Circular Letter No. 32/SEOJK.04/2015 on the Guidelines for Good Corporate Governance of Public Companies. The evaluation is conducted through a comprehensive approach that includes the Good Corporate Governance Report, the GCG section of the Insurance Company Soundness Level Report, and the Self-Assessment of Good Corporate Governance Evaluation.

Adapun, parameter atau indikator yang digunakan dalam *self-assessment* GCG Perseroan diungkapkan dalam tabel berikut.

The parameters or indicators used in the Company's GCG self-assessment are disclosed in the following table.

Parameter atau Indikator Parameter or Indicator	Analisis Analysis
Analisis Kekuatan, Kelemahan, Peluang, dan Ancaman **Strength, Weakness, Opportunity, and Threat Analysis**	
Rencana strategis perusahaan harus didukung dengan persiapan infrastruktur yang memadai, antara lain SDM, teknologi informasi, jaringan kantor, serta kebijakan dan prosedur. The company's strategic plan must be supported by preparation of adequate infrastructure, i.e. HR, information technology, office networks, as well as policies and procedures.	Direksi menyusun Rencana Strategis yang tertuang dalam Rencana Bisnis dengan mempertimbangkan kesiapan infrastruktur pendukung secara menyeluruh, mencakup ketersediaan dan pengembangan SDM, pemanfaatan teknologi informasi yang andal, penguatan jaringan kantor, serta penyesuaian kebijakan dan prosedur internal. Langkah ini dilakukan untuk memastikan bahwa strategi yang ditetapkan dapat diimplementasikan secara efektif dan selaras dengan tujuan jangka panjang Perseroan. The Board of Directors prepares the Strategic Plan as outlined in the Business Plan by comprehensively considering the readiness of supporting infrastructure, including the availability and development of HR, the utilization of reliable information technology, the strengthening of the office network, as well as the alignment of internal policies and procedures. This measure is undertaken to ensure that the established strategies can be implemented effectively and are aligned with the Company's long-term objectives.
Tidak terdapat intervensi Pemegang Saham terhadap pembagian keuangan perusahaan yang dilakukan tanpa memperhatikan upaya pemupukan modal untuk mendukung rencana strategis perusahaan. There is no intervention from the Shareholders on the distribution of company's finances that was done without paying attention to the efforts to raise capital to support the company's strategic plan.	Tidak ditemukan adanya intervensi dari Pemegang Saham dalam urusan pembagian keuangan Perseroan yang dilakukan tanpa mempertimbangkan kebutuhan permodalan yang diperlukan untuk mendukung pelaksanaan Rencana Strategis Perseroan. Hal ini mencerminkan komitmen Pemegang Saham terhadap prinsip GCG dan dukungan penuh terhadap keberlangsungan dan pertumbuhan usaha Perseroan secara berkelanjutan. No intervention by the Shareholders was identified in matters relating to the Company's financial allocations that would disregard the capital requirements necessary to support the implementation of the Company's Strategic Plan. This reflects the Shareholders' commitment to GCG principles and their full support for the sustainability and long-term growth of the Company's business.

Parameter atau Indikator Parameter or Indicator	Analisis Analysis
Pemegang Saham mampu mengatasi kondisi permodalan perusahaan yang memburuk atau permodalan perusahaan kurang dari jumlah yang ditetapkan sesuai ketentuan Otoritas Jasa Keuangan yang mengatur mengenai ekuitas minimum. The Shareholders manage to overcome deteriorating company's capital condition or maintain the company's capital above the minimum amount required in the provisions of the Financial Service Authority that regulate the minimum equity.	Sampai saat ini, Direksi mengelola Perseroan secara efektif dengan menunjukkan kinerja yang menghasilkan capaian positif, sehingga kondisi permodalan tetap terjaga dan tidak mengalami penurunan atau berada di bawah batas yang telah ditetapkan. Hal ini mencerminkan pengelolaan yang *prudent* dan konsistensi Direksi dalam menjaga stabilitas keuangan serta mendukung keberlanjutan usaha Perseroan. To date, the Board of Directors has managed the Company effectively by demonstrating performance that has resulted in positive achievements, thereby ensuring that the Company's capital condition remains well maintained and does not decline or fall below the established thresholds. This reflects prudent management and the Board of Directors' consistency in maintaining financial stability and supporting the Company's business sustainability.

Hasil *self-assessment* GCG berdasarkan Tingkat Kesehatan Perusahaan Asuransi LGI tahun 2025 diungkapkan sebagai berikut.

The result of GCG self-assessment based on the Soundness Level of LGI Insurance Company in 2025 is presented as follows.

Nilai Peringkat Rating	Definisi Definition
1	Mencerminkan manajemen Perseroan telah melakukan penerapan GCG yang secara umum sangat baik. Hal ini tercermin dari pemenuhan yang sangat memadai atas prinsip-prinsip GCG. Dalam hal terdapat kelemahan dalam penerapan prinsip GCG, maka secara umum kelemahan tersebut tidak signifikan dan dapat segera dilakukan perbaikan oleh manajemen Perseroan. This reflects that the Company's management has implemented Good Corporate Governance (GCG) in a generally excellent manner. This is evidenced by the very adequate fulfillment of GCG principles. In the event that weaknesses exist in the implementation of GCG principles, such weaknesses are generally not significant and can be promptly rectified by the Company's management.

	Analisis Analysis
Struktur Tata Kelola Governance Structure	Kekuatan Aspek: Kekuatan aspek struktur tata kelola Perseroan terletak pada kejelasan pembagian tugas dan pemisahan fungsi di setiap Direktorat yang telah dituangkan secara formal dalam struktur organisasi Perseroan. Selain itu, Perseroan telah memiliki Direktorat Kepatuhan dan menunjuk seorang Direktur Kepatuhan yang bertanggung jawab untuk memastikan terlaksananya seluruh ketentuan kepatuhan di lingkungan Perseroan. Perseroan juga telah memiliki Departemen *Enterprise Risk Management* guna mendukung penerapan manajemen risiko secara terintegrasi. Dengan demikian, Perseroan telah memenuhi aspek-aspek utama dalam struktur tata kelola perusahaan. Kelemahan aspek: Kelemahan aspek tata kelola Perseroan terletak pada ketergantungan implementasi atas peraturan pemerintah tertentu yang memerlukan keterlibatan dan koordinasi dengan pihak eksternal di luar kendali langsung Perseroan. Dalam kondisi tersebut, keterbatasan kewenangan Perseroan terhadap pihak eksternal dapat menyebabkan proses penyesuaian dan penerapan ketentuan baru tidak dapat dilakukan secara optimal dalam jangka waktu yang ditetapkan, sehingga berpotensi menimbulkan risiko ketidakpatuhan. Strengths of the Aspect: The strength of the Company's governance structure lies in the clear division of duties and separation of functions across each Directorate, which have been formally established in the Company's organizational structure. In addition, the Company has established a Compliance Directorate and appointed a Compliance Director responsible for ensuring the implementation of all compliance requirements within the Company. The Company also has a Enterprise Risk Management Department to support the implementation of integrated risk management. Accordingly, the Company has met the key requirements of its corporate governance structure. Weaknesses of the Aspect: The weakness in the Company's governance structure lies in the dependency of implementation on certain government regulations that require involvement and coordination with external parties beyond the Company's direct control. Under such circumstances, the Company's limited authority over external parties may result in adjustments and the implementation of new provisions not being carried out optimally within the stipulated timeframe, thereby potentially creating a risk of non-compliance.

Analisis Analysis	
Proses Tata Kelola	Kekuatan aspek: Kekuatan aspek proses tata kelola Perseroan tercermin dari dukungan struktur tata kelola yang telah berjalan secara efektif, sehingga Perseroan memiliki landasan yang memadai untuk terus meningkatkan dan menyempurnakan proses tata kelola secara berkelanjutan. Perseroan telah didukung oleh SDM yang mencukupi dengan kompetensi dan kualitas yang memadai, serta keberadaan unit kerja/satuan kerja dan komite-komite di bawah Direksi maupun Dewan Komisaris yang telah dibentuk dan berfungsi. Seluruh elemen tersebut memungkinkan penerapan GCG di bidang perasuransian dan pasar modal dapat dilaksanakan secara konsisten dan berkualitas. Kelemahan aspek: Kelemahan aspek proses tata kelola Perseroan masih berpotensi muncul dalam hal disiplin pelaksanaan kewajiban kepatuhan, khususnya apabila terdapat karyawan yang lalai dalam menjalankan kewajiban sesuai dengan jadwal yang telah ditetapkan dengan berbagai alasan operasional. Kondisi ini dapat berdampak pada keterlambatan pemenuhan kewajiban tertentu, meskipun tidak mencerminkan kelemahan pada kebijakan atau struktur tata kelola secara keseluruhan.
Governance Process	Strengths of the Aspect: The strength of the Company's governance process is reflected in the support of an effective governance structure, providing the Company with a solid foundation to continuously enhance and refine its governance processes. The Company is supported by adequate HR with sufficient competence and quality, as well as established and functioning work units/departments and committees under both the Board of Directors and the Board of Commissioners. These elements enable the consistent and high-quality implementation of GCG in the insurance and capital market sectors. Weaknesses of the Aspect: Potential weaknesses in the Company's governance process may arise in the discipline of fulfilling compliance obligations, particularly if employees fail to carry out their responsibilities according to the established schedule due to various operational reasons. Such conditions may result in delays in fulfilling certain obligations, although they do not reflect weaknesses in the governance policies or structure as a whole.
Hasil Penerapan Tata Kelola	Kekuatan aspek: Kekuatan aspek hasil penerapan tata kelola Perseroan tercermin dari kinerja keuangan Perseroan yang secara konsisten menunjukkan pencapaian yang positif dari tahun ke tahun. Capaian tersebut tidak terlepas dari penerapan GCG yang dilaksanakan secara terencana, berkesinambungan, dan terintegrasi dalam seluruh kegiatan usaha Perseroan sehingga mendukung pengambilan keputusan yang *prudent* serta pengelolaan risiko yang efektif. Kelemahan aspek: Kelemahan aspek hasil penerapan tata kelola Perseroan berpotensi timbul dalam kondisi tertentu, khususnya apabila terjadi penurunan intensitas pengawasan pada fungsi kepatuhan, mengingat kompleksitas dan luasnya cakupan kewajiban kepatuhan yang harus dipenuhi oleh Perseroan. Kondisi tersebut dapat meningkatkan risiko terjadinya keterlambatan atau ketidaksempurnaan pemenuhan kewajiban tertentu, meskipun secara umum Perseroan telah memiliki sistem dan mekanisme pengawasan yang memadai.
Governance Outcome	Strengths of the Aspect: The strength of the outcomes of the Company's governance implementation is reflected in its financial performance, which has consistently delivered positive results year over year. These achievements are inseparable from the implementation of GCG carried out in a planned, continuous, and integrated manner across all of the Company's business activities, thereby supporting prudent decision-making and effective risk management. Weaknesses of the Aspect: Potential weaknesses in the Company's governance implementation may arise under certain conditions, particularly if oversight intensity within the compliance function declines, given the complexity and breadth of compliance obligations the Company must fulfill. Such conditions may increase the risk of delays or incomplete fulfillment of certain obligations, although the Company generally has adequate monitoring systems and mechanisms in place.

Rapat Umum Pemegang Saham
General Meeting of Shareholders

Rapat Umum Pemegang Saham (RUPS) merupakan forum utama bagi Pemegang Saham untuk mengambil keputusan strategis. Melalui RUPS, Pemegang Saham memiliki kesempatan untuk mengevaluasi kinerja Manajemen, memberikan persetujuan terhadap Laporan Keuangan, dan menentukan arah kebijakan Perseroan ke depan. Proses ini juga menjadi sarana transparansi dan akuntabilitas, memastikan bahwa setiap keputusan yang diambil mencerminkan kepentingan pemilik modal secara adil dan terbuka.

Dalam pelaksanaannya, RUPS biasanya diadakan secara rutin setiap tahun, tetapi juga bisa digelar secara luar biasa jika diperlukan untuk menangani isu-isu mendesak. Seluruh prosedur dalam RUPS diatur secara ketat agar berjalan sesuai dengan peraturan perundang-undangan dan Anggaran Dasar Perseroan. Partisipasi aktif Pemegang Saham dalam RUPS sangat penting untuk menjaga keseimbangan kekuasaan dan memastikan Perseroan berjalan dengan prinsip GCG. Dengan demikian, RUPS tidak hanya menjadi kewajiban formal, melainkan juga sarana strategis dalam membangun sinergi antara manajemen dan Pemegang Saham.

The General Meeting of Shareholders (GMS) serves as the principal forum for Shareholders to make strategic decisions. Through the GMS, Shareholders are given the opportunity to evaluate Management's performance, approve the Financial Statements, and determine the Company's future policy direction. This process also functions as a mechanism for transparency and accountability, ensuring that every decision taken fairly and openly reflects the interests of the capital owners.

In practice, the GMS is generally convened annually, but it may also be held on an extraordinary basis when necessary to address urgent matters. All procedures in the GMS are strictly regulated to ensure compliance with prevailing laws and regulations as well as the Company's Articles of Association. The active participation of Shareholders in the GMS is essential to maintaining a balance of authority and ensuring that the Company operates in accordance with GCG principles. Therefore, the GMS is not merely a formal obligation, but also a strategic means of fostering synergy between Management and Shareholders.

Wewenang RUPS

Keputusan-keputusan strategis dalam Perseroan harus melalui wewenang yang jelas dan terstruktur. Informasi mengenai wewenang RUPS diuraikan sebagai berikut.

1. RUPS berwenang untuk menyetujui atau menolak Laporan Tahunan dan Laporan Keuangan yang disampaikan oleh Perseroan.
2. RUPS menentukan kebijakan terkait pembagian dividen atau penggunaan laba Perseroan lainnya.
3. RUPS memiliki hak untuk memilih, mengangkat, dan jika perlu memberhentikan anggota Dewan Komisaris maupun Direksi, serta menentukan gaji dan tunjangan anggota Dewan Komisaris dan Direksi.
4. RUPS dapat mengambil keputusan untuk mengubah atau menetapkan Anggaran Dasar Perseroan sesuai kebutuhan bisnis dan regulasi.
5. RUPS berwenang memberikan persetujuan atas tindakan korporasi besar, seperti merger, akuisisi, atau pembubaran Perseroan.
6. Melalui RUPS, Pemegang Saham dapat mengarahkan kebijakan dan rencana strategis jangka panjang Perseroan.

The Authority of the GMS

Strategic decisions of the Company must be exercised through clear and structured authority. The authorities of the GMS are as follows.

1. The GMS has the authority to approve or reject the Annual Report and Financial Statements submitted by the Company.
2. The GMS determines policies related to dividend distribution or other uses of the Company's profits.
3. The GMS has the right to elect, appoint, and, if necessary, dismiss members of the Board of Commissioners and Board of Directors, as well was determine the salaries and allowances of members of the Board of Commissioners and Board of Directors.
4. The GMS may resolve to amend or stipulate the Company's Articles of Association in accordance with business needs and applicable regulations.
5. The GMS is authorized to grant approval for major corporate actions, including mergers, acquisitions, or the dissolution of the Company.
6. Through the GMS, Shareholders may provide direction on the Company's policies and long-term strategic plans.

7. RUPS dapat memberikan kuasa khusus kepada Direksi atau pihak tertentu untuk melakukan tindakan tertentu atas nama Perseroan, serta penunjukan Akuntan Publik.

7. The GMS may grant specific powers of attorney to the Board of Directors or other designated parties to carry out certain actions on behalf of the Company, and appoint a Public Accountant.

Jenis RUPS

RUPS terbagi menjadi 2 jenis, yaitu RUPS Tahunan yang dilaksanakan secara rutin setiap tahun dan RUPS Luar Biasa yang diselenggarakan sesuai kebutuhan untuk membahas hal-hal penting di luar jadwal tahunan. Informasi lebih lanjut mengenai kedua jenis RUPS tersebut diuraikan sebagai berikut.

Types of GMS

The GMS is divided into 2 types, namely the Annual GMS, which is held annually, and the Extraordinary GMS that shall be held as required to discuss significant matters outside the annual schedule. Further information regarding each type of GMS is presented below.

1 RUPS Tahunan
Annual GMS

RUPS Tahunan merupakan forum resmi yang diadakan setiap tahun untuk membahas dan mengambil keputusan terkait hal-hal penting dalam Perseroan, seperti persetujuan Laporan Keuangan Tahunan, pembagian dividen, pengangkatan anggota Dewan Komisaris dan Direksi, serta evaluasi kinerja Perseroan selama 1 periode. RUPS Tahunan menjadi momen krusial bagi Pemegang Saham untuk mendapatkan informasi transparan mengenai kondisi Perseroan dan memberikan suara atas berbagai kebijakan strategis yang memengaruhi arah dan perkembangan Perseroan ke depan.

The Annual GMS is a formal forum convened each year to discuss and resolve key matters of the Company, including the approval of the Annual Financial Statements, distribution of dividends, appointment of members of the Board of Commissioners and Board of Directors, as well as evaluation of the Company's performance over 1-year period. The Annual GMS serves as a crucial moment for Shareholders to obtain transparent information regarding the Company's condition and to exercise their voting rights on various strategic policies that will influence the Company's future direction and development.

2 RUPS Luar Biasa
Extraordinary GMS

RUPS Luar Biasa diselenggarakan kapan pun diperlukan, biasanya untuk menangani isu-isu yang mendesak atau penting yang tidak dapat ditunda sampai RUPS Tahunan berikutnya. Topik yang dibahas dalam RUPS Luar Biasa, antara lain perubahan Anggaran Dasar Perseroan, pengangkatan atau pemberhentian anggota Dewan Komisaris atau Direksi, dan keputusan strategis yang memerlukan persetujuan segera dari para Pemegang Saham. RUPS Luar Biasa memberikan fleksibilitas bagi Perseroan untuk merespons perubahan atau tantangan yang muncul secara cepat dan tepat waktu.

The Extraordinary GMS is convened whenever necessary, typically to address urgent or significant matters that cannot be postponed until the next Annual GMS. Topics discussed at an Extraordinary GMS may, include amendments to the Company's Articles of Association, appointment or dismissal of members of the Board of Commissioners or Board of Directors, and other strategic decisions requiring prompt approval from Shareholders. Extraordinary GMS provides the Company with the flexibility to respond swiftly and appropriately to emerging changes or challenges.

Pelaksanaan RUPS Tahunan 2025

Sepanjang tahun 2025, Perseroan telah menyelenggarakan 1 kali RUPS Tahunan dan 2 kali RUPS Luar Biasa. Informasi terkait penyelenggaraan RUPS tersebut diungkapkan sebagai berikut.

2025 Annual GMS Implementation

Throughout 2025, the Company held 1 Annual GMS and 2 Extraordinary GMS. Information regarding the GMS implementation is disclosed as follows.

RUPS Tahunan 2025
2025 Annual GMS

Tahap Pelaksanaan RUPS Tahunan 2025 Stages of 2025 Annual GMS Implementation	
Pemberitahuan **Notification**	Mata acara RUPS diberitahukan kepada Otoritas Jasa Keuangan pada 13 Maret 2025. The GMS agenda was notified to the Financial Services Authority on March 13th, 2025.
Pengumuman **Announcement**	Diumumkan pada 21 Maret 2025 melalui situs web Perseroan, Bursa Efek Indonesia, dan Kustodian Sentral Efek Indonesia. Announced on March 21st, 2025 via the Company, the Indonesia Stock Exchange, and the Indonesian Central Custodian's.

Tahap Pelaksanaan RUPS Tahunan 2025
Stages of 2025 Annual GMS Implementation

Pemanggilan **Notice**	Dipublikasikan pada 7 April 2025 melalui situs web Perseroan, Bursa Efek Indonesia, dan Kustodian Sentral Efek Indonesia. Published on April 7th, 2025 via the Company, the Indonesia Stock Exchange, and the Indonesian Central Custodian's websites.
Pelaksanaan **Execution**	Diselenggarakan pada 29 April 2025 pukul 10.15-11.19 WIB di Karawaci Office Park Blok I No. 30-35, Lippo Village, Tangerang 15139 - Indonesia. Held on April 29th, 2025, 10:15 - 11:19 WIB at Karawaci Office Park Block I No. 30-35, Lippo Village, Tangerang 15139, Indonesia.
Hasil RUPS **GMS Resolutions**	Ringkasan Rapat dipublikasikan pada 2 Mei 2025 di situs web Perseroan dan Bursa Efek Indonesia. Ringkasan Rapat tertuang dalam Akta Berita Acara Rapat Umum Pemegang Saham Tahunan PT Lippo General Insurance Tbk No. 82 tanggal 29 April 2025 yang dibuat oleh Notaris Sriwi Bawana Nawaksari, SH, MKn. Summary of the Meeting was published on May 2nd, 2025 on the Company and the Indonesia Stock Exchange's websites. The Meeting summary is contained in the Deed of Minutes of Annual General Meeting of Shareholders of PT Lippo General Insurance Tbk No. 82 dated April 29th, 2025 made by Notary Sriwi Bawana Nawaksari, SH, MKn.

Peserta RUPS Tahunan 2025
2025 Annual GMS Attendance

Pemegang Saham **Shareholders**	RUPS Tahunan dihadiri oleh Pemegang Saham dan/atau Kuasa Pemegang Saham yang seluruhnya mewakili 2.781.222.000 saham yang merupakan 92,71% dari seluruh jumlah saham dengan hak suara yang sah yang telah dikeluarkan oleh Perseroan. The Annual GMS was attended by Shareholders and/or Shareholders' Proxies, who all represented 2,781,222,000 shares which constituted 92.71% of the total number of shares with valid voting rights that had been issued by the Company.	
Dewan Komisaris **The Board of Commissioners**	Presiden Komisaris President Commissioner	Kim Dong Wook*)
	Komisaris Commissioner	Ali Chendra
	Komisaris Independen Independent Commissioner	Hyacintus Henri Djantoko
Direksi **The Board of Directors**	Presiden Direktur President Director	Agus Benjamin
	Wakil Presiden Direktur Vice President Director	Choi Hyunhee
	Direktur Director	Kwon Gi Han
	Direktur Director	Gilbert Deddy Naibaho
Pihak Independen **Independent Party**	Dalam penyelenggaraan RUPS Tahunan tahun 2025, Perseroan tidak menunjuk pihak independen untuk melakukan proses perhitungan suara dan validasinya. In holding the 2025 Annual GMS, the Company did not appoint an independent party to carry out the vote counting and validation process.	

*) Hadir melalui video konferensi.
Attend via video conference.

Mekanisme Pengambilan Keputusan
Decision Making Mechanism

Keputusan RUPS Tahunan dilakukan dengan cara musyawarah untuk mufakat, apabila tidak tercapai musyawarah untuk mufakat, maka keputusan dapat diambil berdasarkan pemungutan suara. Pemegang Saham atau kuasanya yang memberikan suara tidak setuju/atau suara blangko diminta oleh Ketua Rapat untuk mengangkat tangan untuk Pemegang Saham yang hadir secara fisik dan secara elektronik melalui eASY.KSEI.

The Annual GMS resolutions were made by deliberation for consensus, if deliberation for consensus is not reached, then decisions can be taken based on voting. Shareholders or their proxies who vote against and/or blank votes are required by the Chairman of the Meeting to raise their hands, for Shareholders who are present in person and electronically through eASY.KSEI system.

Hasil Keputusan RUPS Tahunan 2025
2025 Annual GMS Resolutions

Mata Acara 1
First Agenda Item

Agenda	Keputusan Resolution
Persetujuan dan pengesahan atas Laporan Tahunan Perseroan dan Laporan Keuangan Auditan Perseroan termasuk Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024 serta memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*acquit et de charge*) kepada seluruh anggota Dewan Komisaris dan Direksi Perseroan atas tindakan pengawasan dan pengurusan yang dilakukan dalam tahun buku yang berakhir pada tanggal 31 Desember 2024. Termasuk melaporkan Rencana Bisnis dan Rencana Aksi Keuangan Berkelanjutan untuk tahun 2025.	1. Menyetujui dan menerima dengan baik Laporan Tahunan berikut Laporan Keberlanjutan Perseroan termasuk Laporan Tugas Pengawasan Dewan Komisaris, untuk tahun buku yang berakhir pada tanggal 31 Desember 2024, serta menyetujui Rencana Bisnis dan Rencana Aksi Keuangan Berkelanjutan untuk tahun 2025. 2. Menyetujui dan mengesahkan Laporan Keuangan Auditan yang terdiri dari Neraca dan Perhitungan Laba Rugi Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024, yang telah diaudit oleh Kantor Akuntan Publik Suharli, Sugiharto & Rekan, dengan pendapat menyajikan secara wajar, dalam semua hal yang material. Sebagaimana Laporan Auditor Independen melalui suratnya No. 00093/2.1315/AU.1/08/1017-2/1/III/2025 tertanggal 26 Maret 2025. 3. Memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*acquit et de charge*) kepada seluruh Anggota Direksi dan Anggota Dewan Komisaris Perseroan atas tindakan pengurusan dan pengawasan yang telah dilakukan di tahun buku yang berakhir pada tanggal 31 Desember 2024 sepanjang tindakan tersebut tercermin dalam Laporan Tahunan.
Approval and ratification of the Company's Annual Report and Audited Financial Statements, including the Board of Commissioners' Supervisory Report for the financial year ended on December 31st, 2024, as well as the granting of full acquittal and discharge (*acquit et de charge*) to all members of the Company's Board of Commissioners and Board of Directors for their supervisory and management actions taken throughout the financial year ended on December 31st, 2024, including the reporting of the Business Plan and Sustainable Finance Action Plan for 2025.	1. Approved and accepted the Company's Annual Report, including the Sustainability Report and the Board of Commissioners' Supervisory Report for the financial year ended on December 31st, 2024, as well as approved the Company's Business Plan and Sustainable Finance Action Plan for 2025. 2. Approved and ratified the Company's Audited Financial Statements consisting of the balance sheet and statements of profit or loss for the financial year ended on December 31st, 2024, which had been audited by Suharli, Sugiharto & Rekan Public Accounting Firm, with an opinion that the financial statements are fairly presented, in all material respects, as stated in the Independent Auditor's Report letter No. 00093/2.1315/AU.1/08/1017-2/1/III/2025 dated March 26th, 2025. 3. Granted full acquittal and discharge (acquit et de charge) to all Members of the Board of Directors and Members of the Board of Commissioners of the Company for their management and supervisory actions taken throughout the financial year ended on December 31st, 2024, insofar as such actions are reflected in the Annual Report.

Hasil Pemungutan Suara Voting Result		Realisasi Realization
Setuju Agree	: 2.781.222.000 saham (100,00%) : 2,781,222,000 shares (100.00%)	Telah direalisasikan sepenuhnya. Has been fully realized.
Abstain	: -	
Tidak Setuju Disagree	: -	

Mata Acara 2
Second Agenda Item

Agenda	Keputusan Resolution
Penetapan penggunaan laba Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024.	1. Menyetujui keuntungan setelah pajak yang diperoleh Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024 sejumlah Rp62,3 miliar, digunakan untuk memenuhi ketentuan pasal 70 *juncto* pasal 71 Undang-undang Perseroan Terbatas No. 40 tahun 2007 dan pasal 26 Anggaran Dasar Perseroan yaitu: a. Menyisihkan laba bersih tahun buku 2024 sebesar Rp1 miliar sebagai tambahan cadangan umum sehingga cadangan umum menjadi sebesar Rp24 miliar; b. Membagikan dividen tunai sebesar Rp18 miliar yang diambil dari laba bersih kepada 3 miliar saham yang dikeluarkan oleh Perseroan, dengan demikian setiap saham akan memperoleh Dividen Tunai sebesar Rp6,- per lembar; serta

Hasil Keputusan RUPS Tahunan 2025
2025 Annual GMS Resolutions

Penetapan penggunaan laba Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024.	c. Laba bersih tahun buku 2024 setelah dikurangi penempatan pada cadangan umum sebesar Rp1 miliar dan pembagian dividen tunai, selanjutnya Rp43,3 miliar akan ditempatkan sebagai laba ditahan. 2. Perseroan akan melaksanakan pembayaran dividen tunai dengan ketentuan pemotongan pajak dividen sesuai dengan ketentuan perpajakan yang berlaku. 3. Rapat memberi kuasa kepada Direksi Perseroan untuk melakukan semua tindakan yang diperlukan berkaitan dengan pelaksanaan pembagian dividen tunai tersebut termasuk tidak terbatas untuk menentukan waktu, tanggal, dan cara pembayaran dividen tunai.
Determination of the utilization of the Company's profit for the financial year ended on December 31st, 2024.	1. Approved the profit after tax obtained by the Company for the financial year ended on December 31st, 2024, amounting to Rp62.3 billion, to be used to comply with the provisions of Article 70 in conjunction with Article 71 of Limited Liability Company Law No. 40 of 2007 and Article 26 of the Company's Articles of Association, as follows: a. Setting aside a net profit for the 2024 financial year of Rp1 billion as additional general reserves, bringing the general reserves to Rp24 billion; b. Distributing cash dividends of Rp18 billion taken from the net profit to 3 billion shares issued by the Company; thus, each share shall receive cash dividends of Rp6,- per share; and c. The net profit for the 2024 financial year, after deducting the allocation to general reserves of Rp1 billion and the distribution of cash dividends amounting to Rp43.3 billion, shall be recorded as retained earnings. 2. The Company shall pay the cash dividends by applying the provisions for withholding dividend tax in accordance with the applicable tax regulations. 3. The Meeting authorizes the Company's Board of Directors to take all necessary actions related to the distribution of cash dividends, including but not limited to determining the time, date, and method of payment of the cash dividends.

Hasil Pemungutan Suara Voting Result		Realisasi Realization
Setuju Agree	: 2.781.222.000 saham (100,00%) : 2,781,222,000 shares (100.00%)	Telah direalisasikan sepenuhnya. Has been fully realized.
Abstain	: -	
Tidak Setuju Disagree	: - : -	

Mata Acara 3
Third Agenda Item

Agenda	Keputusan Resolution
Pengangkatan dan/atau penegasan susunan anggota Dewan Komisaris dan Direksi termasuk Komisaris Independen serta penetapan gaji/honorarium dan/atau remunerasi lainnya bagi anggota Dewan Komisaris dan Direksi Perseroan.	1. Memberikan pembebasan dan pelunasan (*acquit et decharge*) dari tugas pengawasan kepada Almarhum Bapak Johannes Agus atas tindakan pengawasan terhadap Perseroan dari jabatan Komisaris Independen Perseroan selama memangku jabatannya tersebut. 2. Menyetujui rencana pengunduran diri Bapak Ali Chendra selaku Komisaris Perseroan dengan ketentuan Jabatan *)Bapak Ali Chendra berlaku sampai penggantinya yaitu Bapak Roberto Fernandez Feliciano telah dinyatakan sah menjadi Komisaris Perseroan. Dan Jabatan **)Bapak Roberto Fernandez Feliciano akan sah berlaku setelah dinyatakan lulus Penilaian Kemampuan dan Kepatutan oleh OJK Perasuransian dan ditetapkan dalam akta tersendiri. Dengan demikian susunan anggota Direksi, anggota Dewan Komisaris, dan anggota Komisaris Independen Perseroan saat ini, dengan susunan sebagai berikut. **Direksi** Presiden Direktur : Agus Benjamin Wakil Presiden Direktur : Choi Hyunhee Direktur : Kwon Gi Han Direktur : Gilbert Deddy Naibaho

Hasil Keputusan RUPS Tahunan 2025
2025 Annual GMS Resolutions

Dewan Komisaris

Presiden Komisaris	: Kim Dong Wook
Komisaris	: Ali Chendra*)
Komisaris	: Roberto Fernandez Feliciano**)
Komisaris Independen	: Hyacintus Henri Djantoko
Komisaris Independen	: Johannes Agus

3. Memberikan wewenang kepada Dewan Komisaris Perseroan untuk menetapkan honorarium, gaji, bonus, dan atau renumerasi lainnya bagi Anggota Direksi dan Anggota Dewan Komisaris Perseroan.
4. Memberikan wewenang dan/atau kuasa penuh dengan hak substitusi kepada Direksi Perseroan untuk melakukan segala tindakan yang diperlukan dan/atau disyaratkan sehubungan dengan pengangkatan dan penetapan susunan Anggota Direksi dan Anggota Dewan Komisaris Perseroan yang baru termasuk tetapi tidak terbatas untuk menyatakan Pengangkatan Anggota Direksi dan Anggota Dewan Komisaris ke dalam suatu akta Notaris tersendiri, menghadap di hadapan Notaris, mengajukan serta menandatangani semua permohonan dan dokumen lainnya yang diperlukan sesuai dengan peraturan dan perundang-undangan yang berlaku, termasuk kepada Menteri Hukum Republik Indonesia terkait dengan perubahan susunan pengurus Perseroan, tanpa ada yang dikecualikan, serta mengadakan akta penegasan apabila diperlukan karenanya berhak untuk mengajukan permohonan, menandatangani segala surat-surat dan dokumen yang diperlukan, serta melakukan tindakan lainnya.

Appointment and/or affirmation of the members of the Board of Commissioners and Board of Directors, including Independent Commissioners, as well as the determination of salary/honorarium and/or other remuneration for members of the Board of Commissioners and Board of Directors of the Company.

1. Granted release and discharge (*acquit et de charge*) from supervisory duties to the late Mr. Johannes Agus for his supervisory actions toward the Company during his tenure as an Independent Commissioner of the Company.
2. Approved the proposed resignation of Mr. Ali Chendra as Commissioner of the Company, with the provision that the term of office of *) Mr. Ali Chendra shall remain effective until his replacement, Mr. Roberto Fernandez Feliciano, is validly declared as Commissioner of the Company. And the term of office of **) Mr. Roberto Fernandez Feliciano shall become effective after he has been declared to have passed the Fit and Proper Test by the Insurance Supervision Department of OJK and has been stipulated in a separate notarial deed.
   Accordingly, the composition of the members of the Board of Directors, Board of Commissioners, and Independent Commissioners of the Company at present is as follows.

   Board of Directors

President Director	: Agus Benjamin
Vice President Director	: Choi Hyunhee
Director	: Kwon Gi Han
Director	: Gilbert Deddy Naibaho

   Board of Commissioners

President Commissioner	: Kim Dong Wook
Commissioner	: Ali Chendra *)
Commissioner	: Roberto Fernandez Feliciano **)
Independent Commissioner	: Hyacintus Henri Djantoko
Independent Commissioner	: Johannes Agus

3. Authorized the Company's Board of Commissioners to determine the honorarium, salary, bonus, and/or other remuneration for the Members of the Board of Directors and Board of Commissioners of the Company.
4. Granted full authority and/or power of attorney, with the right of substitution, to the Company's Board of Directors to take all necessary and/or required actions in connection with the appointment and determination of the new composition of the Board of Directors and Board of Commissioners of the Company, including but not limited to declaring the appointment of the members of the Board of Directors and members of the Board of Commissioners in a separate Notarial deed, appearing before a Notary, submitting and signing all applications and other documents required under applicable laws and regulations, including to the Minister of Law of the Republic of Indonesia in relation to changes in the Company's management structure, without exception, and to execute a deed of affirmation if required, and therefore to submit applications, sign all necessary papers and documents, and take any other required actions.

Hasil Keputusan RUPS Tahunan 2025 2025 Annual GMS Resolutions	
Hasil Pemungutan Suara **Voting Result**	**Realisasi** **Realization**
Setuju : 2.781.222.000 saham (100,00%) Agree : 2,781,222,000 shares (100.00%) Abstain : - Tidak Setuju : - Disagree : -	Telah direalisasikan sepenuhnya. Has been fully realized.
Mata Acara 4 **Fourth Agenda Item**	
Agenda	**Keputusan** **Resolution**
Penunjukan Kantor Akuntan Publik yang akan melakukan audit atas buku-buku Perseroan untuk tahun buku 2025 dan pemberian wewenang kepada Dewan Komisaris Perseroan untuk menetapkan honorarium dan persyaratan lain penunjukan tersebut. Appointment of a Public Accounting Firm to audit the Company's books for the 2025 financial year and authorization of the Company's Board of Commissioners to determine the honorarium and other terms of the appointment.	Menyetujui pemberian kuasa dan pelimpahan kewenangan kepada Dewan Komisaris Perseroan untuk menunjuk Akuntan Publik Independen dari Kantor Akuntan Publik (KAP) untuk melakukan pemeriksaan atas Laporan Keuangan Perseroan untuk tahun buku yang berakhir tanggal 31 Desember 2025, berikut besaran nilai jasanya sesuai ketentuan dan peraturan yang berlaku, termasuk untuk menunjuk KAP pengganti bilamana karena sebab apa pun juga berdasarkan ketentuan pasar modal di Indonesia apabila KAP yang ditunjuk tidak dapat melakukan tugasnya, dengan kriteria bahwa KAP tersebut terdaftar di Otoritas Jasa Keuangan (OJK) sesuai ketentuan yang berlaku dan memiliki reputasi yang baik; dan menetapkan honorarium serta persyaratan-persyaratan lain sehubungan dengan penunjukan akuntan publik tersebut dengan memperhatikan rekomendasi Komite Audit Perseroan. Delegated authority to the Company's Board of Commissioners to appoint an Independent Public Accountant from a Public Accounting Firm (KAP) to audit the Company's Financial Statements for the financial year ended on December 31st, 2025, including the determination of the amount of professional fees in accordance with the prevailing laws and regulations, as well as to appoint a substitute Public Accounting Firm, if, for any reason and in accordance with the capital market regulations in Indonesia, the appointed KAP is unable to perform its duties, provided that the appointed KAP is registered with the Financial Services Authority (OJK) in accordance with the applicable regulations and has a good reputation, and to determine the honorarium and other terms and conditions of the appointment of the public accountant by considering the recommendations of the Company's Audit Committee.
Hasil Pemungutan Suara **Voting Result**	**Realisasi** **Realization**
Setuju : 2.781.222.000 saham (100,00%) Agree : 2,781,222,000 shares (100.00%) Abstain : - Tidak Setuju : - Disagree : -	Telah direalisasikan sepenuhnya. Has been fully realized.

RUPS Luar Biasa 20 Januari 2025
Extraordinary GMS on January 20th, 2025

Tahap Pelaksanaan RUPS Luar Biasa 20 Januari 2025 Extraordinary GMS Implementation on January 20th, 2025	
Pemberitahuan **Notification**	Mata acara RUPS diberitahukan kepada Otoritas Jasa Keuangan pada 4 Desember 2024. The GMS agenda was notified to the Financial Services Authority on December 4th, 2024.
Pengumuman **Announcement**	Diumumkan pada 12 Desember 2024 melalui situs web Perseroan, Bursa Efek Indonesia, dan Kustodian Sentral Efek Indonesia. Announced on December 12th, 2024 via the Company, the Indonesia Stock Exchange, and the Indonesian Central Custodian's websites.
Pemanggilan **Notice**	Dipublikasikan pada 27 Desember 2024 melalui situs web Perseroan, Bursa Efek Indonesia, dan Kustodian Sentral Efek Indonesia. Published on December 27th, 2024 via the Company, the Indonesia Stock Exchange, and the Indonesian Central Custodian's websites.

Tahap Pelaksanaan RUPS Luar Biasa 20 Januari 2025
Extraordinary GMS Implementation on January 20th, 2025

Pelaksanaan **Execution**	Diselenggarakan pada 20 Januari 2025 pukul 10.12-10.23 WIB di Karawaci Office Park Blok I No. 30-35, Lippo Village, Tangerang 15139 - Indonesia. Held on January 20th, 2025, 10.12-10.23 WIB at Karawaci Office Park Block I No. 30-35, Lippo Village, Tangerang 15139 - Indonesia.
Hasil RUPS **GMS Resolutions**	Ringkasan Rapat dipublikasikan pada 21 Januari 2025 di situs web Perseroan dan Bursa Efek Indonesia. Ringkasan Rapat tertuang dalam Akta Berita Acara RUPS Tahunan PT Lippo General Insurance Tbk No. 30 tanggal 20 Januari 2025 yang dibuat oleh Notaris Sriwi Bawana Nawaksari, SH, MKn. Summary of the Meeting was published on January 21st, 2025 on the Company and the Indonesia Stock Exchange's websites. The Meeting summary is contained in the Deed of Minutes of Annual GMS of PT Lippo General Insurance Tbk No. 30 dated January 20th, 2025 made by Notary Sriwi Bawana Nawaksari, SH, MKn.

Peserta RUPS Luar Biasa 20 Januari 2025
Attendance Extraordinary GMS on January 20th, 2025

Pemegang Saham **Shareholders**	RUPS Luar Biasa dihadiri oleh Pemegang Saham dan/atau Kuasa Pemegang Saham yang seluruhnya mewakili 2.920.938.100 saham yang merupakan 97,36% dari seluruh jumlah saham dengan hak suara yang sah yang telah dikeluarkan oleh Perseroan. The Extraordinary GMS was attended by Shareholders and/or Shareholders' Proxies, who all represented 2,920,938,100 shares which constituted 97.36% of the total number of shares with valid voting rights that had been issued by the Company.	
Dewan Komisaris **The Board of Commissioners**	Komisaris Commissioner	Ali Chendra
	Komisaris Independen Independent Commissioner	Hyacintus Henri Djantoko
Direksi **The Board of Directors**	Presiden Direktur President Director	Agus Benjamin
	Wakil Presiden Direktur Vice President Director	Choi Hyunhee
	Direktur Director	Kwon Gi Han
Pihak Independen **Independent Party**	Dalam penyelenggaraan RUPS Luar Biasa, Perseroan tidak menunjuk pihak independen untuk melakukan proses perhitungan suara dan validasinya. In holding the Extraordinary GMS, the Company did not appoint an independent party to carry out the vote counting and validation process.	

Mekanisme Pengambilan Keputusan
Decision Making Mechanism

Keputusan RUPS Luar Biasa dilakukan dengan cara musyawarah untuk mufakat, apabila tidak tercapai musyawarah untuk mufakat, maka keputusan dapat diambil berdasarkan pemungutan suara. Pemegang Saham atau kuasanya yang memberikan suara tidak setuju/atau suara blangko diminta oleh Ketua Rapat untuk mengangkat tangan untuk Pemegang Saham yang hadir secara fisik dan secara elektronik melalui eASY.KSEI.

The Extraordinary GMS resolutions were made by deliberation for consensus, if deliberation for consensus is not reached, then decisions can be taken based on voting. Shareholders or their proxies who vote against and/or blank votes are required by the Chairman of the Meeting to raise their hands, for Shareholders who are present in person and electronically through eASY.KSEI system.

Hasil Keputusan RUPS Luar Biasa 20 Januari 2025
Resolutions of Extraordinary GMS on January 20th, 2025

Mata Acara 1
First Agenda Item

Agenda	Keputusan Resolution
Pengesahan pengunduran diri Komisaris Independen dan Komisaris Perseroan dalam rangka pemenuhan ketentuan Pasal 76 ayat (2) POJK No. 23 Tahun 2023 tentang Perizinan Usaha dan Kelembagaan Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah.	1. Menerima baik pengunduran diri dan memberikan pelunasan serta pembebasan tanggung jawab (*acquit et de charge*) kepada Ibu Jamilah Mawira Sungkar sebagai Komisaris Independen Perseroan dan Bapak Lee Jaehyun sebagai Komisaris Perseroan, masing-masing atas tindakan pengawasan yang dilakukannya selama masa jabatan keduanya sampai dengan pengunduran diri yang efektif per tanggal 30 November 2024. 2. Menegaskan susunan Dewan Komisaris dan Direksi Perseroan untuk masa jabatan terhitung sejak ditutupnya Rapat ini sampai dengan ditutupnya RUPS Tahunan yang akan diselenggarakan pada tahun 2026, dengan susunan anggota Dewan Komisaris dan Direksi Perseroan menjadi sebagai berikut. **Dewan Komisaris** Presiden Komisaris : Kim Dong Wook Komisaris : Ali Chendra Komisaris Independen : Hyacintus Henri Djantoko Komisaris Independen : Johannes Agus **Direksi** Presiden Direktur : Agus Benjamin Wakil Presiden Direktur : Choi Hyunhee Direktur : Kwon Gi Han Direktur : Gilbert Deddy Naibaho 3. Memberikan wewenang dan kuasa penuh dengan hak substitusi kepada Direksi Perseroan baik sendiri-sendiri maupun bersama-sama untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan-keputusan sebagaimana diambil dan/atau diputuskan dalam Rapat ini, termasuk tetapi tidak terbatas untuk menyatakan Susunan anggota Dewan Komisaris dan Direksi Perseroan dalam akta Notaris bilamana dianggap perlu, melakukan pemberitahuan kepada Menteri Hukum Republik Indonesia dan mendaftarkan susunan Dewan Komisaris dan Direksi Perseroan sebagaimana disebutkan di atas dalam Daftar Perseroan sesuai dengan peraturan perundang-undangan yang berlaku.
Approval of the resignation of the Independent Commissioner and Commissioner of the Company in order to comply with the provisions of Article 76 paragraph (2) of POJK No. 23 of 2023 on Business Licensing and Institutional Requirements of Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Companies.	1. Accepted the resignation and granted full acquittal and discharge (*acquit et de charge*) to Mrs. Jamilah Mawira Sungkar as the Company's Independent Commissioner and Mr. Lee Jaehyun as the Company's Commissioner, respectively, for their supervisory actions carried out during their respective terms of office up to the effective date of resignation on November 30th, 2024. 2. Reaffirmed the composition of the Board of Commissioners and Board of Directors of the Company for the term of office effective from the closure of this Meeting until the closure of the Annual GMS to be held in 2026, with the following composition. **Board of Commissioners** President Commissioner : Kim Dong Wook Commissioner : Ali Chendra Independent Commissioner : Hyacintus Henri Djantoko Independent Commissioner : Johannes Agus **Board of Directors** President Director : Agus Benjamin Vice President Director : Choi Hyunhee Director : Kwon Gi Han Director : Gilbert Deddy Naibaho 3. Granted full authority and power of attorney, with the right of substitution, to the Company's Board of Directors, either individually or jointly, to take all necessary actions in connection with the resolutions adopted and/or decided at this Meeting, including but not limited to declaring the Composition of the members of the Board of Commissioners and Board of Directors of the Company in a Notarial deed if deemed necessary, notifying the Minister of Law of the Republic of Indonesia, and registering the composition of the Board of Commissioners and Board of Directors of the Company as stated above in the Company Register, in accordance with the prevailing laws and regulations.

Hasil Keputusan RUPS Luar Biasa 20 Januari 2025 Resolutions of Extraordinary GMS on January 20th, 2025	
Hasil Pemungutan Suara **Voting Result**	**Realisasi** **Realization**
Setuju : 2.920.938.100 saham (100,00%) Agree : 2,920,938,100 shares (100.00%) Abstain : - Tidak Setuju : - Disagree : -	Telah direalisasikan sepenuhnya. Has been fully realized.

RUPS Luar Biasa 12 Desember 2025
Extraordinary GMS on December 12th, 2025

Tahap Pelaksanaan RUPS Luar Biasa 12 Desember 2025 Stages of Extraordinary GMS Implementation on December 12th, 2025	
Pemberitahuan **Notification**	Mata acara RUPS diberitahukan kepada Otoritas Jasa Keuangan pada 16 Oktober 2025. The GMS agenda was notified to the Financial Services Authority on October 16th, 2025.
Pengumuman **Announcement**	Diumumkan pada 5 November 2025 melalui situs web Perseroan, Bursa Efek Indonesia, dan Kustodian Sentral Efek Indonesia. Announced on November 5th, 2025 via the Company, the Indonesia Stock Exchange, and the Indonesian Central Custodian's websites.
Pemanggilan **Notice**	Dipublikasikan pada 20 November 2025 melalui situs web Perseroan, Bursa Efek Indonesia, dan Kustodian Sentral Efek Indonesia. Published on November 20th, 2025 via the Company, the Indonesia Stock Exchange, and the Indonesian Central Custodian's websites.
Pelaksanaan **Execution**	Diselenggarakan pada 12 Desember 2025 pukul 10.15-10.46 WIB di Karawaci Office Park Blok I No. 30 - 35, Lippo Village, Tangerang 15139 - Indonesia. Held on December 12th, 2025, 10.15-10.46 WIB at Karawaci Office Park Block I No. 30-35, Lippo Village, Tangerang 15139 - Indonesia.
Hasil RUPS **GMS Resolutions**	Ringkasan Rapat dipublikasikan pada 16 Desember 2025 di situs web Perseroan dan Bursa Efek Indonesia. Ringkasan Rapat tertuang dalam Akta Berita Acara RUPS Luar Biasa PT Lippo General Insurance Tbk No. 32 tanggal 12 Desember 2025 yang dibuat oleh Notaris Sriwi Bawana Nawaksari, SH, MKn. Summary of the Meeting was published on December 16th, 2025 on the Comwpany and the Indonesia Stock Exchange's websites. The Meeting summary is contained in the Deed of Minutes of Extraordinary GMS of PT Lippo General Insurance Tbk No. 32 dated December 12th, 2025, made by Notary Sriwi Bawana Nawaksari, SH, MKn.

Peserta RUPS Luar Biasa 12 Desember 2025 Attendance Extraordinary GMS on December 12th, 2025		
Pemegang Saham **Shareholders**	RUPS Luar Biasa dihadiri oleh Pemegang Saham dan/atau Kuasa Pemegang Saham yang seluruhnya mewakili 2.920.927.100 saham yang merupakan 97,36% dari seluruh jumlah saham dengan hak suara yang sah yang telah dikeluarkan oleh Perseroan. The Extraordinary GMS was attended by Shareholders and/or Shareholders' Proxies, who all represented 2,920,927,100 shares which constituted 97.36% of the total number of shares with valid voting rights that had been issued by the Company.	
Dewan Komisaris **The Board of Commissioners**	Komisaris Commissioner	Roberto Fernandez Feliciano
	Komisaris Independen Independent Commissioner	Hyacintus Henri Djantoko
Direksi **The Board of Directors**	Presiden Direktur President Director	Agus Benjamin
	Wakil Presiden Direktur Vice President Director	Choi Hyunhee
	Direktur Director	Kwon Gi Han
	Direktur Director	Gilbert Deddy Naibaho

Peserta RUPS Luar Biasa 12 Desember 2025
Attendance Extraordinary GMS on December 12th, 2025

Pihak Independen **Independent Party**	Dalam penyelenggaraan RUPS Luar Biasa, Perseroan tidak menunjuk pihak independen untuk melakukan proses perhitungan suara dan validasinya. In holding the Extraordinary GMS, the Company did not appoint an independent party to carry out the vote counting and validation process.

Mekanisme Pengambilan Keputusan
Decision Making Mechanism

Keputusan RUPS Luar Biasa dilakukan dengan cara musyawarah untuk mufakat, apabila tidak tercapai musyawarah untuk mufakat, maka keputusan dapat diambil berdasarkan pemungutan suara. Pemegang Saham atau kuasanya yang memberikan suara tidak setuju/atau suara blangko diminta oleh Ketua Rapat untuk mengangkat tangan untuk Pemegang Saham yang hadir secara fisik dan secara elektronik melalui eASY.KSEI.

The Extraordinary GMS resolutions were made by deliberation for consensus, if deliberation for consensus is not reached, then decisions can be taken based on voting. Shareholders or their proxies who vote against and/or blank votes are required by the Chairman of the Meeting to raise their hands, for Shareholders who are present in person and electronically through eASY.KSEI system.

Hasil Keputusan RUPS Luar Biasa 12 Desember 2025
Resolutions of Extraordinary GMS on December 12th, 2025

Mata Acara 1
First Agenda Item

Agenda	Keputusan Resolution
Persetujuan perubahan kepemilikan sebagian saham Perseroan dari PT Hanwha Life Insurance Indonesia (HLII) ke Hanwha General Insurance Co., Ltd. (HGI).	1. Menyetujui pengalihan saham oleh Pemegang Saham Pengendali Perseroan yang tidak mengakibatkan perubahan pengendalian dalam Perseroan, yaitu: • Pengalihan oleh PT Hanwha Life Insurance Indonesia kepada Hanwha General Insurance Co., Ltd. atas 46,6% atau 1.398.000.000 saham dalam Perseroan dengan nilai nominal sebesar Rp914.292.000.000,- ("Transaksi Pengalihan Saham"). Sehingga komposisi saham dan susunan Pemegang Saham Perseroan setelah pengalihan dan/atau perubahan kepemilikan saham dilaksanakan, menjadi sebagai berikut. a. Hanwha General Insurance Co., Ltd. sebanyak 1.845.000.000 saham, dengan nilai nominal seluruhnya sebesar Rp92.250.000.000,-; b. PT Inti Anugerah Pratama sebanyak 543.000.000 saham, dengan nilai nominal seluruhnya sebesar Rp27.150.000.000,-; c. PT Hanwha Life Insurance Indonesia sebanyak 385.927.000 saham, dengan nilai nominal seluruhnya sebesar Rp19.296.350.000,-; serta d. Masyarakat sebanyak 226.073.000 saham, dengan nilai nominal seluruhnya sebesar Rp11.303.650.000,-; sehingga seluruhnya berjumlah 3.000.000.000 saham, dengan nilai nominal seluruhnya sebesar Rp150.000.000.000,-. 2. Menegaskan bahwa perubahan komposisi kepemilikan saham Perseroan setelah pelaksanaan Transaksi Pengalihan Saham tidak mengakibatkan perubahan pengendalian dalam Perseroan dan karenanya Hanwha General Insurance Co., Ltd. tidak berkewajiban untuk melakukan Penawaran Tender Wajib sebagaimana diatur dalam Peraturan OJK No. 9/POJK.04/2018 tentang Pengambilalihan Perusahaan Terbuka. 3. Memberikan wewenang dan/atau kuasa kepada Direksi Perseroan dengan hak substitusi untuk melakukan segala tindakan yang diperlukan dan/atau disyaratkan sehubungan dengan perubahan kepemilikan saham perusahaan termasuk tetapi tidak terbatas untuk menyatakan dalam akta Notaris tersendiri, menghadap di hadapan Notaris, mengajukan serta menandatangani semua permohonan dan dokumen lainnya yang diperlukan sesuai dengan peraturan dan perundang-undangan yang berlaku, termasuk kepada Kementerian Hukum Republik Indonesia terkait dengan perubahan tersebut di atas, tanpa ada yang dikecualikan, serta mengadakan penegasan yang diperlukan, berhak untuk mengajukan permohonan, menandatangani segala surat-surat dan dokumen yang diperlukan, dan melaporkan perubahan kepemilikan saham kepada instansi terkait dan/atau OJK serta melakukan tindakan lainnya.

Hasil Keputusan RUPS Luar Biasa 12 Desember 2025
Resolutions of Extraordinary GMS on December 12th, 2025

Approval of changes in the ownership of a portion of the Company's shares from PT Hanwha Life Insurance Indonesia (HLII) to Hanwha General Insurance Co., Ltd. (HGI).	1. Approved the transfer of shares by the Controlling Shareholder of the Company, which does not result in a change of control in the Company, namely: • The transfer by PT Hanwha Life Insurance Indonesia to Hanwha General Insurance Co., Ltd. of 46.6% or 1,398,000,000 shares in the Company with a total nominal value of Rp914,292,000,000.- (the "Share Transfer Transaction"). Accordingly, the share composition and composition of the Company's Shareholders after the implementation of the transfer and/or change in share ownership are as follows. a. Hanwha General Insurance Co., Ltd. in the amount of 1,845,000,000 shares, with a total nominal value of Rp92,250,000,000.-; b. PT Inti Anugerah Pratama in the amount of 543,000,000 shares, with a total nominal value of Rp27,150,000,000.-; c. PT Hanwha Life Insurance Indonesia in the amount of 385,927,000 shares, with a total nominal value of Rp19,296,350,000.-; and d. Public in the amount of 226,073,000 shares, with a total nominal value of Rp11,303,650,000.-; therefore, a total of 3,000,000,000 shares, with a total nominal value of Rp150,000,000,000.-. 2. Confirmed that the change in the composition of the Company's share ownership following the implementation of the Share Transfer Transaction does not result in a change of control in the Company and, therefore, Hanwha General Insurance Co., Ltd. is not required to conduct a Mandatory Tender Offer as stipulated under OJK Regulation No. 9/POJK.04/2018 on the Acquisition of Public Companies. 3. Granted authority and/or power of attorney, with the right of substitution, to the Company's Board of Directors to take all necessary and/or required actions in connection with the change in the ownership of the Company's shares, including but not limited to declaring such change in a separate Notarial deed, appearing before a Notary, submitting and signing all applications and other documents required under the applicable laws and regulations, including to the Ministry of Law of the Republic of Indonesia in relation to the above changes, without any exceptions, and to make any required affirmations, submit applications, sign all necessary papers and documents, report the change in share ownership to the relevant authorities and/or OJK, and take any other required actions.
Hasil Pemungutan Suara **Voting Result**	**Realisasi** **Realization**
Setuju : 2.920.927.100 saham (100,00%) Agree : 2,920,927,100 shares (100.00%) Abstain : - Tidak Setuju : - Disagree : -	Telah direalisasikan sepenuhnya. Has been fully realized.

Mata Acara 2
Second Agenda Item

Agenda	Keputusan Resolution
Penetapan dan/atau perubahan serta pengangkatan susunan anggota Dewan Komisaris Perseroan termasuk Komisaris Independen.	1. Menyetujui pengunduran diri Bapak Kim Dong Wook dari jabatannya sebagai Presiden Komisaris Perseroan, dengan ketentuan bahwa masa jabatannya akan berakhir secara efektif setelah penggantinya, yaitu Bapak Park Young Mock, dinyatakan lulus Penilaian Kemampuan dan Kepatutan oleh OJK Perasuransian dan pengangkatannya dituangkan dalam akta tersendiri. Selanjutnya, memberikan pembebasan dan pelunasan (*acquit et decharge*) sepenuhnya kepada Bapak Kim Dong Wook atas pelaksanaan tugas pengawasan selama masa jabatannya sebagai Presiden Komisaris Perseroan. 2. Menyetujui pengangkatan Bapak Sapto Wahyu Indratno sebagai Komisaris Independen Perseroan, dengan ketentuan bahwa pengangkatannya akan berlaku efektif setelah yang bersangkutan dinyatakan lulus Penilaian Kemampuan dan Kepatutan oleh OJK Perasuransian, dan pengangkatannya dituangkan dalam akta tersendiri.

Hasil Keputusan RUPS Luar Biasa 12 Desember 2025 Resolutions of Extraordinary GMS on December 12th, 2025	
	3. Memberikan wewenang dan/atau kuasa penuh dengan hak substitusi kepada Direksi Perseroan untuk melakukan segala tindakan yang diperlukan dan/atau disyaratkan sehubungan dengan pengangkatan kedua anggota Dewan Komisaris Perseroan yang baru, termasuk namun tidak terbatas pada: a. Menyatakan keputusan ini dalam akta Notaris tersendiri yang memuat susunan lengkap Direksi dan Dewan Komisaris Perseroan; b. Menghadap di hadapan Notaris; c. Menandatangani serta mengajukan seluruh permohonan dan dokumen yang diperlukan kepada instansi yang berwenang, termasuk kepada Kementerian Hukum Republik Indonesia, terkait perubahan susunan pengurus Perseroan; serta d. Melakukan tindakan lain yang dianggap perlu untuk melaksanakan keputusan ini.
Determination and/or amendment and appointment of the composition of the members of the Company's Board of Commissioners, including Independent Commissioners.	1. Approved the resignation of Mr. Kim Dong Wook from his position as the Company's President Commissioner, with the provision that his term of office shall effectively end only after his replacement, Mr. Park Young Mock, has been declared to have passed the Fit and Proper Test by the Insurance Supervision Department of OJK and his appointment has been stipulated in a separate notarial deed. Furthermore, granted full acquittal and discharge (acquit et de charge) to Mr. Kim Dong Wook for the performance of his supervisory duties during his term of office as President Commissioner of the Company. 2. Approved the appointment of Mr. Sapto Wahyu Indratno as the Company's Independent Commissioner, with the provision that such appointment shall become effective after he has been declared to have passed the Fit and Proper Test by the Insurance Supervision Department of OJK and his appointment has been set forth in a separate notarial deed. 3. Granted full authority and/or power of attorney, with the right of substitution, to the Company's Board of Directors to take all necessary and/or required actions in connection with the appointment of the 2 new members of the Company's Board of Commissioners, including but not limited to: a. Declaring this resolution in a separate Notarial deed containing the complete composition of the Board of Directors and Board of Commissioners of the Company; b. Appearing before a Notary; c. Submitting and signing all applications and documents required by the competent authorities, including the Ministry of Law of the Republic of Indonesia, in relation to changes in the composition of the Company's management; and d. Taking any other actions deemed necessary to implement this resolution.

Hasil Pemungutan Suara Voting Result		Realisasi Realization
Setuju Agree	: 2.920.927.100 saham (100,00%) : 2,920,927,100 shares (100.00%)	Telah direalisasikan sepenuhnya. Has been fully realized.
Abstain	: -	
Tidak Setuju Disagree	: -	

Pelaksanaan RUPS Tahunan 2024

Sepanjang tahun 2024, Perseroan telah menyelenggarakan 1 kali RUPS Tahunan dan 1 kali RUPS Luar Biasa. Informasi terkait penyelenggaraan RUPS tersebut diungkapkan sebagai berikut.

2024 Annual GMS Implementation

Throughout 2024, the Company held 1 Annual GMS and 1 Extraordinary GMS. Information related to the GMS implementation is disclosed as follows.

RUPS Tahunan 2024
2024 Annual GMS

Tahap Pelaksanaan RUPS Tahunan 2024 Stages of 2024 Annual GMS Implementation	
Pemberitahuan **Notification**	Mata acara RUPS diberitahukan kepada Otoritas Jasa Keuangan pada 12 Maret 2024. The GMS agenda was notified to the Financial Services Authority on March 12th, 2024.
Pengumuman **Announcement**	Diumumkan pada 21 Maret 2024 melalui situs web Perseroan, Bursa Efek Indonesia, dan Kustodian Sentral Efek Indonesia. Announced on March 21st, 2024 via the Company, the Indonesia Stock Exchange, and the Indonesian Central Custodian's websites.
Pemanggilan **Notice**	Dipublikasikan pada 5 April 2024 melalui situs web Perseroan, Bursa Efek Indonesia, dan Kustodian Sentral Efek Indonesia. Published on April 5th, 2024 via the Company, the Indonesia Stock Exchange, and the Indonesian Central Custodian's websites.
Pelaksanaan **Execution**	Diselenggarakan pada 29 April 2024 pukul 09.40-10.50 WIB di Ruang Monas 5-6 Hotel Aryaduta Menteng, Jl. Prajurit KKO Usman dan Harun No. 44-48, Jakarta Pusat 10110 - Indonesia. Held on April 29th, 2024 at 09.40-10.50 WIB in Monas Room 5-6, Aryaduta Hotel, Menteng, Jl. Prajurit KKO Usman and Harun No. 44-48, Jakarta Pusat 10110 - Indonesia.
Hasil RUPS **GMS Resolutions**	Ringkasan Rapat dipublikasikan pada 2 Mei 2024 di situs web Perseroan dan Bursa Efek Indonesia. Ringkasan Rapat tertuang dalam Akta Berita Acara RUPS Tahunan PT Lippo General Insurance Tbk No. 87 tanggal 29 April 2024 yang dibuat oleh Notaris Stephanie Wilamarta, SH. Summary of the Meeting was published on May 2nd, 2024 on the Company and the Indonesia Stock Exchange's websites. The Meeting summary is contained in the Deed of Minutes of Annual GMS of PT Lippo General Insurance Tbk No. 87 dated April 29th, 2024, made by Notary Stephanie Wilamarta, SH.

Peserta RUPS Tahunan 2024 2024 Annual GMS Attendance		
Pemegang Saham **Shareholders**	RUPS Tahunan dihadiri oleh Pemegang Saham dan/atau Kuasa Pemegang Saham yang seluruhnya mewakili 292.093.888 saham yang merupakan 97,365% dari seluruh jumlah saham dengan hak suara yang sah yang telah dikeluarkan oleh Perseroan. The Annual GMS was attended by Shareholders and/or Shareholders' Proxies, who all represented 292,093,888 shares which constituted 97.365% of the total number of shares with valid voting rights that had been issued by the Company.	
Dewan Komisaris **The Board of Commissioners**	Presiden Komisaris President Commissioner	Kim Dong Wook
	Komisaris Commissioner	Lee Jaehyun
	Komisaris Commissioner	Ali Chendra
	Komisaris Independen Independent Commissioner	Jamilah Mawira Sungkar
	Komisaris Independen Independent Commissioner	Hyacintus Henri Djantoko
Direksi **The Board of Directors**	Presiden Direktur President Director	Agus Benjamin
	Wakil Presiden Direktur Vice President Director	Choi Hyunhee
	Direktur Director	Kwon Gi Han
	Direktur Director	Gilbert Deddy Naibaho
Pihak Independen **Independent Party**	Dalam penyelenggaraan RUPS Tahunan tahun 2024, Perseroan tidak menunjuk pihak independen untuk melakukan proses perhitungan suara dan validasinya. In holding the 2024 Annual GMS, the Company did not appoint an independent party to carry out the vote counting and validation process.	

Mekanisme Pengambilan Keputusan
Decision Making Mechanism

Keputusan RUPS Luar Biasa dilakukan dengan cara musyawarah untuk mufakat, apabila tidak tercapai musyawarah untuk mufakat, maka keputusan dapat diambil berdasarkan pemungutan suara. Pemegang Saham atau kuasanya yang memberikan suara tidak setuju/atau suara blangko diminta oleh Ketua Rapat untuk mengangkat tangan untuk Pemegang Saham yang hadir secara fisik dan secara elektronik melalui eASY.KSEI.

The Extraordinary GMS resolutions were made by deliberation for consensus, if deliberation for consensus is not reached, then decisions can be taken based on voting. Shareholders or their proxies who vote against and/or blank votes are required by the Chairman of the Meeting to raise their hands, for Shareholders who are present in person and electronically through eASY.KSEI system.

Hasil Keputusan RUPS Tahunan 2024
2024 Annual GMS Resolutions

Mata Acara 1
First Agenda Item

Agenda	Keputusan Resolution
Persetujuan dan pengesahan atas Laporan Tahunan Perseroan dan Laporan Keuangan Auditan Perseroan termasuk Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023 serta memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*acquit et de charge*) kepada seluruh anggota Dewan Komisaris dan Direksi Perseroan atas tindakan pengawasan dan pengurusan yang dilakukan dalam tahun buku yang berakhir pada tanggal 31 Desember 2023. Termasuk melaporkan Rencana Bisnis dan Rencana Aksi Keuangan Berkelanjutan untuk tahun 2024.	1. Menyetujui dan menerima dengan baik Laporan Tahunan berikut Laporan Keberlanjutan Perseroan termasuk Laporan Tugas Pengawasan Dewan Komisaris, untuk tahun buku yang berakhir pada tanggal 31 Desember 2023, serta menyetujui Rencana Bisnis dan Rencana Aksi Keuangan Berkelanjutan untuk tahun 2024. 2. Menyetujui dan mengesahkan Laporan Keuangan Auditan yang terdiri dari Neraca dan Perhitungan Laba Rugi Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023, yang telah diaudit oleh Kantor Akuntan Publik Suharli, Sugiharto & Rekan, dengan Pendapat menyajikan secara wajar, dalam semua hal yang material. Sebagaimana Laporan Auditor Independen melalui suratnya No. 00124/2.1315/AU.1/08/10171/1/III/2024 tertanggal 26 Maret 2024. 3. Memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*acquit et de charge*) kepada seluruh Anggota Direksi dan Anggota Dewan Komisaris Perseroan atas tindakan pengurusan dan pengawasan yang telah dilakukan di tahun buku yang berakhir pada tanggal 31 Desember 2023 sepanjang tindakan tersebut tercermin dalam Laporan Tahunan.
Approval and ratification of the Company's Annual Report and the Company's Audited Financial Statements including the Board of Commissioners' Supervisory Report for the financial year ended on December 31st, 2023 as well as the granting of full acquittal and discharge (*acquit et de charge*) to all members of the Board of Commissioners and Board of Directors for their supervisory and management actions taken during the financial year ended on December 31st, 2023, including reporting the Business Plan and Sustainable Finance Action Plan for 2024.	1. Approved and accepted the Company's Annual Report and Sustainability Report, including the Board of Commissioners' Supervisory Report, for the financial year ended on December 31st, 2023, as well as approving the Company's Business Plan and Sustainable Finance Action Plan for the year 2024. 2. Approved and ratified the Audited Financial Statements, consisting of the Balance Sheet and Statements of Profit or Loss for the financial year ended on December 31st, 2023, which had been audited by the Public Accounting Firm Suharli, Sugiharto & Partners, with an unqualified opinion as stated in the Independent Auditor's Report through letter No. 00124/2.1315/AU.1/08/10171/1/III/2024 dated March 26th, 2024. 3. Granted full acquittal and discharge (*acquit et de charge*) to all members of the Company's Board of Directors and Board of Commissioners for the management and supervisory actions taken during the financial year ended on December 31st, 2023, as long as these actions are reflected in the Annual Report.

Hasil Pemungutan Suara Voting Result		Realisasi Realization
Setuju Agree Abstain Tidak Setuju Disagree	: 292.093.888 saham (100,00%) : 292,093,888 shares (100.00%) : - : - : -	Telah direalisasikan sepenuhnya. Has been fully realized.

Hasil Keputusan RUPS Tahunan 2024
2024 Annual GMS Resolutions

Mata Acara 2
Second Agenda Item

Agenda	Keputusan Resolution
Penetapan penggunaan laba Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023.	1. Menyetujui keuntungan setelah pajak yang diperoleh Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023 sejumlah Rp24,89 miliar, digunakan untuk memenuhi ketentuan Pasal 70 *juncto* Pasal 71 Undang-undang Perseroan Terbatas No. 40 tahun 2007 dan Pasal 26 Anggaran Dasar Perseroan, yaitu: a. Rp1,00 miliar sebagai tambahan cadangan umum sehingga cadangan umum menjadi sebesar Rp23,00 miliar; b. Membagikan dividen tunai sebesar Rp8,1 miliar yang diambil dari laba bersih kepada 300 juta saham yang dikeluarkan oleh Perseroan, dengan demikian setiap saham akan memperoleh dividen tunai sebesar Rp27,- per lembar; serta c. Laba bersih tahun buku 2023 setelah dikurangi penempatan pada cadangan umum sebesar Rp1,00 miliar dan pembagian dividen tunai, selanjutnya Rp15,79 miliar akan ditempatkan sebagai laba ditahan. 2. Perseroan akan melaksanakan pembayaran dividen tunai dengan melaksanakan ketentuan pemotongan pajak dividen sesuai dengan ketentuan perpajakan yang berlaku. 3. Rapat memberi kuasa kepada Direksi Perseroan untuk melakukan semua tindakan yang diperlukan berkaitan dengan pelaksanaan pembagian dividen tunai tersebut termasuk tidak terbatas untuk menentukan waktu, tanggal, dan cara pembayaran dividen tunai.
Determination to use the Company's profit for the financial year ended on December 31st, 2023.	1. Approved the profit after tax obtained by the Company for the financial year ended on December 31st, 2023, amounting to Rp24.89 billion, to be used to comply with the provisions of Article 70 in conjunction with Article 71 of Limited Liability Company Law No. 40 of 2007 and Article 26 of the Company's Articles of Association, as follows: a. Rp1.00 billion as additional general reserves, bringing the general reserves to Rp23.00 billion; b. Distributing cash dividends of Rp8.1 billion taken from the net profit to 300 million shares issued by the Company, thus each share will receive cash dividends of Rp27 per share; and c. Net profit for the 2023 financial year, after deducting placement in general reserves of Rp1.00 billion and cash dividends, amounting to Rp15.79 billion will then be placed as retained earnings. 2. The Company will pay cash dividends by applying the provisions for withholding dividend tax in accordance with the applicable tax provisions. 3. The Meeting authorizes the Company's Board of Directors to take all necessary actions related to the distribution of cash dividends, including but not limited to determining the time, date, and method of payment of cash dividends.

Hasil Pemungutan Suara Voting Result		Realisasi Realization
Setuju Agree	: 292.093.888 saham (100,00%) : 292,093,888 shares (100.00%)	Telah direalisasikan sepenuhnya. Has been fully realized.
Abstain	: -	
Tidak Setuju Disagree	: -	

Hasil Keputusan RUPS Tahunan 2024
2024 Annual GMS Resolutions

Mata Acara 3
Third Agenda Item

Agenda	Keputusan Resolution
Pengangkatan dan/atau penegasan susunan anggota Dewan Komisaris dan Direksi termasuk Komisaris Independen serta penetapan gaji/ honorarium dan/atau remunerasi lainnya bagi anggota Dewan Komisaris dan Direksi Perseroan.	1. Menyetujui pengunduran diri Bapak Frans Lamury selaku Komisaris Independen sekaligus mengangkat anggota Komisaris Independen Perseroan yang baru serta menegaskan kembali susunan anggota Direksi, anggota Dewan Komisaris, dan anggota Komisaris Independen Perseroan, dengan susunan sebagai berikut. **Direksi** Presiden Direktur : Agus Benjamin Wakil Presiden Direktur : Choi Hyunhee Direktur : Kwon Gi Han Direktur : Gilbert Deddy Naibaho **Dewan Komisaris** Presiden Komisaris : Kim Dong Wook Komisaris : Lee Jaehyun Komisaris : Ali Chendra Komisaris Independen : Jamilah Mawira Sungkar Komisaris Independen : Hyacintus Henri Djantoko Komisaris Independen : Johannes Agus Untuk masa jabatan terhitung sejak ditutupnya Rapat ini, sampai dengan ditutupnya RUPS Tahunan untuk tahun buku 2025 yang akan diselenggarakan pada tahun 2026 dengan ketentuan RUPS dapat memberhentikan sewaktu-waktu. 2. Memberikan wewenang kepada Dewan Komisaris Perseroan untuk menetapkan honorarium, gaji, bonus, dan/atau remunerasi lainnya bagi Anggota Direksi dan Anggota Dewan Komisaris Perseroan. 3. Memberikan wewenang dan/atau kuasa penuh dengan hak substitusi kepada Direksi Perseroan untuk melakukan segala tindakan yang diperlukan dan/atau disyaratkan sehubungan dengan pengangkatan dan penetapan susunan Anggota Direksi dan Anggota Dewan Komisaris Perseroan yang baru termasuk tetapi tidak terbatas untuk menyatakan Pengangkatan Anggota Direksi dan Anggota Dewan Komisaris ke dalam suatu akta Notaris tersendiri, menghadap di hadapan Notaris, mengajukan serta menandatangani semua permohonan dan dokumen lainnya yang diperlukan sesuai dengan peraturan dan perundang-undangan yang berlaku, termasuk kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia terkait dengan perubahan susunan pengurus Perseroan, tanpa ada yang dikecualikan, serta mengadakan akta penegasan apabila diperlukan karenanya berhak untuk mengajukan permohonan, menandatangani segala surat-surat dan dokumen yang diperlukan, serta melakukan tindakan lainnya.
Appointment and/or affirmation of members of the Board of Commissioners and Board of Directors including Independent Commissioners as well as determination of salary/honorarium and/or other remuneration for members of the Board of Commissioners and Board of Directors of the Company.	1. Approved the resignation of Mr. Frans Lamury as Independent Commissioner and appointed a new Independent Commissioner of the Company, as well as reaffirmed the composition of the Board of Directors, Board of Commissioners, and Independent Commissioners of the Company, with the following composition. **Board of Directors** President Director : Agus Benjamin Vice President Director : Choi Hyunhee Director : Kwon Gi Han Director : Gilbert Deddy Naibaho **Board of Commissioners** President Commissioner : Kim Dong Wook Commissioner : Lee Jaehyun Commissioner : Ali Chendra Independent Commissioner : Jamilah Mawira Sungkar Independent Commissioner : Hyacintus Henri Djantoko Independent Commissioner : Johannes Agus For the term of office effective from the closure of this Meeting until the closure of the Annual GMS for the 2025 financial year, which will be held in 2026, provided that the GMS may dismiss them at any time.

Hasil Keputusan RUPS Tahunan 2024
2024 Annual GMS Resolutions

Appointment and/or affirmation of members of the Board of Commissioners and Board of Directors including Independent Commissioners as well as determination of salary/honorarium and/or other remuneration for members of the Board of Commissioners and Board of Directors of the Company.	2. Authorized the Board of Commissioners of the Company to determine honorarium, salary, bonus, and/or other remuneration for the Members of the Board of Directors and Members of the Board of Commissioners of the Company. 3. Granted full authority and/or power of attorney with the right of substitution to the Board of Directors to take all necessary actions and/or required actions in connection with the appointment and determination of the new composition of the Board of Directors and Board of Commissioners, including but not limited to declare the appointments of members of the Board of Directors and members of the Board of Commissioners into a separate Notarial deed, appear before a Notary, submit and sign all applications and documents required by applicable laws and regulations, including to the Minister of Law and Human Rights of the Republic of Indonesia regarding changes in the Company's management structure, without any exception, and hold a deed of affirmation if necessary, and therefore, has the right to submit an application, sign all necessary papers and documents, and take other actions.
Hasil Pemungutan Suara **Voting Result**	**Realisasi** **Realization**
Setuju : 292.093.888 saham (100,00%) Agree : 292,093,888 shares (100.00%) Abstain : - Tidak Setuju : - Disagree : -	Telah direalisasikan sepenuhnya. Has been fully realized.

Mata Acara 4
Fourth Agenda Item

Agenda	**Keputusan** **Resolution**
Penunjukan Kantor Akuntan Publik yang akan melakukan audit atas buku-buku Perseroan untuk tahun buku 2024 dan pemberian wewenang kepada Dewan Komisaris Perseroan untuk menetapkan honorarium dan persyaratan lain penunjukan tersebut.	Menyetujui pemberian kuasa dan pelimpahan kewenangan kepada Dewan Komisaris Perseroan untuk menunjuk Akuntan Publik Independen dari Kantor Akuntan Publik (KAP) untuk melakukan pemeriksaan atas Laporan Keuangan Perseroan untuk tahun buku yang berakhir tanggal 31 Desember 2024, berikut besaran nilai jasanya sesuai ketentuan dan peraturan yang berlaku, termasuk untuk menunjuk KAP pengganti bilamana karena sebab apa pun juga berdasarkan ketentuan pasar modal di Indonesia apabila KAP yang ditunjuk tidak dapat melakukan tugasnya, dengan kriteria bahwa KAP tersebut terdaftar di Otoritas Jasa Keuangan sesuai ketentuan yang berlaku dan memiliki reputasi yang baik, dan menetapkan honorarium serta persyaratan-persyaratan lain sehubungan dengan penunjukan akuntan publik tersebut dengan memperhatikan rekomendasi Komite Audit Perseroan.
Appointment of a Public Accounting Firm that will audit the Company's books for the 2024 financial year and authorize the Board of Commissioners of the Company to determine the honorarium and other terms of the appointment.	Approved the granting of authority and delegation of power to the Company's Board of Commissioners to appoint an Independent Public Accountant from the Public Accounting Firm (KAP) to audit the Company's Financial Statements for the financial year ended on December 31st, 2024, to determine the amount of fees in accordance with applicable provisions and regulations, including appointing a replacement KAP if, for any reason, the appointed KAP is unable to perform its duties based on Indonesian capital market regulations, provided that the appointed KAP is registered with the Financial Services Authority according to applicable regulations and has a good reputation, and to determine the honorarium and other requirements related to the appointment of the public accountant, while considering the recommendations of the Company's Audit Committee.

Hasil Keputusan RUPS Tahunan 2024 2024 Annual GMS Resolutions	
Hasil Pemungutan Suara **Voting Result**	**Realisasi** **Realization**
Setuju : 292.093.888 saham (100,00%) Agree : 292,093,888 shares (100.00%) Abstain : - Tidak Setuju : - Disagree : -	Telah direalisasikan sepenuhnya. Has been fully realized.

RUPS Luar Biasa 2024
2024 Extraordinary GMS

Tahap Pelaksanaan RUPS Luar Biasa 2024 Stages of 2024 Extraordinary GMS Implementation	
Pemberitahuan **Notification**	Mata acara RUPS diberitahukan kepada Otoritas Jasa Keuangan pada 3 Juli 2024. Kemudian terdapat perubahan tanggal pelaksanaan RUPS yang diberitahukan pada 11 Juli 2024. Selanjutnya, terdapat penambahan mata acara dan perubahan lokasi RUPS yang diberitahukan pada 29 Juli 2024. The GMS agenda was notified to the Financial Services Authority on July 3rd, 2024. Subsequently, there was a change in the date of the GMS which was notified on July 11th, 2024. Furthermore, there was an addition to the agenda items and a change in the location of the GMS which was notified on July 29th, 2024.
Pengumuman **Announcement**	Diumumkan pada 15 Juli 2024 melalui situs web Perseroan, Bursa Efek Indonesia, dan Kustodian Sentral Efek Indonesia. Announced on July 15th, 2024 via the Company, the Indonesia Stock Exchange, and the Indonesian Central Custodian's.
Pemanggilan **Notice**	Dipublikasikan pada 30 Juli 2024 melalui situs web Perseroan, Bursa Efek Indonesia, dan Kustodian Sentral Efek Indonesia. Published on July 30th, 2024 via the Company, the Indonesia Stock Exchange, and the Indonesian Central Custodian's websites.
Pelaksanaan **Execution**	Diselenggarakan pada 21 Agustus 2024 pukul 10.11-10.39 WIB di Kantor Operasional Perseroan, Karawaci Office Park Blok I No. 30-35, Lippo Village Tangerang - Indonesia. Held on August 21st, 2024 at 10.11-10.39 WIB in the Company's Operational Office, Karawaci Office Park Block I No. 30-35, Lippo Village, Tangerang - Indonesia.
Hasil RUPS **GMS Resolutions**	Ringkasan Rapat dipublikasikan pada 22 Agustus 2024 di situs web Perseroan dan Bursa Efek Indonesia. Ringkasan Rapat tertuang dalam Akta Berita Acara RUPS Luar Biasa PT Lippo General Insurance Tbk No. 90 tanggal 21 Agustus 2024 yang dibuat oleh Notaris Sriwi Bawana Nawaksari, S.H., M.Kn. Summary of the Meeting was published on August 22nd, 2024 on the Company and the Indonesia Stock Exchange's websites. The Meeting summary is contained in the Deed of Minutes of Extraordinary GMS of PT Lippo General Insurance Tbk No. 90 dated August 21st, 2024, made by Notary Sriwi Bawana Nawaksari, S.H., M.Kn.

Peserta RUPS Luar Biasa 2024 2024 Extraordinary GMS Attendance		
Pemegang Saham **Shareholders**	RUPS Luar Biasa dihadiri oleh Pemegang Saham dan/atau Kuasa Pemegang Saham yang seluruhnya mewakili 292.092.700 saham yang merupakan 97,364% dari seluruh jumlah saham dengan hak suara yang sah yang telah dikeluarkan oleh Perseroan. The Extraordinary GMS was attended by Shareholders and/or Shareholders' Proxies, who all represented 292,092,700 shares which constituted 97.364% of the total number of shares with valid voting rights that had been issued by the Company.	
Dewan Komisaris **The Board of Commissioners**	Komisaris Commissioner	Lee Jaehyun*)
	Komisaris Independen Independent Commissioner	Hyacintus Henri Djantoko
	Komisaris Independen Independent Commissioner	Johannes Agus

Peserta RUPS Luar Biasa 2024
2024 Extraordinary GMS Attendance

Direksi **The Board of Directors**	Presiden Direktur President Director	Agus Benjamin
	Wakil Presiden Direktur Vice President Director	Choi Hyunhee
	Direktur Director	Kwon Gi Han
	Direktur Director	Gilbert Deddy Naibaho
Pihak Independen **Independent Party**	Dalam penyelenggaraan RUPS Luar Biasa tahun 2024, Perseroan tidak menunjuk pihak independen untuk melakukan proses perhitungan suara dan validasinya. In holding the 2024 Extraordinary GMS, the Company did not appoint an independent party to carry out the vote counting and validation process.	

*) Hadir melalui video konferensi. / Attend via video conference.

Mekanisme Pengambilan Keputusan
Decision Making Mechanism

Keputusan RUPS Luar Biasa dilakukan dengan cara musyawarah untuk mufakat, apabila tidak tercapai musyawarah untuk mufakat, maka keputusan dapat diambil berdasarkan pemungutan suara. Pemegang Saham atau kuasanya yang memberikan suara tidak setuju/atau suara blangko diminta oleh Ketua Rapat untuk mengangkat tangan untuk Pemegang Saham yang hadir secara fisik dan secara elektronik melalui eASY.KSEI.

The Extraordinary GMS resolutions were made by deliberation for consensus, if deliberation for consensus is not reached, then decisions can be taken based on voting. Shareholders or their proxies who vote against and/or blank votes are required by the Chairman of the Meeting to raise their hands, for Shareholders who are present in person and electronically through eASY.KSEI system.

Hasil Keputusan RUPS Luar Biasa 2024
2024 Extraordinary GMS Resolutions

Mata Acara 1
First Agenda Item

Agenda	Keputusan Resolution
Persetujuan atas rencana pemecahan nilai nominal saham (*stock split*) dan pemberian kuasa kepada Direksi Perseroan untuk melaksanakan hal-hal yang diperlukan sehubungan dengan pemecahan nilai nominal saham tersebut.	1. Menyetujui atas rencana pemecahan nilai nominal saham Perseroan (*stock split*) dengan perbandingan 1:10, sehingga nilai nominal setiap saham dalam Perseroan berubah dari Rp500,- menjadi Rp50,- per saham. 2. Menyetujui mengubah bunyi Pasal 4 ayat 1 dan ayat 2 Anggaran Dasar Perseroan sehubungan dengan *stock split* tersebut di atas. 3. Menyetujui untuk menyusun kembali seluruh ketentuan dalam Anggaran Dasar sehubungan dengan perubahan sebagaimana dimaksud pada butir 1 dan 2 di atas. 4. Menyetujui untuk memberikan wewenang dan/atau kuasa kepada Direksi Perseroan dengan hak substitusi untuk melakukan segala tindakan yang diperlukan dan/atau disyaratkan sehubungan dengan pelaksanaan *stock split*, termasuk tetapi tidak terbatas untuk mengatur dan menetapkan tata cara dan jadwal pelaksanaan *stock split* sesuai dengan peraturan perundang-undangan di bidang Pasar Modal, untuk menyatakan atau menuangkan keputusan tersebut dalam akta yang dibuat di hadapan Notaris, menghadap di hadapan Notaris, termasuk menegaskan susunan Pemegang Saham Perseroan (jika diperlukan), dan/atau perubahan Anggaran Dasar Perseroan dalam keputusan Rapat, mengajukan serta menandatangani semua permohonan dan dokumen lainnya yang diperlukan sesuai dengan peraturan dan perundang-undangan yang berlaku, untuk mendapatkan persetujuan dan/atau tanda penerimaan pemberitahuan perubahan Anggaran Dasar Perseroan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia maupun instansi berwenang terkait lainnya, tanpa ada yang dikecualikan.

Hasil Keputusan RUPS Luar Biasa 2024
2024 Extraordinary GMS Resolutions

Approval of the plan for stock split and the granting of authority to the Company's Board of Directors to carry out the necessary actions in connection with the stock split.	1. Approved the plan for the stock split with a ratio of 1:10, changing the nominal value of each share in the Company from Rp500 to Rp50 per share. 2. Approved the amendments to Article 4, paragraphs 1 and 2 of the Company's Articles of Association in relation to the aforementioned stock split. 3. Approved the restatement of all provisions in the Articles of Association in relation to the amendments mentioned in points 1 and 2 above. 4. Approved the granting of authority and/or power of attorney to the Company's Board of Directors, with the right of substitution, to take all necessary and/or required actions in relation to the execution of the stock split, including but not limited to arranging and determining the procedures and schedule for the execution of the stock split in accordance with the laws and regulations in the Capital Market sector, declaring or recording the resolutions in a deed made before a Notary, appearing before a Notary, including to confirm the composition of the Company's Shareholders (if necessary), and/or amendments to the Company's Articles of Association as per the Meeting resolutions, applying and signing all applications and other documents required in accordance with the applicable laws and regulations to obtain approval and/or receipt of notification of the amendments to the Company's Articles of Association from the Minister of Law and Human Rights of the Republic of Indonesia and/or other relevant authorities, without any exceptions.
Hasil Pemungutan Suara **Voting Result**	**Realisasi** **Realization**
Setuju : 292.092.700 saham (100,00%) Agree : 292,092,700 shares (100.00%) Abstain : - Tidak Setuju : - Disagree : -	Telah direalisasikan sepenuhnya. Has been fully realized.

Mata Acara 2
Second Agenda Item

Agenda	Keputusan Resolution
Penetapan anggota Direksi dan anggota Dewan Komisaris Perseroan termasuk Komisaris Independen.	1. Menyetujui tidak ada perubahan susunan anggota Direksi dan/atau anggota Dewan Komisaris termasuk Komisaris Independen Perseroan. 2. Menyetujui untuk tetap menggunakan akta pengurus yang sudah ada sebelumnya dan tidak perlu melakukan pelaporan ke pihak berwenang mana pun sehubungan dengan tidak adanya perubahan susunan anggota Direksi dan/atau anggota Dewan Komisaris termasuk Komisaris Independen Perseroan.
Determination of members of the Board of Directors and/or Board of Commissioners, including Independent Commissioners of the Company.	1. Approved that there is no changes in the composition of the Board of Directors and/or the Board of Commissioners, including the Independent Commissioner of the Company. 2. Approved to still use of the existing management deed and confirmed that there is no need to report to any authorities, given that there are no changes in the composition of the Board of Directors and/or the Board of Commissioners, including the Independent Commissioner of the Company.
Hasil Pemungutan Suara **Voting Result**	**Realisasi** **Realization**
Setuju : 292.092.700 saham (100,00%) Agree : 292,092,700 shares (100.00%) Abstain : - Tidak Setuju : - Disagree : -	Telah direalisasikan sepenuhnya. Has been fully realized.

Dewan Komisaris
Board of Commissioners

Dewan Komisaris memegang peranan penting dalam mengawasi jalannya Perseroan agar berjalan sesuai dengan prinsip GCG. Dewan Komisaris bertugas melakukan pengawasan terhadap kebijakan dan kinerja Direksi, sekaligus memberikan masukan strategis demi menjaga keberlanjutan bisnis. Dengan peran pengawasan yang independen, Dewan Komisaris memastikan bahwa keputusan manajemen tidak hanya menguntungkan dalam jangka pendek, tetapi juga berorientasi pada kepentingan Pemegang Saham dan pemangku kepentingan lainnya secara berimbang.

The Board of Commissioners plays an important role in overseeing the Company to ensure that it operates in accordance with GCG principles. The Board of Commissioners is responsible for supervising the policies and performance of the Board of Directors, while also providing strategic input to maintain business sustainability. Through its independent oversight function, the Board of Commissioners ensures that management decisions are not only beneficial in the short term, but also aligned with the balanced interests of Shareholders and other stakeholders.

Pedoman Kerja

Dewan Komisaris melaksanakan tugas dan tanggung jawabnya dengan berpedoman pada Tata Tertib Kerja Dewan Komisaris yang telah disahkan pada tanggal 30 Juli 2021. Pedoman tersebut dibuat dengan mengacu pada prinsip-prinsip GCG yang umum diterapkan, sekaligus mematuhi peraturan perundang-undangan yang berlaku di sektor asuransi dan pasar modal.

Work Guidelines

In carrying out its duties and responsibilities, the Board of Commissioners refers to the Board of Commissioners' Work Guidelines that were ratified on July 30th, 2021. These rules were formulated based on generally accepted GCG principles and in compliance with the prevailing laws and regulations in the insurance and capital market sectors.

Kriteria Keanggotaan

Perseroan memilih anggota Dewan Komisaris yang memiliki kriteria:

1. Mempunyai akhlak, moral, dan integritas yang baik;
2. Cakap melakukan perbuatan hukum;
3. Dalam 5 tahun sebelum pengangkatan dan selama menjabat:
    a. Tidak pernah dinyatakan pailit;
    b. Tidak pernah menjadi anggota Dewan Komisaris dan/atau anggota Direksi yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit;
    c. Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan;
    d. Tidak pernah menjadi anggota Dewan Komisaris dan/atau anggota Direksi yang selama menjabat:
        1) Pernah tidak menyelenggarakan RUPS Tahunan;
        2) Pertanggungjawabannya sebagai anggota Dewan Komisaris dan/atau anggota Direksi pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Dewan Komisaris dan/atau anggota Direksi kepada RUPS;

Membership Criteria

The Company appoints members of the Board of Commissioners who meet the following criteria:

1. Possess good character, morals, and integrity;
2. Competent in performing legal actions;
3. In the 5 years before and during office term:
    a. Have never been declared bankrupt;
    b. Have never been members of the Board of Commissioners and/or Board of Directors held responsible for the bankruptcy of a company;
    c. Have never been convicted for criminal offense that inflict losses on the state finance and/or related to the financial sector;
    d. Have never been members of Board of Commissioners and/or Board of Directors that during their tenure have ever:
        1) Failed to hold Annual GMS;
        2) Given accountability as members of the Board of Commissioners and/or Board of Directors that was unaccepted by the GMS or failed to give accountability as members of the Board of Commissioners and/or Board of Directors to the GMS;

3) Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan tidak memenuhi kewajiban menyampaikan Laporan Tahunan dan/atau Laporan Keuangan kepada Otoritas Jasa Keuangan;

4. Memiliki komitmen untuk mematuhi peraturan perundang-undangan;
5. Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan Perseroan;
6. Tidak melanggar ketentuan rangkap jabatan sebagaimana diatur dalam peraturan perundang-undangan yang berlaku;
7. Anggota Dewan Komisaris harus dinyatakan lulus penilaian kemampuan dan kepatutan oleh Otoritas Jasa Keuangan;
8. Anggota Dewan Komisaris memiliki pengetahuan sesuai dengan bidang usaha Perseroan yang relevan dengan jabatannya;
9. Anggota Dewan Komisaris mampu untuk bertindak dengan iktikad baik, jujur, dan profesional;
10. Anggota Dewan Komisaris mampu bertindak untuk kepentingan Perseroan dan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat;
11. Mendahulukan kepentingan Perseroan dan pemegang polis, tertanggung, peserta, dan/atau pihak yang memperoleh manfaat daripada kepentingan pribadi;
12. Anggota Dewan Komisaris mampu mengambil keputusan berdasarkan penilaian independen dan objektif untuk kepentingan Perseroan dan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat;
13. Anggota Dewan Komisaris mampu menghindarkan penyalahgunaan kewenangannya untuk mendapatkan keuntungan pribadi yang tidak semestinya atau menyebabkan kerugian bagi perusahaan perasuransian;
14. Anggota Dewan Komisaris bukan anggota Dewan Komisaris yang berasal dari pegawai atau pejabat aktif Otoritas Jasa Keuangan; serta
15. Anggota Dewan Komisaris bukan anggota Dewan Komisaris yang berasal dari mantan pegawai atau pejabat Otoritas Jasa Keuangan apabila yang bersangkutan berhenti bekerja dari Otoritas Jasa Keuangan kurang dari 6 bulan.

Komposisi

Komposisi Dewan Komisaris Perseroan dibentuk dengan mengacu pada prinsip GCG dan ketentuan dalam Pedoman Tata Tertib Kerja Dewan Komisaris. Jumlah anggota Dewan Komisaris ditetapkan minimal 3 orang, dengan ketentuan bahwa sekurang-kurangnya 2 orang atau setengah dari jumlah anggota menjabat sebagai Komisaris Independen guna memastikan fungsi pengawasan

3) Caused a company that was granted license, approval, or registration by the Financial Services Authority to fail in fulfilling its responsibility to deliver Annual Report and/or Financial Statements to the Financial Services Authority;

4. Possess commitment to complying with laws and regulations;
5. Possess the necessary knowledge and/or skills in the fields relevant to the Company;
6. Never violated the provision for concurrent positions as stipulated in prevailing laws and regulations;
7. Board of Commissioners' members are required to pass the fit and proper test by the Financial Services Authority;
8. Board of Commissioners' members are required to possess relevant knowledge in line with the Company's business in accordance with their respective position;
9. Board of Commissioners' members are required to act in good faith, honestly, and professionally;
10. Board of Commissioners' members are required to act in the interests of the Company and policy holders, insured, participants, and/or parties entitled to receive benefit;
11. Prioritize the interests of the Company and the policy holders, insured, participants, and/or eligible beneficiaries before personal interests;
12. Board of Commissioners' members are required to make decisions based on independent and objective evaluation in the interests of the Company and policy holders, insured, participants, and/or parties entitled to receive benefit;
13. Board of Commissioners' members must refrain from abusing their authority to gain personal interests that are improper or harm the insurance company;
14. Board of Commissioners' members are not a member of the Board of Commissioners that came from an active employees or Financial Services Authority officials; and
15. Members of the Board of Commissioners are not members of the Board of Commissioners who come from former employees or officials of the Financial Services Authority if they resign from the Financial Services Authority for less than 6 months.

Composition

The composition of the Company's Board of Commissioners is established in accordance with GCG principles and the provisions outlined in the Board of Commissioners' Work Guidelines. The Board of Commissioners consists of a minimum of 3 members, with the requirement that a minimum of 2 members, or one-half of the total number of Commissioners, serve as Independent Commissioners

yang objektif dan independen. Pengangkatan dan pemberhentian anggota Dewan Komisaris dilakukan melalui RUPS, dengan masa jabatan selama 3 tahun. Anggota Dewan Komisaris dapat diangkat kembali untuk periode berikutnya dengan mempertimbangkan efektivitas dan efisiensi pelaksanaan tugas masing-masing anggota, serta memperhitungkan tingkat kompleksitas usaha Perseroan yang terus berkembang. Informasi mengenai komposisi Dewan Komisaris Perseroan diuraikan sebagai berikut.

to ensure objective and independent supervision. The appointment and dismissal of members of the Board of Commissioners are carried out through the GMS, with a term of office of 3 years. Members of the Board of Commissioners may be reappointed for subsequent terms by considering the effectiveness and efficiency of each member in performing their duties, as well as the increasing complexity of the Company's business. Information regarding the composition of the Company's Board of Commissioners is presented as follows.

Nama Name	Jabatan Position	Tahun Pertama Kali Menjabat First Year in Office	Dasar Pengangkatan Terakhir Kali The Latest Basis of Appointment	Masa Akhir Jabatan End of Office Tenure	Persetujuan Otoritas Jasa Keuangan Financial Services Authority Approval
Park Young Mock[1]	Presiden Komisaris President Commissioner	2025	Keputusan RUPS Luar Biasa yang termuat dalam Akta No. 36 tertanggal 15 Desember 2025. Extraordinary GMS Resolutions are contained in Deed No. 36 dated December 15th, 2025.	Sampai dengan ditutupnya RUPS Tahunan Perseroan untuk tahun buku 2025 yang diselenggarakan pada tahun 2026. Until the closing of the Company's Annual GMS for the 2025 financial year held in 2026.	Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEP-658/PD.02/2025 tanggal 11 Desember 2025. The Decree of the Board of Commissioners' Members of the Financial Services Authority No. KEP-658/PD.02/2025 dated December 11th, 2025.
Roberto Fernandez Feliciano[2]	Komisaris Commissioner	2025	Keputusan RUPS Tahunan yang ditegaskan termuat dalam Akta No. 1 tertanggal 1 September 2025. Annual GMS Resolutions are confirmed in Deed No. 1 dated September 1st, 2025.	Sampai dengan ditutupnya RUPS Tahunan Perseroan untuk tahun buku 2025 yang diselenggarakan pada tahun 2026. Until the closing of the Company's Annual GMS for the 2025 financial year held in 2026.	Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEP-441/PD.02/2025 tanggal 8 Agustus 2025. The Decree of the Board of Commissioners' Members of the Financial Services Authority No. KEP-441/PD.02/2025 dated August 8th, 2025.
Hyacintus Henri Djantoko	Komisaris Independen Independent Commissioner	2023	Keputusan RUPS Tahunan yang termuat dalam Akta No. 4 tanggal 10 Juli 2023 yang kemudian ditegaskan dalam Akta No. 20 tanggal 4 April 2024. Annual GMS resolutions contained in Deed No. 4 dated July 10th, 2023, which was later confirmed in Deed No. 20 dated April 4th, 2024.	Sampai dengan ditutupnya RUPS Tahunan Perseroan untuk tahun buku 2025 yang diselenggarakan pada tahun 2026. Until the closing of the Company's Annual GMS for the 2025 financial year held in 2026.	Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEP-142/PD.02/2024 tanggal 27 Maret 2024. Decision of Members of the Board of Commissioners of Financial Services Authority No. KEP-142/PD.02/2024 dated March 27th, 2024.
Sapto Wahyu Indratno[3]	Komisaris Independen Independent Commissioner	2025	Keputusan RUPS Luar Biasa yang termuat dalam Akta No. 36 tertanggal 15 Desember 2025. Extraordinary GMS Resolutions are contained in Deed No. 36 dated December 15th, 2025.	Sampai dengan ditutupnya RUPS Tahunan Perseroan untuk tahun buku 2025 yang diselenggarakan pada tahun 2026. Until the closing of the Company's Annual GMS for the 2025 financial year held in 2026.	Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEP-656/PD.02/2025 tanggal 11 Desember 2025. The Decree of the Board of Commissioners' Members of the Financial Services Authority No. KEP-656/PD.02/2025 dated December 11th, 2025.

Nama Name	Jabatan Position	Tahun Pertama Kali Menjabat First Year in Office	Dasar Pengangkatan Terakhir Kali The Latest Basis of Appointment	Masa Akhir Jabatan End of Office Tenure	Persetujuan Otoritas Jasa Keuangan Financial Services Authority Approval
Kim Dong Wook[4]	Presiden Komisaris President Commissioner	2023	Keputusan RUPS Tahunan yang termuat dalam Akta No. 4 tanggal 10 Juli 2023 yang kemudian ditegaskan dalam Akta No. 9 tanggal 26 Februari 2024. Annual GMS Resolutions are contained in Deed No. 4 dated July 10th, 2023 which was subsequently confirmed in Deed No. 9 dated February 26th, 2024.	Sampai dengan ditutupnya RUPS Tahunan Perseroan untuk tahun buku 2025 yang diselenggarakan pada tahun 2026. Until the closing of the Annual GMS for 2025 financial year which will be held in 2026.	Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEP-16/PD.02/2024 tanggal 19 Januari 2024. The Decree of the Board of Commissioners' Members of the Financial Services Authority No. KEP-16/PD.02/2024 dated January 19th, 2024.
Johannes Agus[5]	Komisaris Independen Independent Commissioner	2024	Keputusan RUPS Tahunan yang termuat dalam Akta No. 88 tanggal 29 April 2024. Annual GMS resolutions contained in Deed No. 88 dated April 29th, 2024.	Sampai dengan ditutupnya RUPS Tahunan Perseroan untuk tahun buku 2025 yang diselenggarakan pada tahun 2026. Until the closing of the Company's Annual GMS for the 2025 financial year held in 2026.	Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. 147/PD02/2024 tanggal 28 Maret 2024. Decision of Members of the Board of Commissioners of Financial Services Authority No. 147/PD02/2024 dated March 28th, 2024.
Ali Chendra[6]	Komisaris Commissioner	2021	Keputusan RUPS Tahunan yang termuat dalam Akta No. 4 tanggal 10 Juli 2023 yang kemudian ditegaskan dalam Akta No. 9 tanggal 26 Februari 2024. Annual GMS resolutions contained in Deed No. 4 dated July 10th, 2023, which was later confirmed in Deed No. 9 dated February 26th, 2024.	Sampai dengan ditutupnya RUPS Tahunan Perseroan untuk tahun buku 2025 yang diselenggarakan pada tahun 2026. Until the closing of the Company's Annual GMS for the 2025 financial year held in 2026.	Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEP-46/NB.11/2021 tanggal 29 Januari 2021. Decision of Members of the Board of Commissioners of Financial Services Authority No. KEP-46/NB.11/2021 dated January 29th, 2021.

1) Efektif menjabat sebagai Presiden Komisaris sejak tanggal 15 Desember 2025. / Effectively serving as President Commissioner as of December 15th, 2025.
2) Efektif menjabat sebagai Komisaris sejak tanggal 1 September 2025. / Effectively serving as Commissioner as of September 1st, 2025.
3) Efektif menjabat sebagai Komisaris Independen sejak tanggal 15 Desember 2025. / Effectively serving as Independent Commissioner as of December 15th, 2025.
4) Efektif tidak lagi menjabat sebagai Presiden Komisaris sejak tanggal 15 Desember 2025. / Effectively no longer serving as President Commissioner as of December 15th, 2025.
5) Efektif tidak lagi menjabat sebagai Komisaris Independen Perseroan dikarenakan telah meninggal dunia pada tanggal 23 April 2025. / Effectively no longer serving as the Company's Independent Commissioner due to passing away on April 23rd, 2025.
6) Efektif mengundurkan diri sebagai Komisaris Perseroan sejak tanggal 1 September 2025. / Effectively resigned as Commissioner of the Company as of September 1st, 2025.

Independensi

Keberadaan independensi dalam Dewan Komisaris sangat penting untuk menjaga integritas dan objektivitas dalam pengambilan keputusan. Dengan sikap independen, anggota Dewan Komisaris mampu menjalankan peran pengawasan dan pengelolaan Perseroan tanpa terpengaruh oleh kepentingan pribadi atau tekanan dari pihak lain. Perseroan mewujudkan independensi ini dengan pemenuhan persyaratan yang diuraikan sebagai berikut.

1. Seluruh anggota Dewan Komisaris tidak saling memiliki hubungan kekeluargaan sampai dengan derajat kedua dengan sesama anggota Dewan Komisaris dan/atau Direksi;
2. Dewan Komisaris telah mengungkapkan kepemilikan sahamnya, baik pada Perseroan maupun pada perusahaan asuransi dan perusahaan lain, yang berkedudukan di dalam dan di luar negeri dalam suatu laporan yang harus diperbarui setiap tahunnya;

Independency

The presence of independence within the Board of Commissioners is essential to maintaining integrity and objectivity in decision-making. By upholding an independent stance, members of the Board of Commissioners are able to carry out their supervisory and oversight roles without being influenced by personal interests or pressure from other parties. The Company upholds this independence by fulfilling the requirements as outlined below.

1. All members of the Board of Commissioners do not have a family relationship up to the second degree with fellow members of the Board of Commissioners and/or the Board of Directors;
2. The Board of Commissioners has disclosed its share ownership, both in the Company and in insurance companies and other companies, domiciled at home and abroad in a report that must be updated annually;

3. Dewan Komisaris tidak mengambil dan/atau menerima keuntungan pribadi dari Perseroan selain remunerasi dan fasilitas lainnya yang ditetapkan oleh RUPS. Dalam memastikan hal tersebut, Dewan Komisaris menugaskan Komite Audit untuk melakukan pemeriksaan dan kesimpulan hasil pemeriksaannya dimuat dalam Laporan Tahunan ini; serta
4. Per 31 Desember 2025, tidak ada kepemilikan saham oleh anggota Dewan Komisaris pada Perseroan.

Tujuan dari hal ini agar Dewan Komisaris mampu melaksanakan fungsi pengawasan secara efektif dan menjaga agar tata kelola perusahaan berjalan dengan transparan dan akuntabel.

3. The Board of Commissioners does not take and/or receive personal gain from the Company other than remuneration and other facilities stipulated by the GMS. In ensuring this, the Board of Commissioners assigns the Audit Committee to conduct an audit, the result of which is included in this Annual Report; and
4. As of December 31st, 2025, there is no share ownership by members of the Board of Commissioners in the Company.

The purpose of this arrangement is to enable the Board of Commissioners to carry out its supervisory function effectively and to ensure that corporate governance is implemented in a transparent and accountable manner.

Tugas dan Tanggung Jawab

Dewan Komisaris memiliki tugas dan tanggung jawab untuk memastikan Perseroan berjalan sesuai dengan peraturan dan prinsip GCG. Informasi mengenai tugas dan tanggung jawab serta realisasi program kerja Dewan Komisaris pada tahun 2025 diuraikan sebagai berikut.

Duties and Responsibilities

The Board of Commissioners has the duties and responsibilities to ensure that the Company operates in compliance with prevailing regulations and GCG principles. Information regarding the duties and responsibilities, as well as the realization of the Board of Commissioners' work program in 2025, is described as follows.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Melakukan pengawasan dan bertanggung jawab atas pengawasan terhadap kebijakan kepengurusan, jalannya pengurusan pada umumnya, baik mengenai Perseroan maupun usaha Perseroan, dan memberi nasihat kepada Direksi.	Melakukan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi terkait dengan pengelolaan dan pengembangan usaha Perseroan sebagaimana yang dimuat dalam Laporan Tugas Pengawasan yang telah disampaikan kepada Pemegang Saham melalui RUPS. Adapun aspek yang menjadi fokus pengawasan meliputi: 1. Kinerja keuangan Perseroan secara menyeluruh; 2. Penerapan GCG; 3. Kinerja operasional Perseroan, termasuk kualitas kinerja *underwriting*, struktur reasuransi, dan pengendalian risiko; 4. Pengembangan portofolio bisnis, termasuk inisiatif digitalisasi dan penguatan SDM; 5. Penguatan manajemen risiko di seluruh lini kegiatan usaha Perseroan; serta 6. Peningkatan efisiensi biaya dan kualitas laba, sejalan dengan implementasi PSAK/IFRS 17 serta pengembangan bisnis yang berkelanjutan. Selain melakukan pengawasan, Dewan Komisaris juga menyampaikan beberapa rekomendasi dan nasihat kepada Direksi melalui mekanisme rapat gabungan yang diselenggarakan sebanyak 12 kali dan rapat gabungan dengan audit eksternal sebanyak 2 kali sepanjang tahun 2025.
To supervise and be responsible for supervision of the management policies, the course of management in general, both regarding the Company and the Company's business, and to provide advice to the Board of Directors.	Has supervised the Board of Directors' duties and responsibilities related to the Company's business management and development duties as stated in the Supervisory Duty Report presented to the Shareholders during GMS. The focused aspects of this supervision include: 1. The Company's overall financial performance; 2. The implementation of GCG; 3. The Company's operational performance, including the quality of underwriting performance, reinsurance structure, and risk control; 4. The development of the business portfolio, including digitalization initiatives and HR strengthening; 5. The strengthening of risk management across all of the Company's business activities; and 6. The enhancement of cost efficiency and earnings quality, in line with the implementation of PSAK/IFRS 17 and sustainable business development. In addition to supervising, the Board of Commissioners also provided several recommendations and advice to the Board of Directors through joint meetings held 12 times, and joint meeting with external audit 2 time throughout 2025.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Mengawasi Direksi dalam menjaga keseimbangan kepentingan pemegang polis/tertanggung, peserta dan/atau pihak yang berhak memperoleh manfaat. To supervise the Board of Directors in balancing the interests of the policy holders/insured, participants and/or eligible beneficiaries.	Dewan Komisaris melakukan pemantauan secara berkala melalui laporan bulanan dari Direksi mengenai kinerja operasional dan keuangan, serta memastikan bahwa kebijakan yang diambil oleh Direksi tidak hanya menguntungkan Perseroan, tetapi juga memperhatikan hak dan kepentingan seluruh pemangku kepentingan. Selain itu, evaluasi terhadap keputusan-keputusan strategis Direksi dilakukan untuk memastikan bahwa seluruh kebijakan telah sesuai dengan peraturan yang berlaku dan memprioritaskan kesejahteraan dan perlindungan bagi pemegang polis serta peserta asuransi. The Board of Commissioners conducted regular monitoring through monthly reports from the Board of Directors on operational and financial performance, and ensured that the policies adopted by the Board of Directors not only benefit the Company, but also consider the rights and interests of all stakeholders. In addition, an evaluation of the Board of Directors' strategic decisions was conducted to ensure that all policies are in accordance with applicable regulations and prioritize the welfare and protection of policyholders and insurance participants.
Meninjau Laporan Keuangan, Rencana Tahunan, dan Anggaran Perseroan. To review the Company's Financial Statements, Annual Plans, and Budgets.	Dewan Komisaris, melalui rapat-rapat berkala, telah melakukan peninjauan mendalam terhadap laporan yang disusun Direksi, seperti Laporan Keuangan, Rencana Tahunan, serta Anggaran Dasar dengan berkoordinasi bersama Komite Audit. Dewan Komisaris senantiasa memastikan bahwa seluruh Laporan Keuangan yang disusun Perseroan telah sesuai dengan prinsip akuntansi yang berlaku serta mencerminkan kondisi keuangan Perseroan secara transparan dan akurat, termasuk dengan menunjuk Kantor Akuntan Publik Suharli, Sugiharto & Rekan untuk mengaudit Laporan Keuangan Perseroan tahun buku 2025. Selain itu, Dewan Komisaris juga menilai dan menyetujui rencana tahunan dan anggaran Perseroan, dengan mempertimbangkan prospek bisnis dan target strategis yang ingin dicapai. The Board of Commissioners, through regular meetings, conducted an in-depth review of reports prepared by the Board of Directors, such as the Financial Statements, Annual Plan, and Articles of Association in coordination with the Audit Committee. The Board of Commissioners ensured that all Financial Statements prepared by the Company are in accordance with applicable accounting principles and reflect the Company's financial condition transparently and accurately, including by appointing Suharli, Sugiharto & Associates Public Accounting Firm to audit the Company's Financial Statements for the fiscal year 2025. In addition, the Board of Commissioners also assessed and approved the Company's annual plan and budget, by taking into account the business prospects and strategic targets to be achieved.
Memastikan kepatuhan Perseroan terhadap hukum dan peraturan yang berkaitan pasar modal dan industri asuransi.	Dewan Komisaris secara aktif memantau dan mengawasi implementasi berbagai peraturan yang berlaku, termasuk peraturan dari Otoritas Jasa Keuangan dan Bursa Efek Indonesia. Sepanjang tahun 2025, Perseroan telah meninjau secara berkala kebijakan dan prosedur internal untuk memastikan bahwa seluruh kegiatan operasional, pelaporan keuangan, dan pengungkapan informasi dilakukan sesuai dengan ketentuan hukum yang berlaku. Adapun beberapa penyesuaian yang telah dilakukan Perseroan, meliputi: 1. Pedoman Penerapan Strategi Anti-*Fraud*; 2. Pedoman Pelindungan Data Pribadi; 3. Penerapan Program/Kegiatan CSR; 4. Penanganan Keadaan Darurat untuk Karyawan; 5. Pedoman Mutu dan Keamanan Informasi; 6. Pedoman Dukungan Strategi Reasuransi; 7. Program Aksi Keuangan Berkelanjutan; 8. Pedoman Pembentukan Cadangan Teknis; 9. Pedoman Tata Kelola Perusahaan yang Baik; 10. Pedoman Pencegahan Konflik Kepentingan dalam Konglomerasi Keuangan; 11. Pedoman Transaksi Internal Konglomerasi Keuangan; 12. Pedoman Pelaksanaan Bisnis Bersama Konglomerasi Keuangan; 13. Pedoman *Business Continuity Management*; serta 14. Surat Keputusan, Surat Edaran, *Standard Operation Procedure* (SOP), Petunjuk Kerja, dan Instruksi Kerja yang berkaitan dengan operasioal Perseroan.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Ensuring the Company's compliance with laws and regulations relating to the capital market and the insurance industry.	The Board of Commissioners actively monitored and oversaw the implementation of various applicable regulations, including regulations from the Financial Services Authority and Indonesia Stock Exchange. Throughout 2025, the Company periodically reviewed its internal policies and procedures to ensure that all operational activities, financial reporting, and information disclosure are carried out in accordance with applicable legal provisions. Some of the adjustments made by the Company included: 1. Guidelines for the Implementation of the Anti-Fraud Strategy 2. Personal Data Protection Policy 3. Implementation of CSR Programs/Activities 4. Emergency Response Procedures for Employees 5. Information Quality and Security Guidelines 6. Guidelines for Supporting the Reinsurance Strategy 7. Sustainable Finance Action Program 8. Guidelines for the Establishment of Technical Reserves 9. Good Corporate Governance Guidelines 10. Guidelines for the Prevention of Conflicts of Interest within Financial Conglomerates 11. Guidelines for Internal Transactions within Financial Conglomerates 12. Guidelines for the Implementation of Joint Business within Financial Conglomerates 13. Business Continuity Management Guidelines; and 14. Decision Letters, Circular Letters, Standard Operating Procedures (SOPs), Work Instructions, and Operational Instructions related to the Company's operations.
Menyelenggarakan RUPS Tahunan dan RUPS lainnya sesuai kewenangannya sebagaimana diatur dalam perundang-undangan dan Anggaran Dasar Perseroan. To organize the Annual GMS and other GMS in accordance with their respective authorities as stipulated in the laws and regulations as well as the Articles of Association.	Sepanjang tahun 2025, Dewan Komisaris telah menyelenggarakan RUPS Tahunan pada tanggal 29 April 2025 dan RUPS Luar Biasa masing-masing pada tanggal 20 Januari 2025 dan 12 Desember 2025 untuk tahun buku 2025. Throughout 2025, the Board of Commissioners held the Annual GMS on April 29th, 2025 and Extraordinary GMS held on January 20th, 2025 and December 12th, 2025, respectively, for the 2025 fiscal year.
Membentuk paling kurang Komite Kebijakan Tata Kelola Perusahaan, Komite Remunerasi dan Nominasi, Komite Pemantau Risiko, serta Komite Audit dalam rangka mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya. To establish at least Good Corporate Governance Committee, Remuneration and Nomination Committee, Risk Oversight Committee, and Audit Committee to support the effectiveness of the implementation of its duties and responsibilities.	Dewan Komisaris telah berhasil merealisasikan program kerja dengan membentuk beberapa komite strategis untuk mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya. Sesuai dengan ketentuan yang berlaku, Dewan Komisaris telah membentuk Komite-Komite sebagai berikut. 1. Komite Audit yang dibentuk berdasarkan Surat Keputusan Dewan Komisaris No. 001/BOC-CS/VII/2023 tanggal 28 Juli 2023; 2. Komite Remunerasi dan Nominasi yang dibentuk berdasarkan Surat Keputusan Dewan Komisaris No. 002/BOC-CS/IX/2025 tanggal 15 September 2025; 3. Komite Kebijakan Tata Kelola Perusahaan yang dibentuk berdasarkan Surat Keputusan Dewan Komisaris SK-005/BOC-CS/I/2025 tanggal 21 Januari 2025; dan 4. Komite Pemantau Risiko yang dibentuk berdasarkan Surat Keputusan Dewan Komisaris No. 004/BOC-CS/VII/2023 tanggal 28 Juli 2023. The Board of Commissioners has successfully realized its work program by establishing several strategic committees to support the effectiveness of its duties and responsibilities. In accordance with applicable regulations, the Board of Commissioners has established the following Committees: 1. Audit Committee, established based on the Board of Commissioners Decree No. 001/BOC-CS/VII/2023 dated July 28th, 2023; 2. Remuneration and Nomination Committee established based on the Decree of the Board of Commissioners No. 002/BOC-CS/IX/2025 dated September 15th, 2025; 3. Good Corporate Governance Committee established pursuant to the Decree of the Board of Commissioners SK-005/BOC-CS/I/2025 dated January 21st, 2023; and 4. Risk Oversight Committee, established based on the Board of Commissioners Decree No. 004/BOC-CS/VII/2023 dated July 28th, 2023.
Memastikan bahwa komite-komite yang telah dibentuk menjalankan tugasnya secara efektif. To ensure that the committees that have been established shall carry out their duties effectively.	Melalui pemantauan rutin dan evaluasi kinerja secara periodik, Dewan Komisaris memastikan bahwa setiap komite telah berfungsi sesuai dengan mandatnya. Komite-Komite Perseroan secara aktif melaksanakan tugas-tugasnya dengan mengadakan rapat-rapat reguler, menyusun rekomendasi strategis, dan mengawasi berbagai aspek penting dari operasional Perseroan. By monitoring regularly and periodically evaluating performance, the Board of Commissioners ensures that each committee is functioning in accordance with its mandate. The Company's Committees actively carry out their duties by holding regular meetings, making strategic recommendations, and overseeing various important aspects of the Company's operations.

Keputusan yang Perlu Mendapat Persetujuan Dewan Komisaris

Berdasarkan ketentuan Pasal 19 ayat (7) Anggaran Dasar Perseroan, Direksi memiliki wewenang untuk mewakili Perseroan baik di dalam maupun di luar pengadilan dan mengikat Perseroan dengan pihak lain dalam berbagai tindakan yang berkaitan dengan pengurusan serta kepemilikan. Namun, terdapat pembatasan penting yang mengharuskan Direksi untuk memperoleh persetujuan tertulis terlebih dahulu dari Dewan Komisaris sebelum mengambil keputusan tertentu. Adapun keputusan yang harus mendapatkan persetujuan dari Dewan Komisaris diuraikan sebagai berikut.

1. Meminjam atau meminjamkan uang atas nama Perseroan yang jumlahnya dari waktu ke waktu ditentukan oleh Rapat Dewan Komisaris (dalam hal ini tidak termasuk pengambilan uang dari kredit yang telah dibuka);
2. Mengikat Perseroan sebagai penanggung/penjamin;
3. Membeli, menjual, atau dengan cara lain mendapatkan atau melepaskan hak atas barang-barang tidak bergerak, termasuk bangunan-bangunan dan hak-hak atas tanah serta perusahaan-perusahaan;
4. Menggadaikan atau membebankan barang-barang kekayaan Perseroan;
5. Melepaskan hak-hak atas benda bergerak tidak berwujud, seperti hak paten atau merek;
6. Menjual, memindahkan, menggadaikan, ataupun dengan cara lain meminjamkan saham-saham Perseroan dalam perusahaan lain, membeli saham-saham dalam perusahaan-perusahaan lain, dan turut serta dalam perusahaan-perusahaan atau badan hukum lain; serta
7. Mendirikan dan ikut serta dalam perusahaan-perusahaan dan/atau badan-badan hukum lain.

Rapat

Dewan Komisaris menyelenggarakan rapat di mana rapat internal diselenggarakan paling sedikit 1 kali dalam setiap bulan dan rapat gabungan dengan Direksi diadakan minimal 4 kali dalam setahun. Dewan Komisaris juga melakukan rapat gabungan dengan audit eksternal yang diadakan minimal 1 kali dalam setahun. Selain itu, Dewan Komisaris diwajibkan untuk menghadiri pelaksanaan RUPS, baik Tahunan maupun Luar Biasa, sebagai bentuk partisipasi aktif dalam proses pengambilan keputusan strategis Perseroan.

Sepanjang tahun 2025, Dewan Komisaris secara aktif menjalankan perannya melalui penyelenggaraan 14 kali rapat, di mana sebanyak 12 kali rapat gabungan dengan Direksi dan 2 kali rapat gabungan dengan audit eksternal. Adapun tingkat kehadiran dalam setiap rapat tersebut tercatat sebagai berikut.

Decisions Requiring the Board of Commissioners' Approval

Pursuant to Article 19 paragraph (7) of the Company's Articles of Association, the Board of Directors has the authority to represent the Company both inside and outside the court and to bind the Company with other parties in various actions related to management and ownership. However, there are important limitations that require the Board of Directors to obtain prior written approval from the Board of Commissioners before making certain decisions. The decisions that require approval from the Board of Commissioners are outlined as follows.

1. Borrowing or lending money on behalf of the Company, the amount of which shall be determined from time to time by the Board of Commissioners' Meeting (in this case excluding the withdrawal of money from the credit that has been opened);
2. Binding the Company as an insurer/guarantor;
3. Purchasing, selling, or otherwise acquiring or disposing of rights to immovable property, including buildings and land rights and companies;
4. Mortgaging or charging the Company's assets;
5. Releasing rights over intangible movable property, such as patents or brands;
6. Selling, transferring, mortgaging, or otherwise lending the Company's shares in other companies, purchasing shares in other companies, and participating in other companies or legal entities; and
7. Establishing and participating in other companies and/or legal entities.

Meeting

The Board of Commissioners holds meetings, with internal meetings convened at least once every month and joint meetings with the Board of Directors held at least 4 times a year. The Board of Commissioners also conducts joint meetings with the external auditor at least once a year. In addition, members of the Board of Commissioners are required to attend the GMS, both Annual and Extraordinary, as a form of active participation in the Company's strategic decision-making process.

Throughout 2025, the Board of Commissioners actively carried out its role by holding a total of 14 meetings, consisting of 12 joint meetings with the Board of Directors and 2 joint meetings with the external auditor. The attendance rate for each of these meetings is recorded as follows.

Nama Name	Jabatan Position	Rapat Internal Dewan Komisaris dan Rapat Gabungan dengan Direksi Board of Commissioners Internal Meeting and Joint Meeting with the Board of Directors			Rapat Gabungan dengan Audit Eksternal Joint Meeting with External Auditor			Kehadiran dalam RUPS Attendance at the GMS	
		Jumlah Kehadiran Total Attendance	Jumlah Rapat Total Meeting	Tingkat Kehadiran Level of Attendance (%)	Jumlah Kehadiran Total Attendance	Jumlah Rapat Total Meeting	Tingkat Kehadiran Level of Attendance (%)	RUPS Tahunan 2025 2025 Annual GMS	RUPS Luar Biasa 2025 2025 Extraordinary GMS
Park Young Mock[1]	Presiden Komisaris President Commissioner	1	1	100,00	-	-	-	-	-
Roberto Fernandez Feliciano[2]	Komisaris Commissioner	4	4	100,00	1	1	100,00	✓	✓
Hyacintus Henri Djantoko	Komisaris Independen Independent Commissioner	12	12	100,00	2	2	100,00	✓	✓
Sapto Wahyu Indratno[3]	Komisaris Independen Independent Commissioner	1	1	100,00	-	-	-	-	-
Kim Dong Wook[4]	Presiden Komisaris President Commissioner	11	11	84,61	-	2	-	✓	✓
Johannes Agus[5]	Komisaris Independen Independent Commissioner	4	4	100,00	1	1	100,00	-	✓
Ali Chendra[6]	Komisaris Commissioner	8	8	100,00	1	1	100,00	✓	✓

1) Efektif menjabat sebagai Presiden Komisaris sejak tanggal 15 Desember 2025. / Effectively serving as President Commissioner as of December 15th, 2025.
2) Efektif menjabat sebagai Komisaris sejak tanggal 1 September 2025. / Effectively serving as Commissioner as of September 1st, 2025.
3) Efektif menjabat sebagai Komisaris Independen sejak tanggal 15 Desember 2025. / Effectively serving as Independent Commissioner as of December 15th, 2025.
4) Efektif tidak lagi menjabat sebagai Presiden Komisaris sejak tanggal 15 Desember 2025. / Effectively no longer serving as President Commissioner as of December 15th, 2025.
5) Efektif tidak lagi menjabat sebagai Komisaris Independen Perseroan dikarenakan telah meninggal dunia pada tanggal 23 April 2025. / Effectively no longer serving as the Company's Independent Commissioner due to passing away on April 23rd, 2025.
6) Efektif mengundurkan diri sebagai Komisaris Perseroan sejak tanggal 1 September 2025. / Effectively resigned as Commissioner of the Company as of September 1st, 2025.

Pengembangan Kompetensi

Pengembangan kompetensi Dewan Komisaris merupakan aspek krusial dalam memastikan tata kelola perusahaan yang efektif dan berkelanjutan. Proses ini melibatkan peningkatan pengetahuan, keterampilan, dan pemahaman mendalam terkait peran dan tanggung jawab strategis yang harus dijalankan oleh Dewan Komisaris dalam mengawasi dan memberikan arahan kepada manajemen. Seluruh rangkaian kegiatan pengembangan kompetensi ini dikelola, dikoordinasikan, dan didokumentasikan secara sistematis oleh Departemen *Talent Management*, sehingga setiap program pelatihan, *workshop*, dan evaluasi kompetensi dapat berjalan secara terstruktur dan terukur. Dengan bantuan Departemen *Talent Management,* Dewan Komisaris

Competency Development

The competency development of the Board of Commissioners is a crucial aspect in ensuring effective and sustainable corporate governance. This process involves enhancing knowledge, skills, and in-depth understanding of the strategic roles and responsibilities that the Board of Commissioners must carry out in supervising and providing guidance to management. All competency development activities are systematically managed, coordinated, and documented by the Talent Management Department, ensuring that each training program, workshop, and competency evaluation is implemented in a structured and measurable manner. With the support of the Talent Management Department, the Board of Commissioners

dapat terus meningkatkan kapabilitas dalam analisis risiko, pemahaman regulasi, dan strategi bisnis yang dinamis sesuai perkembangan industri dan lingkungan eksternal.

is able to continuously strengthen its capabilities in risk analysis, regulatory understanding, and dynamic business strategy in line with developments in the industry and the external environment.

Informasi mengenai kegiatan pengembangan kompetensi yang diikuti oleh Dewan Komisaris sepanjang tahun 2025 diuraikan sebagai berikut.

Information on the competency development activities in which the Board of Commissioners participated throughout 2025 is presented below.

Nama Name	Jabatan Position	Topik Pengembangan Kompetensi Competency Development Subject	Tempat dan Waktu Venue and Time	Penyelenggara Organizer
Park Young Mock[1)]	Presiden Komisaris President Commissioner	*Risk Management Governance Certification* (RMGC).	Jakarta, 13 September 2025 Jakarta, September 13th, 2025	LSP Asosiasi Asuransi Umum Indonesia (AAUI) LSP Indonesian General Insurance Association (AAUI)
Roberto Fernandez Feliciano[2)]	Komisaris Commissioner	Pendidikan dan Pelatihan Persiapan Ujian Profesional Tata Kelola Risiko Berkualifikasi (*Qualified Risk Governance Professional*/ QRGP). Training and Preparation Program for the Qualified Risk Governance Professional (QRGP) Examination.	Bandung, 19 Mei 2025 Bandung, May 19th, 2025	LPK MKS
Hyacintus Henri Djantoko	Komisaris Independen Independent Commissioner	Kelangsungan Bisnis di 2025: Pendekatan Risiko Hukum dan Manajemen Kepatuhan. Business Continuity in 2025: A Legal Risk and Compliance Management Approach.	*Webinar*, 22 Januari 2025 Webinar, January 22nd, 2025	Indonesia Risk Management Professional Association (IRMAPA)
		Risk Maturity Transformation : Building Resilience in a Volatile Landscape.	*Webinar*, 27 Agustus 2025 Webinar, August 27th, 2025	Risk Hub
		Identifikasi dan Pemetaan Risiko TI, serta Audit IT *Risk Management.* IT Risk Identification and Mapping, and IT Risk Management Audit.	*Webinar*, 9 Desember 2025 Webinar, December 9th, 2025	Widya Dharma Artha
Sapto Wahyu Indratno[3)]	Komisaris Independen Independent Commissioner	*Workshop* Statistik: Eksplorasi *Stochastic Block Model* dan *Expectation Maximization.* Statistics Workshop: Exploration of Stochastic Block Models and Expectation Maximization.	Bandung, 14-15 Juli 2025 Bandung, July 14th-15th, 2025	Institut Teknologi Bandung (ITB)
		Penerapan Manajemen Risiko yang Efektif atau Proses Pengambilan Keputusan pada Manajemen Tingkat Menengah atau Tingkat Manajerial di Perusahaan Perasuransian. Effective Risk Management Implementation or Decision-Making Processes for Middle-Level or Managerial-Level Management in Insurance Companies.	Jakarta, 28-29 Agustus 2025 Jakarta, August 28th-29th, 2025	Asosiasi Ahli Manajemen Asuransi Indonesia (AAMAI) Indonesian Insurance Management Experts Association (AAMAI)
		(*South East Asian Mathematical Society School*) SEAMS School 2025: *Stochastic Processess: Theory and Applications.*	Lampung, 13-21 Agustus 2025 Lampung, August 13th-21st, 2025	Institut Teknologi Sumatra (ITERA)

Nama Name	Jabatan Position	Topik Pengembangan Kompetensi Competency Development Subject	Tempat dan Waktu Venue and Time	Penyelenggara Organizer
		Narasumber *Forum Group Discussion* (FGD): Pengolahan Data *Spatial* dan *Machine Learning* terkait Pengembangan CRM Kewilayahan.	Bandung, 25-26 September 2025	Direktorat Jenderal Pajak, Kementerian Keuangan Republik Indonesia
		Speaker at the Focus Group Discussion (FGD): Spatial Data Processing and Machine Learning for Regional CRM Development	Bandung, September 25th-26th, 2025	Directorate General of Taxes, Ministry of Finance of the Republic of Indonesia

1) Efektif menjabat sebagai Presiden Komisaris sejak tanggal 15 Desember 2025. / Effectively serving as President Commissioner as of December 15th, 2025.
2) Efektif menjabat sebagai Komisaris sejak tanggal 1 September 2025. / Effectively serving as Commissioner as of September 1st, 2025.
3) Efektif menjabat sebagai Komisaris Independen sejak tanggal 15 Desember 2025. / Effectively serving as Independent Commissioner as of December 15th, 2025.

Orientasi bagi Komisaris Baru

Perseroan menyadari pentingnya proses orientasi bagi anggota Dewan Komisaris baru sebagai langkah awal untuk memastikan pemahaman yang menyeluruh tentang Visi, Misi, struktur organisasi, dan tata kelola perusahaan yang berlaku. Dengan komitmen yang kuat, Perseroan menyelenggarakan program orientasi yang dirancang secara khusus untuk memberikan informasi mendalam mengenai peran dan tanggung jawab Dewan Komisaris, kebijakan internal, dan dinamika operasional Perseroan. Melalui orientasi ini, anggota Dewan Komisaris baru dapat lebih cepat beradaptasi dan berkontribusi secara efektif dalam pengambilan keputusan strategis, sekaligus memahami ekspektasi yang diemban dalam mengawasi dan memberikan arahan kepada Direksi. Sepanjang tahun 2025, Komisaris yang baru menjabat telah melalui proses *assessment* dari Komite Remunerasi dan Nominasi Perseroan.

Orientation for New Commissioners

The Company recognizes the importance of an orientation process for newly appointed members of the Board of Commissioners as an initial step to ensure a comprehensive understanding of the Company's Vision, Mission, organizational structure, and prevailing corporate governance framework. With a strong commitment to this process, the Company conducts a specially designed orientation program to provide in-depth information on the Board of Commissioners' roles and responsibilities, internal policies, and operational dynamics of the Company. Through this orientation, new members of the Board of Commissioners are able to adapt more quickly and contribute effectively to strategic decision-making, while also gaining a clear understanding of the expectations associated with their role in supervising and providing guidance to the Board of Directors. In 2025, the newly appointed Commissioner underwent an assessment process conducted by the Company's Remuneration and Nomination Committee.

Penilaian Kinerja Dewan Komisaris
Performance Assessment of the Board of Commissioners

Prosedur dan Pihak yang Melakukan Penilaian
Assessment Procedure and the Assessor

Penilaian kinerja Dewan Komisaris dilakukan dengan menggunakan metode penilaian sendiri (*self-assessment*) oleh anggota Dewan Komisaris, serta penilaian secara komprehensif oleh Komite Remunerasi dan Nominasi dengan mengacu pada pencapaian *Key Performance Indicator* (KPI) yang telah disetujui oleh masing-masing anggota Dewan Komisaris. Hasil penilaian tersebut kemudian akan disampaikan kepada Pemegang Saham melalui RUPS, bersamaan dengan penyampaian Laporan Tugas dan Pengawasan Dewan Komisaris berikut disahkannya Laporan Keuangan Tahunan Perseroan serta pemberian pembebasan tugas dan tanggung jawab atas kinerja pada tahun buku yang telah berakhir.

The Board of Commissioners' performance assessment is conducted through self-assessment by members of the Board of Commissioners as well as an overall assessment by the Remuneration and Nomination Committee with reference to the achievement of Key Performance Indicators (KPI) that have been approved by each member of the Board of Commissioners. The results of the assessment are then reported to the Shareholders at the GMS, along with the submission of the Board of Commissioners' Task Reports and Supervisory, along with the ratification of the Company's Annual Financial Statements and the granting of release and discharge from duties and responsibilities for the performance of the ended financial year.

Kriteria Penilaian
Assessment Criteria

1. Pelaksanaan fungsi dan tanggung jawab dalam melakukan pengawasan terkait tugas dan tanggung jawab serta kinerja Direksi;
2. Pelaksanaan pengarahan, pengawasan, dan evaluasi terkait pelaksanaan kebijakan strategis Perseroan; serta
3. Pelaksanaan pengawasan atas tindak lanjut dari Direksi atas temuan audit, rekomendasi dari Unit Audit Internal, hasil audit eksternal atas Laporan Keuangan, dan hasil pengawasan oleh regulator, yaitu Otoritas Jasa Keuangan dan Bursa Efek Indonesia.

1. Implementation of functions and responsibilities in supervising the Board of Directors' duties and responsibilities as well as the performance;
2. Implementation of direction, supervision, and evaluation functions related to the implementation of the Company's strategic policies; and
3. Implementation of supervision on follow-up actions by the Board of Directors on audit findings, recommendations from the Internal Audit Unit, results of external audit of Financial Statements, and results of supervision by regulators, namely the Financial Services Authority and the Indonesia Stock Exchange.

Hasil Penilaian
Assessment Result

Berdasarkan prosedur dan kriteria penilaian kinerja melalui mekanisme *self-assessment*, Dewan Komisaris memperoleh hasil evaluasi dengan kategori kinerja yang baik. Sepanjang tahun buku 2025, Dewan Komisaris telah menjalankan fungsi pengawasan dan pemberian nasihat kepada Direksi secara efektif, terarah, dan berkesinambungan dalam rangka mendukung pengelolaan dan pengembangan Perseroan. Nasihat serta rekomendasi yang diberikan disampaikan secara objektif, independen, dan profesional, sehingga berkontribusi terhadap kualitas pengambilan keputusan strategis Perseroan.

Dewan Komisaris juga memastikan bahwa penerapan prinsip-prinsip GCG telah dilaksanakan secara konsisten sesuai dengan ketentuan peraturan perundang-undangan yang berlaku serta praktik terbaik di industri asuransi. Pengawasan terhadap realisasi Rencana Bisnis Perseroan menjadi fokus utama yang dilaksanakan secara sistematis dan terdokumentasi, yang selanjutnya dituangkan dalam Laporan Pengawasan Dewan Komisaris. Laporan tersebut disampaikan kepada OJK secara berkala setiap semester sebagai bentuk komitmen terhadap prinsip transparansi dan akuntabilitas.

Selain itu, Komisaris Independen telah melaksanakan fungsi dan tugasnya secara optimal sesuai dengan ketentuan yang berlaku. Pelaksanaan peran tersebut tercermin dalam Laporan Tahunan Pelaksanaan Tugas Komisaris Independen yang menjadi bagian integral dari Laporan Tahunan Tata Kelola Perusahaan yang Baik. Secara keseluruhan, Dewan Komisaris terus berperan aktif dalam mendukung pencapaian tujuan strategis Perseroan serta memperkuat keberlanjutan usaha secara jangka panjang.

Based on the procedures and criteria for performance assessment through a self-assessment mechanism, the Board of Commissioners obtained evaluation results with a good performance category. Throughout the 2025 financial year, the Board of Commissioners effectively, purposefully, and consistently carried out its supervisory and advisory functions to the Board of Directors in support of the management and development of the Company. The advice and recommendations provided were delivered objectively, independently, and professionally, thereby contributing to the quality of the Company's strategic decision-making.

The Board of Commissioners also ensured that GCG principles were consistently implemented in accordance with prevailing laws and regulations, as well as best practices in the insurance industry. Oversight of the implementation of the Company's Business Plan was a key focus, conducted in a systematic and well-documented manner and subsequently set forth in the Board of Commissioners' Supervisory Report. This report is submitted to OJK on a semiannual basis as a manifestation of the Company's commitment to transparency and accountability.

In addition, the Independent Commissioners carried out their roles and responsibilities optimally in accordance with applicable regulations. The execution of these duties is reflected in the Annual Report on the Implementation of Duties of the Independent Commissioners, which is an integral part of the Annual Report on Good Corporate Governance. Overall, the Board of Commissioners continues to play an active role in supporting the achievement of the Company's strategic objectives and in strengthening long-term business sustainability.

Penilaian Kinerja Organ Pendukung
Performance Assessment of the Supporting Organs

Prosedur dan Pihak yang Melakukan Penilaian
Assessment Procedure and the Assessor

Dewan Komisaris secara berkala melakukan penilaian terhadap Komite Audit, Komite Remunerasi dan Nominasi, Komite Pemantau Risiko, serta Komite Kebijakan Tata Kelola Perusahaan. Penilaian tersebut dilakukan dengan mengacu pada hasil laporan penugasan dan laporan tahunan pelaksanaan kegiatan dari masing-masing komite.

The Board of Commissioners periodically evaluates the Audit Committee, the Remuneration and Nomination Committee, the Risk Oversight Committee, and the Good Corporate Governance Committee. The assessment is carried out by using the results of the assignment report and the annual report on the implementation of each committee's activities.

Kriteria Penilaian
Assessment Criteria

1. Tingkat kehadiran dalam rapat masing-masing komite;
2. Realisasi rencana kerja;
3. Efektivitas pelaksanaan tugas dan tanggung jawab; serta
4. Kualitas saran dan rekomendasi yang diberikan.

1. Level of attendance at each committee meetings;
2. Work plan realization;
3. Effectiveness of the implementation of duties and responsibilities; and
4. Quality of advice and recommendations given.

Hasil Penilaian
Assessment Result

Berdasarkan prosedur dan kriteria penilaian kinerja yang ditetapkan, seluruh Komite Pendukung Dewan Komisaris memperoleh hasil evaluasi dengan kategori baik pada tahun buku 2025. Hasil penilaian tersebut mencerminkan efektivitas peran masing-masing Komite dalam mendukung pelaksanaan fungsi pengawasan dan pemberian nasihat Dewan Komisaris kepada Direksi, serta dalam memastikan pengelolaan Perseroan berjalan sesuai dengan prinsip GCG.

Dewan Komisaris menilai bahwa Komite Audit telah menjalankan perannya secara aktif dan independen dalam menelaah integritas Laporan Keuangan, memantau kepatuhan terhadap peraturan perundang-undangan, serta mendukung efektivitas sistem pengendalian internal. Sementara itu, Komite Remunerasi dan Nominasi dinilai telah memberikan kontribusi yang signifikan dalam mendukung pengelolaan SDM, termasuk penilaian kinerja, pengembangan kompetensi, serta penyusunan kebijakan remunerasi yang adil dan kompetitif.

Selain itu, Komite Pemantau Risiko berperan dalam membantu Dewan Komisaris mengawasi proses identifikasi, evaluasi, dan mitigasi risiko yang berpotensi memengaruhi kinerja dan keberlanjutan usaha Perseroan. Komite Kebijakan Tata Kelola Perusahaan juga dinilai secara konsisten menjalankan fungsi pengawasan terhadap penerapan prinsip-prinsip GCG di seluruh lini operasional, serta memastikan kesesuaian kebijakan dan prosedur Perseroan dengan ketentuan regulator dan praktik terbaik yang berlaku.

Melalui koordinasi dan sinergi yang terjalin secara berkelanjutan antara Dewan Komisaris dan seluruh Komite Pendukung, Perseroan dapat memastikan bahwa kebijakan dan strategi yang dijalankan tetap selaras dengan Visi dan Misi Perseroan, sekaligus memberikan nilai tambah yang berkelanjutan bagi seluruh pemangku kepentingan.

Based on the established performance assessment procedures and criteria, all of the Board of Commissioners' Supporting Committees achieved a good rating in their evaluations for the 2025 financial year. These results reflect the effectiveness of each Committee's role in supporting the supervisory and advisory functions of the Board of Commissioners to the Board of Directors, as well as in ensuring that the Company is managed in accordance with GCG principles.

The Board of Commissioners assessed that the Audit Committee has actively and independently carried out its role in reviewing the integrity of the Financial Statements, monitoring compliance with prevailing laws and regulations, and supporting the effectiveness of the internal control system. Meanwhile, the Remuneration and Nomination Committee was deemed to have made a significant contribution to supporting HR management, including performance evaluation, competency development, and the formulation of fair and competitive remuneration policies.

In addition, the Risk Oversight Committee plays a role in assisting the Board of Commissioners in overseeing the process of risk identification, evaluation, and mitigation that may affect the Company's performance and business sustainability. The Good Corporate Governance Committee is also assessed to have consistently performed its oversight function with respect to the implementation of GCG principles across all operational lines, while ensuring that the Company's policies and procedures remain in compliance with regulatory requirements and prevailing best practices.

Through ongoing coordination and synergy between the Board of Commissioners and all Supporting Committees, the Company is able to ensure that its policies and strategies remain aligned with the Company's Vision and Mission, while delivering sustainable added value to all stakeholders.

Komisaris Independen

Peran Komisaris Independen sangat krusial dalam menjaga keseimbangan dan transparansi dalam pengawasan manajemen Perseroan. Komisaris Independen merupakan anggota Dewan Komisaris yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, maupun hubungan keluarga dengan anggota Dewan Komisaris lainnya, Direksi, atau Pemegang Saham Utama yang dapat memengaruhi kemampuannya untuk bertindak secara independen. Dengan kemandirian ini, Komisaris Independen dapat memberikan pengawasan yang objektif dan memastikan bahwa kepentingan seluruh pemangku kepentingan terlindungi dengan baik.

Independent Commissioner

The role of Independent Commissioners is crucial in maintaining balance and transparency in the oversight of the Company's management. Independent Commissioners are members of the Board of Commissioners who have no financial, managerial, shareholding, or family relationships with other members of the Board of Commissioners, Board of Directors, or Main Shareholders that could affect their ability to act independently. With this independence, Independent Commissioners are able to provide objective supervision and ensure that the interests of all stakeholders are adequately protected.

Saat ini, komposisi Komisaris Independen Perseroan telah disusun sesuai dengan ketentuan yang berlaku dalam regulasi, yaitu Peraturan OJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, serta Peraturan OJK No. 73/POJK.05/2016 tanggal 28 Desember 2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian yang kemudian diperbarui dengan Peraturan OJK No. 43/POJK.05/2019 tanggal 31 Desember 2019. Kepatuhan terhadap regulasi tersebut menegaskan komitmen Perseroan dalam menerapkan prinsip-prinsip tata kelola yang sehat, termasuk penempatan Komisaris Independen yang berkompeten dan benar-benar bebas dari benturan kepentingan demi mendukung pengawasan yang efektif dan akuntabel.

Kriteria

Dalam rangka menjaga kualitas pengawasan yang objektif dan profesional, Perseroan menetapkan kriteria Komisaris Independen berdasarkan ketentuan yang berlaku. Kriteria tersebut merujuk pada Peraturan OJK No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian dan Peraturan OJK No. 33/POJK.04/2014 tentang Dewan Komisaris dan Direksi Emiten atau Perusahaan Publik. Seluruh anggota Komisaris Independen telah menandatangani surat pernyataan independensi, yaitu Bapak Hyacintus Henri Djantoko menandatangani surat tertanggal 25 November 2025 dan Bapak Sapto Wahyu Indratno menandatangani surat tertanggal 29 Desember 2025.

Informasi mengenai pernyataan independensi anggota Komisaris Independen diuraikan sebagai berikut.

At present, the composition of Independent Commissioners is structured in line with applicable regulations, OJK Regulation No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies, and OJK Regulation No. 73/POJK.05/2016 dated December 28th, 2016, on Good Corporate Governance for Insurance Companies, which was subsequently updated by OJK Regulation No. 43/POJK.05/2019 dated December 31st, 2019. Compliance with these regulations underscores the Company's commitment to implementing sound corporate governance principles, including the appointment of competent Independent Commissioners who are genuinely free from conflicts of interest, thereby supporting effective and accountable oversight.

Criteria

To maintain the quality of objective and professional supervision, the Company has established criteria for Independent Commissioners pursuant to prevailing regulations. These criteria refer to OJK Regulation No. 73/POJK.05/2016 on Good Corporate Governance for Insurance Companies and OJK Regulation No. 33/POJK.04/2014 on the Board of Commissioners and Board of Directors of Issuers or Public Companies. All Independent Commissioners have signed statements of independence, namely Mr. Hyacintus Henri Djantoko, who signed the letter dated November 25th, 2025, and Mr. Sapto Wahyu Indratno, who signed the letter dated December 29th, 2025.

Information regarding the statements of independence of the Independent Commissioners is presented as follows.

Pernyataan Independensi Declaration of Independency	Hyacintus Henri Djantoko	Sapto Wahyu Indratno[1)]
Tidak mempunyai hubungan afiliasi dengan anggota Dewan Komisaris lainnya, anggota Direksi, anggota Dewan Pengawas Syariah (DPS), Pemegang Saham, atau yang setara pada perusahaan asuransi dan perusahaan asuransi syariah, dalam perusahaan asuransi dan perusahaan asuransi syariah yang sama. Have no affiliation with other members of the Board of Commissioners, Board of Directors, Sharia Supervisory Board (DPS), or the Shareholders or the equivalents at insurance companies and sharia insurance companies, at the same insurance company and sharia insurance company.	✓	✓
Tidak pernah menjadi anggota Dewan Komisaris, anggota Direksi, anggota Dewan Pengawas Syariah, atau menduduki jabatan 1 tingkat di bawah Direksi pada perusahaan asuransi dan perusahaan asuransi syariah yang sama atau perusahaan lain yang memiliki hubungan afiliasi dengan perusahaan asuransi dan perusahaan asuransi syariah tersebut dalam jangka waktu 6 bulan terakhir. Have never been members of Board of Commissioners, Board of Directors, Sharia Supervisory Board, or held position 1 level below the Board of Directors at the same insurance company or sharia insurance company or other companies that are affiliated with the said insurance company or sharia insurance company within the last 6 months.	✓	✓
Memahami peraturan perundang-undangan di bidang perasuransian dan peraturan perundang-undangan lain yang relevan. Possess understanding of laws and regulations pertaining to insurance and other relevant laws and regulations.	✓	✓
Memiliki pengetahuan yang baik mengenai kondisi keuangan perusahaan asuransi dan perusahaan asuransi syariah tempat Komisaris Independen dimaksud menjabat. Possess good knowledge regarding the financial condition of insurance company and sharia insurance company where said Independent Commissioner serves.	✓	✓

Pernyataan Independensi Declaration of Independency	Hyacintus Henri Djantoko	Sapto Wahyu Indratno[1)]
Memiliki pengetahuan yang baik mengenai kepentingan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat. Possess good knowledge regarding the interests of policyholder, insured, participants, and/or eligible beneficiaries.	✓	✓
Warga Negara Indonesia. Have Indonesian citizenship.	✓	✓
Berdomisili di Indonesia. Domiciled in Indonesia.	✓	✓
Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Emiten atau Perusahaan Publik dalam jangka waktu 6 bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen Emiten atau Perusahaan Publik pada periode berikutnya. Have not worked or had authority and responsibility to plan, lead, control, or supervise the activity of Issuer or Public Company within the last 6 months, unless for reappointment as Independent Commissioner of Issuers or Public Company for the subsequent period.	✓	✓
Tidak mempunyai saham, baik langsung maupun tidak langsung, pada Emiten atau Perusahaan Publik. Have no share ownership either directly or indirectly in the Issuers or Public Company.	✓	✓
Tidak mempunyai hubungan afiliasi dengan Emiten atau Perusahaan Publik, anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Emiten atau Perusahaan Publik. Have no affiliation with the Listed or Public Company, member of Board of Commissioners, Board of Directors, or Main Shareholder of the Issuers or Public Company.	✓	✓
Tidak mempunyai hubungan usaha, baik langsung maupun tidak langsung, yang berkaitan dengan kegiatan usaha Emiten atau Perusahaan Publik. Have no business relationship either directly or indirectly with regard to the business activity with the Issuers or Public Company.	✓	✓

[1)] Efektif menjabat sebagai Komisaris Independen Perseroan sejak tanggal 15 Desember 2025. / Effectively serving as the Company's Independent Commissioner since December 15th, 2025.

Pelaksanaan Tugas Komisaris Independen

Sepanjang tahun 2025, Komisaris Independen telah melaksanakan tugas seperti pelaksanaan perlindungan kepentingan pemegang polis/tertanggung/peserta, dan/atau pihak yang terlibat memperoleh manfaat.

Laporan terkait pelaksanaan tugas Komisaris Independen pada tahun 2025 telah disampaikan sebagaimana Surat Komisaris Independen No. 001/LGI-KI/III/2026 tanggal 27 Maret 2026 perihal Laporan Tahunan Pelaksanaan Tugas Komisaris Independen Tahun 2025 PT Lippo General Insurance Tbk.

Implementation of Independent Commissioner's Duties

Throughout 2025, the Independent Commissioner carried out several duties, including safeguarding the interests of policyholders/insured/participants and/or other parties entitled to benefits.

The report regarding the implementation of the Independent Commissioner's duties in 2025 has been submitted as stated in the Independent Commissioner's Letter No. 001/LGI-KI/III/2026 dated March 27th, 2026, on the Annual Report on the Implementation of the Duties of the Independent Commissioner for 2025 of PT Lippo General Insurance Tbk.

Direksi
Board of Directors

Direksi memegang tanggung jawab utama dalam mengelola seluruh aktivitas Perseroan sehari-hari dan memastikan target bisnis tercapai dengan optimal. Direksi menjalankan fungsi pengambilan keputusan strategis, mengelola sumber daya, dan mengarahkan organisasi agar selaras dengan tujuan Perseroan. Selain itu, Direksi juga bertugas menjaga hubungan yang baik dengan pemangku kepentingan dan beradaptasi dengan perubahan lingkungan bisnis agar Perseroan tetap berkembang dan berkelanjutan.

The Board of Directors is primarily responsible for managing the Company's day-to-day operations and ensuring the optimal achievement of business targets. The Board of Directors performs strategic decision-making functions, manages resources, and directs the organization in alignment with the Company's objectives. In addition, the Board of Directors is responsible for maintaining strong relationships with stakeholders and adapting to changes in the business environment to ensure the Company's continued growth and sustainability.

Pedoman Kerja

Direksi melaksanakan tugas dan tanggung jawabnya dengan berpedoman pada Tata Tertib Kerja Direksi yang telah disahkan pada tanggal 30 Juli 2021. Pedoman tersebut dibuat dengan mengacu pada prinsip-prinsip GCG yang umum diterapkan, sekaligus mematuhi peraturan perundang-undangan yang berlaku di sektor asuransi dan pasar modal.

Work Guidelines

The Board of Directors carries out its duties and responsibilities in accordance with the Board of Directors' Work Guidelines, which were approved on July 30th, 2021. These guidelines were formulated with reference to generally accepted GCG principles and in compliance with the prevailing laws and regulations in the insurance and capital market sectors.

Kriteria Keanggotaan

Perseroan memilih anggota Direksi yang memiliki kriteria:

1. Mempunyai akhlak, moral, dan integritas yang baik;
2. Cakap melakukan perbuatan hukum;
3. Dalam 5 tahun sebelum pengangkatan dan selama menjabat:
   a. Tidak pernah dinyatakan pailit;
   b. Tidak pernah menjadi anggota Dewan Komisaris dan/atau anggota Direksi yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit;
   c. Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan;
   d. Tidak pernah menjadi anggota Dewan Komisaris dan/atau anggota Direksi yang selama menjabat:
      1) Pernah tidak menyelenggarakan RUPS Tahunan;
      2) Pertanggungjawabannya sebagai anggota Direksi pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi kepada RUPS; serta
      3) Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan tidak memenuhi kewajiban menyampaikan Laporan Tahunan dan/atau Laporan Keuangan kepada Otoritas Jasa Keuangan;

Membership Criteria

The Company appoints members of the Board of Directors who meet the following criteria:

1. Possess good character, morals, and integrity;
2. Competent in performing legal actions;
3. In the 5 years before and during office term:
   a. Have never been declared bankrupt;
   b. Have never been members of the Board of Commissioners and/or Board of Directors held responsible for the bankruptcy of a company;
   c. Have never been convicted for criminal offense that inflict losses on the state finance and/or related to the financial sector;
   d. Have never been members of the Board of Commissioners and/or Board of Directors that during their positions have ever:
      1) Failed to hold Annual GMS;
      2) Given accountability as a member of the Board of Directors that was unaccepted by the GMS or failed to give accountability as members of the Board of Directors to the GMS; and
      3) Caused a company that was granted license, approval, or registration by the Financial Services Authority to fail in fulfilling its responsibility to deliver Annual Report and/or Financial Statements to the Financial Services Authority;

4. Memiliki pengetahuan sesuai dengan bidang usaha Perseroan yang relevan dengan jabatannya;
5. Memenuhi kriteria sebagai berikut:
   a. Dinyatakan lulus penilaian kemampuan dan kepatutan;
   b. Berdomisili di Indonesia;
   c. Mampu bertindak dengan itikad baik, jujur, dan profesional;
   d. Mampu bertindak untuk kepentingan Perseroan dan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat;
   e. Mendahulukan kepentingan Perseroan dan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat dari pada kepentingan pribadi;
   f. Mampu mengambil keputusan berdasarkan penilaian independen dan objektif untuk kepentingan Perseroan dan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat; serta
   g. Mampu menghindarkan penyalahgunaan kewenangannya untuk mendapatkan keuntungan pribadi yang tidak semestinya atau menyebabkan kerugian bagi Perseroan;
6. Calon anggota Direksi yang akan diangkat bukan berasal dari pegawai atau pejabat aktif Otoritas Jasa Keuangan;
7. Calon anggota Direksi yang diangkat bukan berasal dari mantan pegawai atau pejabat Otoritas Jasa Keuangan apabila yang bersangkutan berhenti bekerja dari Otoritas Jasa Keuangan kurang dari 1 tahun;
8. Calon anggota Direksi yang diangkat tidak diperbolehkan merangkap jabatan pada perusahaan lain kecuali sebagai anggota Dewan Komisaris pada 1 perusahaan perasuransian lain yang memiliki bidang usaha yang berbeda;
9. Presiden Direktur dilarang merangkap jabatan sebagai anggota Dewan Komisaris pada anak perusahaan yang dikendalikan oleh perusahaan perasuransian yang bersangkutan; serta
10. Calon anggota Direksi tidak pernah menjadi anggota Dewan Komisaris dan/atau anggota Direksi yang dinyatakan bersalah atau lalai.

4. Possess the knowledge relevant to the Company's field of work and their respective position;
5. Meet the following criteria:
   a. Passed fit and proper test;
   b. Domiciled in Indonesia;
   c. Able to act in good faith, honestly, and professionally;
   d. Able to act in the interests of the Company and policy holders, insured, participants, and/or eligible beneficiaries;
   e. Prioritize the interests of the Company and policy holder, insured, participants, and/or beneficiaries over personal interests;
   f. Able to make decisions based on independent and objective assessment in the interests of the Company and policy holders, insured, participants, and/or eligible beneficiaries; and
   g. Able to refrain from abusing their authority for personal gains that are inappropriate or inflict loss to the Company;
6. Prospective members of the Board of Directors are not active employees or Financial Services Authority officials;
7. Prospective members of the Board of Directors are not former employees or Financial Services Authority officials if the candidate quit working at the Financial Services Authority within 1 year;
8. Prospective members of the Board of Directors are not allowed to hold concurrent positions at other companies except as member of Board of Commissioners at 1 other insurance company with different line of business;
9. President Director is prohibited from holding concurrent position as member of Board of Commissioners at subsidiaries controlled by the said insurance company; and
10. Prospective members of the Board of Directors have never been members of Board of Commissioners or Board of Directors that were found guilty or negligent.

Komposisi

Komposisi Direksi Perseroan dibentuk dengan mengacu pada prinsip GCG dan ketentuan dalam Pedoman Tata Tertib Kerja Direksi. Pengangkatan dan pemberhentian anggota Direksi dilakukan melalui RUPS, dengan masa jabatan selama 3 tahun. Anggota Direksi dapat diangkat kembali untuk periode berikutnya dengan mempertimbangkan efektivitas dan efisiensi pelaksanaan tugas masing-masing anggota, serta memperhitungkan tingkat kompleksitas usaha Perseroan yang terus berkembang. Informasi mengenai komposisi Direksi per 31 Desember 2025 diuraikan sebagai berikut.

Composition

The composition of the Company's Board of Directors is determined in accordance with the GCG principles and the provisions set forth in the Board of Directors' Work Guidelines. The appointment and dismissal of members of the Board of Directors are carried out through the GMS, with a term of office of 3 years. Members of the Board of Directors may be reappointed for subsequent terms by considering the effectiveness and efficiency of each member's performance, as well as the increasing complexity of the Company's business activities. Information regarding the composition of the Board of Directors as of December 31st, 2025, is presented below.

Nama Name	Jabatan Position	Tahun Pertama Kali Menjabat First Year in Office	Dasar Pengangkatan Terakhir Kali The Latest Basis of Appointment	Masa Akhir Jabatan End of Office Tenure	Persetujuan Otoritas Jasa Keuangan Financial Services Authority Approval
Agus Benjamin	Presiden Direktur President Director	2012	Keputusan RUPS Tahunan yang termuat dalam Akta No. 4 tanggal 10 Juli 2023 yang kemudian ditegaskan dalam Akta No. 9 tanggal 26 Februari 2024. Annual GMS Resolutions are contained in Deed No. 4 dated July 10th, 2023 which was subsequently confirmed in Deed No. 9 dated February 26th, 2024.	Sampai dengan ditutupnya RUPS Tahunan Perseroan untuk tahun buku 2025 yang diselenggarakan pada tahun 2026. Until the closing of the Annual GMS for 2025 financial year which will be held in 2026.	Keputusan Ketua Badan Pengawas Pasar Modal dan Lembaga Keuangan No. KEP-309/BL/2012 tanggal 6 Juni 2012. Decree of the Chairman of the Capital Market and Financial Institution Supervisory Board No. KEP-309/BL/2012 dated June 6th, 2012.
Choi Hyunhee	Wakil Presiden Direktur Vice President Director	2023	Keputusan RUPS Tahunan yang termuat dalam Akta No. 4 tanggal 10 Juli 2023 yang kemudian ditegaskan dalam Akta No. 9 tanggal 26 Februari 2024. Annual GMS Resolutions are contained in Deed No. 4 dated July 10th, 2023 which was subsequently confirmed in Deed No. 9 dated February 26th, 2024.	Sampai dengan ditutupnya RUPS Tahunan Perseroan untuk tahun buku 2025 yang diselenggarakan pada tahun 2026. Until the closing of the Annual GMS for 2025 financial year which will be held in 2026.	Keputusan Dewan Komisioner Otoritas Jasa Keuangan No. KEP-35/PD.02/2024 tanggal 25 Januari 2024. Decree of the Board of Commissioners of Financial Services Authority No. KEP-35/PD.02/2024 dated January 25th, 2024.
Kwon Gi Han	Direktur Director	2023	Keputusan RUPS Tahunan yang termuat dalam Akta No. 4 tanggal 10 Juli 2023 yang kemudian ditegaskan dalam Akta No. 9 tanggal 26 Februari 2024. Annual GMS Resolutions are contained in Deed No. 4 dated July 10th, 2023 which was subsequently confirmed in Deed No. 9 dated February 26th, 2024.	Sampai dengan ditutupnya RUPS Tahunan Perseroan untuk tahun buku 2025 yang diselenggarakan pada tahun 2026. Until the closing of the Annual GMS for 2025 financial year which will be held in 2026.	Keputusan Dewan Komisioner Otoritas Jasa Keuangan No. KEP-17/PD.02/2024 tanggal 19 Januari 2024. Decree of the Board of Commissioners of Financial Services Authority No. KEP-17/PD.02/2024 dated January 19th, 2024.
Gilbert Deddy Naibaho	Direktur Director	2015	Keputusan RUPS Tahunan yang termuat dalam Akta No. 4 tanggal 10 Juli 2023 yang kemudian ditegaskan dalam Akta No. 9 tanggal 26 Februari 2024. Annual GMS Resolutions are contained in Deed No. 4 dated July 10th, 2023 which was subsequently confirmed in Deed No. 9 dated February 26th, 2024.	Sampai dengan ditutupnya RUPS Tahunan Perseroan untuk tahun buku 2025 yang diselenggarakan pada tahun 2026. Until the closing of the Annual GMS for 2025 financial year which will be held in 2026.	Keputusan Dewan Komisioner Otoritas Jasa Keuangan No. KEP-313/NB.11/2015 tanggal 9 Juni 2015. Decision of the Board of Commissioners of the Financial Service Authority No. KEP-313/NB.11/2015 dated June 9th, 2015.

Independensi

Keberadaan independensi dalam Direksi sangat penting untuk menjaga integritas dan objektivitas dalam pengambilan keputusan. Dengan sikap independen, anggota Direksi mampu menjalankan peran pengawasan dan pengelolaan Perseroan tanpa terpengaruh oleh kepentingan pribadi atau tekanan dari pihak lain. Perseroan mewujudkan independensi ini dengan pemenuhan persyaratan yang diuraikan sebagai berikut.

1. Selain Direksi Perseroan, pihak lain mana pun dilarang melakukan atau campur tangan dalam pengurusan Perseroan;
2. Direktur dilarang melakukan aktivitas yang dapat mengganggu independensinya dalam mengurus Perseroan;
3. Anggota Direksi dilarang saling memiliki hubungan kekeluargaan sampai dengan derajat kedua dengan anggota Dewan Komisaris dan/atau dengan sesama anggota Direksi;
4. Anggota Direksi dilarang menjadi pengurus partai politik dan/atau calon/anggota legislatif; serta
5. Anggota Direksi baik secara sendiri-sendiri atau bersama-sama dilarang memiliki saham melebihi 25% dari modal disetor pada suatu perusahaan lain.

Dengan sikap independen, Direksi mampu menjalankan fungsi pengelolaan secara transparan serta bebas dari pengaruh kepentingan pribadi atau pihak tertentu. Hal ini tidak hanya memperkuat kepercayaan pemangku kepentingan, tetapi juga mendukung terciptanya tata kelola perusahaan yang sehat dan berkelanjutan.

Independency

Independence within the Board of Directors is essential to maintaining integrity and objectivity in decision-making. By upholding an independent stance, members of the Board of Directors are able to carry out their management and oversight roles without being influenced by personal interests or pressure from any party. The Company ensures such independence through compliance with the following requirements.

1. Other parties outside the Board of Directors of the Company, are prohibited from conducting or intervening with the management of the Company;
2. The Board of Directors is prohibited from conducting activities that may affect their independency in managing the Company;
3. Members of the Board of Directors are prohibited from having family relationship up to second degree with members of the Board of Commissioners and/or fellow members of the Board of Directors;
4. Members of the Board of Directors are prohibited from becoming administrators of political parties and/or legislative members/candidates; and
5. Members of the Board of Directors, either individually or collectively, are prohibited from having more than 25% share ownership of paid-up capital in other companies.

By maintaining an independent stance, the Board of Directors is able to carry out its management functions in a transparent manner and free from the influence of personal interests or specific parties. This not only strengthens stakeholder confidence, but also supports the creation of sound and sustainable corporate governance.

Tugas dan Tanggung Jawab

Direksi memiliki tugas dan tanggung jawab untuk memastikan Perseroan berjalan sesuai dengan peraturan dan prinsip GCG. Informasi mengenai tugas dan tanggung jawab serta realisasi program kerja Direksi pada tahun 2025 diuraikan sebagai berikut.

Duties and Responsibilities

The Board of Directors has the duties and responsibilities to ensure that the Company operates in compliance with applicable regulations and GCG principles. Information regarding the duties and responsibilities, as well as the realization of the Board of Directors' work programs in 2025, is presented as follows.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Agus Benjamin Presiden Direktur President Director	
Memenuhi tugas dan tanggung jawab sesuai dengan Anggaran Dasar Perseroan. Fulfill the duties and responsibilities in accordance with the Articles of Association.	Melaksanakan berbagai kegiatan dalam rangka memenuhi tugas dan tanggung jawab sebagai Presiden Direktur berdasarkan Pasal 19 Anggaran Dasar Perseroan mengenai tugas dan wewenang Direksi dengan baik. Performing various activities in order to fulfill the duties and responsibilities as President Director based on Article 19 of the Company's Articles of Association regarding the duties and authorities of the Board of Directors properly.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Menyusun dan menetapkan Visi, Misi, dan Nilai-Nilai Perseroan serta target jangka panjang dan jangka pendek Perseroan. Developing and establishing the Company's Vision, Mission, and Values as well as the Company's long-term and short-term targets.	Melakukan koordinasi, pengawasan, dan perbaikan aktivitas bisnis Perseroan sesuai dengan Anggaran Dasar dan peraturan perundang-undangan dalam mencapai Visi dan Misi, serta Tujuan Bisnis Perseroan. Coordinating, supervising, and improving the Company's business activities in accordance with the Articles of Association and laws and regulations in achieving the Company's Vision, Mission, and Business Objectives.
Bertanggung jawab dalam pencapaian target Perseroan. Responsible for achieving Company targets.	
Berkoordinasi dengan *Headquarters* untuk mewujudkan Visi dan Misi Perseroan serta tujuan bisnis. Coordinating with Headquarters to realize the Company's Vision and Mission and business objectives.	Berkoordinasi dengan *Headquarters* secara berkala untuk memastikan pencapaian Perseroan berjalan sesuai dengan target yang diharapkan oleh *Headquarters* dan bersinergi untuk implementasi berbagai strategi pencapaian target. Coordinating with Headquarters on a regular basis to ensure the Company's achievements are in line with the targets expected by Headquarters and synergize for the implementation of various strategies to achieve targets.
Mengomunikasikan kepada karyawan mengenai arah bisnis Perseroan dalam rangka pencapaian Visi dan Misi Perseroan. Communicating to employees about the Company's business direction in order to achieve the Company's Vision and Mission.	Menjalin komunikasi positif dengan karyawan melalui *Town Hall*, Rapat Kerja, Rapat Koordinasi, dan rapat lainnya untuk membahas arah bisnis Perseroan dalam rangka pencapaian Visi dan Misi Perseroan. Establishing positive communication with employees through *Town Hall*, Work Meetings, Coordination Meetings, and other meetings to discuss the Company's business direction in order to achieve the Company's Vision and Mission.
Mengelola sumber daya yang dimiliki secara efektif dan efisien, termasuk memastikan SDM yang tersedia memiliki kualifikasi dan kompetensi untuk menjalankan fungsinya. Managing resources effectively and efficiently, including ensuring that available HR have the qualifications and competencies to carry out their functions.	Mengembangkan kompetensi karyawan melalui berbagai program untuk pengembangan diri karyawan, berbagai program pelatihan teknis dan *soft skills* untuk mendorong upaya peningkatan kompetensi dan pengembangan karyawan. Developing employee competencies through various programs for employee self development, such as scholarships for employees, various technical and soft skills training programs to support efforts to enhance employee competencies and development.
Bersama dengan seluruh jajaran Direksi, menyusun dan melaksanakan Sistem Manajemen Risiko yang mencakup seluruh aspek kegiatan Perseroan, termasuk dalam penggunaan Teknologi Informasi. Together with the entire Board of Directors, developing and implementing a Risk Management System that covers all aspects of the Company's activities, including the use of Information Technology.	Melakukan pengembangan dan penyempurnaan terhadap kegiatan operasional Perseroan dan penerapanSistem Manajemen Risiko pada lingkup Sistem Manajemen Mutu dan Sistem Manajemen Keamanan Informasi, yang meliputi: 1. Melakukan perluasan fungsi *Risk Management* menjadi Departemen *Enterprise Risk Management* guna memastikan penerapan sistem manajemen risiko Perseroan berjalan secara efektif dan terintegrasi; 2. Melakukan pemantauan secara berkala terhadap penerapan manajemen risiko di Perseroan untuk memastikan kesesuaian dengan kebijakan dan kerangka kerja yang telah ditetapkan; serta 3. Melaksanakan berbagai inisiatif untuk meningkatkan budaya manajemen risiko melalui penyelenggaraan pelatihan dan program internal secara berkelanjutan.
Bersama dengan anggota Direksi lainnya, bertanggung jawab atas efektivitas Sistem Manajemen Mutu dan Sistem Manajemen Keamanan Informasi yang dijalankan Perseroan. Together with other members of the Board of Directors, responsible for the effectiveness of Quality Management System and Information Security Management System implemented by the Company.	Developing and improving the Company's operational activities and implementing Risk Management System within the scope of Quality Management System and Information Security Management System, which includes: 1. Expanding the Risk Management function into the Enterprise Risk Management Department to ensure the effective and integrated implementation of the Company's risk management system; 2. Conducting periodic monitoring of the implementation of risk management within the Company to ensure alignment with the established policies and frameworks; and 3. Implementing various initiatives to strengthen the risk management culture through the continuous provision of training and internal programs.
Merancang dan menganalisis strategi jangka pendek, jangka menengah, dan jangka panjang untuk mencapai tujuan Perseroan dan kinerja yang optimal.	Menyusun dan menganalisis strategi Perseroan, serta melakukan evaluasi terhadap pencapaian strategi tersebut pada masing-masing bagian. Perseroan berkomitmen untuk meningkatkan kinerja perusahaan secara berkelanjutan melalui penguatan strategi bisnis yang terintegrasi, optimalisasi pertumbuhan usaha, dan pengelolaan profitabilitas yang *prudent*. Upaya tersebut didukung oleh pengembangan produk, percepatan inisiatif digital, dan penguatan kolaborasi lintas fungsi guna memastikan pencapaian target strategis Perseroan secara efektif dan berkesinambungan.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Designing and analyzing short-term, medium-term, and long-term strategies to achieve the Company's objectives and optimal performance.	Developing and analyzing the Company's strategy, as well as evaluating the achievement of such strategy in each section. The Company is committed to continuously improving its performance through the strengthening of integrated business strategies, the optimization of business growth, and prudent profitability management. These efforts are supported by product development, the acceleration of digital initiatives, and strengthened cross-functional collaboration to ensure the effective and sustainable achievement of the Company's strategic targets.
Melaksanakan tata kelola perusahaan yang baik dan prinsip kehati-hatian sesuai dengan proyeksi bisnis dan perkembangan industri asuransi, serta memastikan efektivitas tata kelola perusahaan yang baik dan audit internal, termasuk kepatuhan terhadap hukum dan peraturan yang berlaku. Implementing good corporate governance and prudential principles in accordance with business projections and the development of insurance industry, and ensuring the effectiveness of good corporate governance and internal audit, including compliance with applicable laws and regulations.	Menyusun Laporan Tata Kelola Perusahaan yang Baik, termasuk *Good Corporate Governance Self-Assessment Checklist,* yang dilaporkan secara tahunan kepada Otoritas Jasa Keuangan. Preparing the Good Corporate Governance Report, including the Good Corporate Governance Self-Assessment Checklist, which is reported annually to the Financial Services Authority.
Bersama dengan anggota Direksi lainnya, menyusun rencana tindakan, menetapkan arah Perseroan dan kebijakan sesuai dengan hukum dan peraturan yang berlaku. Together with other members of the Board of Directors, developing action plans, setting the Company's direction and policies in accordance with applicable laws and regulations.	
Memimpin dalam audit kepatuhan dan memantau kegiatan Perseroan dalam rangka memberikan nilai tambah bagi *stakeholder*. Leading in compliance audits and monitoring the Company's activities in order to provide added value to stakeholders.	Melakukan pemeriksaan secara berkala dan berkesinambungan terhadap pemenuhan peraturan perundang-undangan dan regulasi lainnya yang berlaku terhadap segala aspek di Perseroan. Conducting regular and continuous checks on the fulfillment of laws and regulations applicable to all aspects of the Company.
Bersama dengan Direktur lainnya, menyusun kebijakan dan menetapkan jumlah cadangan teknis, menyusun *budget* Perseroan, serta menyusun Rencana Bisnis dan Rencana Aksi Keuangan Berkelanjutan. Together with other Directors, developing policies and determining the amount of technical reserves, preparing the Company's budget, and preparing the Business Plan and Sustainable Finance Action Plan.	Menetapkan kebijakan terkait cadangan teknis dan target Perseroan bersama anggota Direksi lainnya, termasuk penyusunan Rencana Bisnis dan Rencana Aksi Keuangan Berkelanjutan Perseroan. Setting policies related to the Company's technical reserves and targets with other members of the Board of Directors, including the preparation of the Company's Business Plan and Sustainable Finance Action Plan.
Choi Hyunhee Wakil Presiden Direktur Vice President Director	
Memenuhi tugas dan tanggung jawab sesuai dengan Anggaran Dasar Perseroan. Fulfilling duties and responsibilities in accordance with the Company's Articles of Association.	Melaksanakan berbagai kegiatan dalam rangka memenuhi tugas dan tanggung jawab sebagai Wakil Presiden Direktur berdasarkan Pasal 19 Anggaran Dasar Perseroan mengenai tugas dan wewenang Direksi dengan baik. Performing various activities in order to fulfill the duties and responsibilities as Vice President Director based on Article 19 of the Company's Articles of Association regarding the duties and authorities of the Board of Directors properly.
Bersama dengan Presiden Direktur dan jajaran Direksi untuk menyusun Visi, Misi, dan Nilai-Nilai Perseroan, serta target jangka panjang dan jangka pendek Perseroan. Together with the President Director and Board of Directors, developing the Company's Vision, Mission, and Values, as well as the Company's long-term and short-term targets.	Membantu Presiden Direktur dalam mengevaluasi Visi, Misi, dan Nilai-Nilai Perseroan serta menyusun program jangka panjang, jangka menengah, dan jangka pendek sebagaimana dituangkan dalam Rencana Bisnis Perseroan yang telah dilaporkan secara tahunan kepada Otoritas Jasa Keuangan. Assisting the President Director in evaluating the Company's Vision, Mission, and Values as well as preparing long-term, medium-term, and short-term programs as outlined in the Company's Business Plan which has been reported annually to the Financial Services Authority.
Bertanggung jawab dalam pencapaian target Perseroan. Responsible for achieving Company targets.	

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Berkoordinasi dengan *Headquarters* untuk mewujudkan Visi dan Misi Perseroan serta tujuan bisnis. Coordinating with Headquarters to realize the Company's Vision and Mission and business objectives.	Berkoordinasi dengan *Headquarters* secara berkala untuk memastikan pencapaian Perseroan berjalan sesuai dengan target yang diharapkan oleh *Headquarters* dan bersinergi untuk implementasi berbagai strategi pencapaian target. Coordinating with Headquarters on a regular basis to ensure the Company's achievements are in line with the targets expected by Headquarters and synergizing for the implementation of various strategies to achieve targets.
Mengomunikasikan kepada karyawan mengenai arah bisnis Perseroan dalam rangka pencapaian Visi dan Misi Perseroan. Communicating with employees about the Company's business direction in order to achieve the Company's Vision and Mission.	Menjalin komunikasi positif dengan karyawan melalui *Town Hall*, Rapat Kerja, Rapat Koordinasi, dan rapat lainnya untuk membahas arah bisnis Perseroan dalam rangka pencapaian Visi dan Misi Perseroan. Establishing positive communication with employees through Town Hall Work Meetings, Coordination Meetings, and other meetings to discuss the Company's business direction in order to achieve the Company's Vision and Mission.
Mengelola sumber daya yang dimiliki secara efektif dan efisien, termasuk memastikan SDM yang tersedia memiliki kualifikasi dan kompetensi untuk menjalankan fungsinya. Effectively and efficiently managing the resources owned, including ensuring that the available HR have the qualifications and competencies to carry out their functions.	Mengembangkan kompetensi karyawan melalui berbagai program untuk pengembangan diri karyawan, berbagai program pelatihan teknis dan *soft skills* untuk mendorong upaya peningkatan kompetensi dan pengembangan karyawan. Developing employee competencies through various programs for employee self-development, such as scholarships for employees, various technical and soft skills training programs to support efforts to enhance employee competencies and development.
Bersama dengan anggota Direksi lainnya, menyusun dan melaksanakan Sistem Manajemen Risiko yang mencakup seluruh aspek kegiatan Perseroan, termasuk dalam penggunaan Teknologi Informasi. Together with other members of the Board of Directors, developing and implementing a Risk Management System that covers all aspects of the Company's activities, including the use of Information Technology.	Melakukan penyempurnaan penerapan Sistem Manajemen Risiko pada lingkup Sistem Manajemen Mutu dan Sistem Manajemen Keamanan Informasi, termasuk pengembangan fungsi *Enterprise Risk Management*, pemantauan berkala implementasi manajemen risiko, serta peningkatan budaya risiko melalui program internal secara berkelanjutan. Enhancing the implementation of an integrated Risk Management System in the scope of Quality Management System and Information Security Management System, including the development of the Enterprise Risk Management function, periodic monitoring of risk management implementation, and strengthening the risk culture through continuous internal programs.
Bersama dengan anggota Direksi lainnya, bertanggung jawab atas efektivitas Sistem Manajemen Mutu dan Sistem Manajemen Keamanan Informasi. Together with other members of the Board of Directors, responsible for the effectiveness of Quality Management System and Information Security Management System.	
Bersama dengan anggota Direksi lainnya, merancang dan menganalisis strategi jangka pendek, jangka menengah, dan jangka panjang untuk mencapai tujuan Perseroan dan kinerja yang optimal. Together with other members of the Board of Directors, designing and analyzing short-term, medium-term, and long-term strategies to achieve the Company's objectives and optimal performance.	Menyusun dan mengevaluasi strategi Perseroan yang selaras dengan target jangka panjang, serta mengkomunikasikan perkembangan dan arah strategis perusahaan kepada *Headquarters* guna mendukung peningkatan kinerja yang berkelanjutan. Formulating and evaluating the Company's strategy in alignment with long-term targets, as well as communicating the Company's progress and strategic direction to Headquarters to support sustainable performance improvement.
Melaksanakan tata kelola perusahaan yang baik dan prinsip kehati-hatian sesuai dengan proyeksi bisnis dan perkembangan industri asuransi, serta memastikan efektivitas tata kelola perusahaan yang baik dan audit internal, termasuk kepatuhan terhadap hukum dan peraturan yang berlaku. Implementing good corporate governance and prudential principles in accordance with business projections and the development of insurance industry, and ensuring the effectiveness of good corporate governance and internal audit, including compliance with applicable laws and regulations.	Menyusun Laporan Tata Kelola Perusahaan yang Baik, termasuk *Good Corporate Governance Self-Assessment Checklist*, yang dilaporkan secara tahunan kepada Otoritas Jasa Keuangan. Preparing the Good Corporate Governance Report, including the Good Corporate Governance Self-Assessment Checklist, which is reported annually to the Financial Services Authority.
Bersama dengan anggota Direksi lainnya, menyusun rencana tindakan, menetapkan arah Perseroan dan kebijakan sesuai dengan hukum dan peraturan yang berlaku. Together with other members of the Board of Directors, developing action plans, setting the Company's direction and policies in accordance with applicable laws and regulations.	

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Bersama dengan anggota Direksi lainnya menyusun kebijakan, menetapkan jumlah cadangan teknis, menyusun *budget* Perseroan, serta menyusun Rencana Bisnis, dan Rencana Aksi Keuangan Berkelanjutan sesuai dengan target Perseroan. Together with other Directors, developing policies and determining the amount of technical reserves, preparing the Company's budget, and preparing the Business Plan and Sustainable Finance Action Plan.	Menetapkan kebijakan terkait cadangan teknis dan target Perseroan bersama anggota Direksi lainnya, termasuk penyusunan Rencana Bisnis dan Rencana Aksi Keuangan Berkelanjutan Perseroan. Establishing policies related to the Company's technical reserves and targets with other members of the Board of Directors, including the preparation of the Company's Business Plan and Sustainable Finance Action Plan.
Gilbert Deddy Naibaho Direktur Operasional Director of Operation	
Memenuhi tugas dan tanggung jawab sesuai dengan Anggaran Dasar Perseroan. Fulfilling duties and responsibilities in accordance with the Company's Articles of Association.	Melaksanakan berbagai kegiatan dalam rangka memenuhi tugas dan tanggung jawab sebagai Direktur berdasarkan Pasal 19 Anggaran Dasar Perseroan mengenai tugas dan wewenang Direksi dengan baik. Performing various activities in order to fulfill the duties and responsibilities as Director based on Article 19 of the Company's Articles of Association regarding the duties and authorities of the Board of Directors properly.
Bersama dengan anggota Direksi lainnya, menyusun Visi, Misi, dan Nilai-Nilai Perseroan serta target jangka panjang dan jangka pendek Perseroan. Together with other members of the Board of Directors, developing the Company's Vision, Mission, and Values as well as the Company's long-term and short-term targets. Bertanggung jawab dalam pencapaian target Perseroan. Responsible for achieving Company targets.	Membantu Presiden Direktur dalam mengevaluasi Visi, Misi, dan Nilai-Nilai Perseroan serta menyusun program jangka panjang, jangka menengah, dan jangka pendek sebagaimana dituangkan dalam Rencana Bisnis Perseroan yang telah dilaporkan secara tahunan kepada Otoritas Jasa Keuangan, khususnya terkait dengan strategi operasional dan pengembangan produk asuransi Perseroan. Assisting the President Director in evaluating the Company's Vision, Mission, and Values as well as preparing long-term, medium-term, and short-term programs as outlined in the Company's Business Plan which has been reported annually to the Financial Services Authority, particularly related to the Company's operational strategy and insurance product development.
Mengomunikasikan kepada karyawan mengenai arah bisnis Perseroan dalam rangka pencapaian Visi dan Misi Perseroan. Communicating to employees about the Company's business direction in order to achieve the Company's Vision and Mission.	Menjalin komunikasi positif dengan karyawan melalui *Town Hall*, Rapat Kerja, Rapat Koordinasi, dan rapat lainnya untuk membahas arah bisnis Perseroan dalam rangka pencapaian Visi dan Misi Perseroan. Establishing positive communication with employees through Town Hall, Work Meetings, Coordination Meetings, and other meetings to discuss the Company's business direction in order to achieve the Company's Vision and Mission.
Mengelola sumber daya yang dimiliki secara efektif dan efisien, termasuk memastikan SDM yang tersedia memiliki kualifikasi dan kompetensi untuk menjalankan fungsinya. Managing resources effectively and efficiently, including ensuring that available HR have the qualifications and competencies to perform their functions.	Mengembangkan kompetensi karyawan melalui berbagai program untuk pengembangan diri, karyawan, berbagai program pelatihan teknis dan *soft skills* untuk mendorong upaya peningkatan kompetensi dan pengembangan karyawan. Developing employee competencies by opening various opportunities for self development, various technical and soft skills training programs to support efforts to enhance employee competencies and development.
Bersama dengan anggota Direksi lainnya, menyusun dan melaksanakan Sistem Manajemen Risiko yang mencakup seluruh aspek kegiatan Perseroan, khususnya terkait direktorat yang dipimpin. Together with other members of the Board of Directors, developing and implementing a Risk Management System that covers all aspects of the Company's activities, particularly those related to the directorate led.	
Menetapkan dan memastikan sistem, prosedur, dan kebijakan di unit kerja yang dibawahi sesuai dengan hukum, peraturan, dan regulasi yang berlaku, dengan tujuan memenuhi kebutuhan bisnis dan pertumbuhan Perseroan. Establishing and ensuring systems, procedures, and policies in the work units under his supervision are in accordance with applicable laws, rules, and regulations, with the aim of meeting the business needs and growth of the Company.	Memastikan kegiatan operasional Perseroan yang berada di bawah lingkup wewenangnya berjalan sesuai dengan penerapan Sistem Manajemen Risiko pada lingkup Sistem Manajemen Mutu dan Sistem Manajemen Keamanan Informasi. Ensuring the Company's operational activities under the scope of its authority run in accordance with the implementation of Risk Management System in the scope of Quality Management System and Information Security Management System.
Bersama dengan anggota Direksi lainnya, bertanggung jawab atas efektivitas Sistem Manajemen Mutu dan Sistem Manajemen Keamanan Informasi. Together with other members of the Board of Directors, responsible for the effectiveness of Quality Management System and Information Security Management System.	

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Mengidentifikasi area dan rencana perbaikan di area yang dipimpin serta mengimplementasikan sistem untuk meningkatkan efektivitas Perseroan. Identifying areas and plans for improvement in the areas led and implementing systems to improve the effectiveness of the Company.	Melakukan identifikasi dan menentukan arah perbaikan (*action plan*) untuk peningkatan sistem operasional Perseroan sehingga dapat meningkatkan *customer experience*. Identifying and determining the direction of improvement (action plan) to improve the Company's operational system so as to improve customer experience.
Memantau dan mengevaluasi kualitas layanan yang diberikan kepada nasabah serta merespons umpan balik nasabah. Monitoring and evaluating the quality of service provided to customers and responding to customer feedback.	
Mengelola beban kerja tim untuk memenuhi tujuan dan tenggat waktu sesuai dengan kebutuhan bisnis. Managing team workload to meet objectives and deadlines according to business needs.	Melakukan penilaian kinerja secara periodik terhadap setiap departemen di Direktorat yang dipimpin. Performing periodic performance assessment of each departement in the Directorate under his leadership.
Bersama dengan Direktur Keuangan dan Administrasi mengembangkan kebijakan yang berkaitan dengan produktivitas, efektivitas, dan efisiensi. Together with the Director of Finance and Administration, developing policies relating to productivity, effectiveness, and efficiency.	Mengevaluasi berbagai kebijakan yang berkaitan dengan produktivitas, efektivitas, dan efisiensi, khususnya terkait area operasional sehingga dapat mendorong pencapaian target *bottom line*. Evaluating various policies related to productivity, effectiveness, and efficiency, especially related to operational areas so as to encourage the achievement of bottom-line targets.
Bersama dengan anggota Direksi lainnya, menyusun kebijakan, menetapkan jumlah cadangan teknis, menyusun *budget* Perseroan, serta menyusun Rencana Bisnis dan Rencana Aksi Keuangan Berkelanjutan sesuai dengan target Perseroan. Together with other members of the Board of Directors, developing policies, determining the amount of technical reserves, preparing the Company's budget, and preparing the Business Plan and Sustainable Finance Action Plan in accordance with the Company's targets.	Menetapkan kebijakan terkait cadangan teknis dan target Perseroan bersama anggota Direksi lainnya, termasuk penyusunan Rencana Bisnis dan Rencana Aksi Keuangan Berkelanjutan Perseroan. Establishing policies related to the Company's technical reserves and targets with other members of the Board of Directors, including the preparation of the Company's Business Plan and Sustainable Finance Action Plan.
Kwon Gi Han Direktur Keuangan dan Administrasi Director of Finance and Administration	
Memenuhi tugas dan tanggung jawab sesuai dengan Anggaran Dasar Perseroan. Fulfilling duties and responsibilities in accordance with the Company's Articles of Association.	Melaksanakan berbagai kegiatan dalam rangka memenuhi tugas dan tanggung jawab sebagai Direktur berdasarkan Pasal 19 Anggaran Dasar Perseroan mengenai tugas dan wewenang Direksi dengan baik. Performing various activities in order to fulfill the duties and responsibilities as Director based on Article 19 of the Company's Articles of Association regarding the duties and authorities of the Board of Directors properly.
Bersama dengan anggota Direksi lainnya menyusun Visi, Misi, dan Nilai-Nilai Perseroan serta target jangka panjang dan jangka pendek Perseroan. Together with other members of the Board of Directors, developing the Company's Vision, Mission, and Values as well as the Company's long-term and short-term targets.	Membantu Presiden Direktur dalam mengevaluasi Visi, Misi, dan Nilai-Nilai Perseroan serta menyusun program jangka panjang, jangka menengah, dan jangka pendek sebagaimana dituangkan dalam Rencana Bisnis Perseroan yang telah dilaporkan secara tahunan kepada Otoritas Jasa Keuangan, khususnya terkait dengan strategi pengelolaan keuangan dan investasi Perseroan. Assisting the President Director in evaluating the Company's Vision, Mission, and Values as well as preparing long-term, medium-term, and short-term programs as outlined in the Company's Business Plan which has been reported annually to the Financial Services Authority, particularly related to the Company's financial and investment management strategies.
Bertanggung jawab dalam pencapaian target Perseroan. Responsible for achieving Company targets.	
Mengomunikasikan kepada karyawan mengenai arah bisnis Perseroan dalam rangka pencapaian Visi dan Misi Perseroan. Communicating to employees about the Company's business direction in order to achieve the Company's Vision and Mission.	Menjalin komunikasi positif dengan karyawan melalui *Town Hall*, Rapat Kerja, Rapat Koordinasi, dan rapat lainnya untuk membahas arah bisnis Perseroan dalam rangka pencapaian Visi dan Misi Perseroan. Establishing positive communication with employees through Town Hall, Work Meetings, Coordination Meetings, and other meetings to discuss the Company's business direction in order to achieve the Company's Vision and Mission.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Mengelola sumber daya yang dimiliki secara efektif dan efisien, termasuk memastikan SDM yang tersedia memiliki kualifikasi dan kompetensi untuk menjalankan fungsinya. Managing resources effectively and efficiently, including ensuring that available HR have the qualifications and competencies to perform their functions.	Mengembangkan kompetensi karyawan melalui berbagai program untuk pengembangan diri karyawan, berbagai program pelatihan teknis dan *soft skills* untuk mendorong upaya peningkatan kompetensi dan pengembangan karyawan. Developing employee competencies by providing various opportunities for self-development, various technical and soft skills training programs to support efforts to enhance employee competencies and development.
Bersama dengan anggota Direksi lainnya, menyusun dan melaksanakan Sistem Manajemen Risiko yang mencakup aspek kegiatan Perseroan, khususnya terkait Direktorat yang dipimpin. Together with other members of the Board of Directors, compiling and implementing a Risk Management System that covers aspects of the Company's activities, especially related to the Directorates they lead.	Memastikan kegiatan operasional Perseroan yang berada di bawah lingkup wewenangnya berjalan sesuai dengan penerapan Sistem Manajemen Risiko pada lingkup Sistem Manajemen Mutu dan Sistem Manajemen Keamanan Informasi. Ensuring the Company's operational activities under the scope of its authority run in accordance with the implementation of Risk Management System in the scope of Quality Management System and Information Security Management System.
Menetapkan dan memastikan sistem, prosedur, dan kebijakan di unit kerja yang dibawahi sesuai dengan hukum, peraturan, dan regulasi yang berlaku, dengan tujuan memenuhi kebutuhan bisnis dan pertumbuhan Perseroan. Establishing and ensuring systems, procedures, and policies in the work unit under his supervision are in accordance with applicable laws, rules, and regulations, with the aim of meeting the business needs and growth of the Company.	
Bersama dengan anggota Direksi lainnya, bertanggung jawab atas efektivitas Sistem Manajemen Mutu dan Sistem Manajemen Keamanan Informasi. Together with other members of the Board of Directors, responsible for the effectiveness of Quality Management System and Information Security Management System.	
Menjaga stabilitas kinerja keuangan Perseroan sebagaimana terlihat dalam rasio antara kewajiban dan aset Perseroan. Maintaining the Company's financial performance stability that can be seen in the ratio between the Company's liabilities and assets.	Menjaga stabilitas kinerja keuangan Perseroan melalui penetapan kebijakan-kebijakan yang telah mempertimbangkan hasil penelaahan terhadap rasio keuangan pada Laporan Keuangan Perseroan. Pada tahun 2025, rasio profitabilitas, likuiditas, dan solvabilitas secara umum berada pada posisi yang lebih baik dibandingkan dengan periode sebelumnya. Maintaining the Company's financial performance stability through establishment of policies that have considered the results of financial ratio review in the Company's Financial Statements. In 2025, profitability, liquidity, and solvency ratios were generally in a better position compared to those of the previous period.
Meminimalkan risiko keuangan dengan menjaga kondisi keuangan dan manajemen Perseroan sejalan dengan hukum dan peraturan lainnya yang berlaku. Minimizing financial risk by maintaining the Company's financial condition and management in line with applicable laws and regulations.	Melakukan identifikasi, pengukuran, pengendalian, dan pemantauan risiko keuangan bersama dengan Komite Manajemen Risiko dan diawasi oleh Komite Pemantau Risiko dalam rangka pengelolaan likuiditas dan kas yang baik dan Penerapan Prinsip Tata Kelola Perusahaan yang Baik serta pengembangan Kebijakan Pengelolaan Keuangan yang Berkelanjutan. Identifying, measuring, controlling, and monitoring financial risks together with the Risk Management Committee and supervised by the Risk Oversight Committee in the context of good liquidity and cash management and the implementation of Good Corporate Governance Principles as well as the development of Sustainable Finance Management Policies.
Menganalisis iklim keuangan dan tren pasar yang bertujuan untuk menyusun strategi dan kebijakan terkait investasi, alokasi, dan divestasi (apabila ada) serta bertanggung jawab terhadap fungsi investasi Perseroan. Analyzing the financial climate and market trends for the purpose of developing strategies and policies related to investment, allocation, and divestment (if any) and is responsible for the Company's investment function.	Menyusun serta menerapkan kebijakan investasi yang hati-hati dan terdiversifikasi, serta pengelolaan risiko yang efektif, membuat keputusan investasi yang berkelanjutan dengan bekerja sama dengan Komite Investasi. Sepanjang tahun 2025, strategi investasi Perseroan dijalankan sesuai dengan rencana pengelolaan investasi tahun 2025. Developing and implementing prudent and diversified investment policies, as well as effective risk management, making sustainable investment decisions in cooperation with the Investment Committee. Throughout 2025, the Company's investment strategy was carried out in accordance with the 2025 investment management plan.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Memastikan bahwa Laporan Keuangan dan laporan aktuaris Perseroan tersedia tepat waktu untuk pihak eksternal dan badan-badan pemerintah sehubungan dengan kegiatan Perseroan. Ensuring that the Company's Financial Statements and actuary reports are made available in a timely manner to external parties and government bodies in relation to the Company's activities.	Melakukan koordinasi dengan Sekretaris Perusahaan untuk memastikan bahwa Laporan Keuangan telah tersedia dan disampaikan dengan tepat waktu ke regulator asuransi, yaitu Otoritas Jasa Keuangan dan regulator di bidang pasar modal, yaitu PT Bursa Efek Indonesia, termasuk dengan laporan publikasi Laporan Keuangan di media iklan yang disampaikan melalui sistem pelaporan IDX *e-reporting*. Coordinating with the Corporate Secretary to ensure that the Financial Statements are available and submitted in a timely manner to the insurance regulator, namely the Financial Services Authority, and the capital market regulator, namely PT Bursa Efek Indonesia, including the publication of Financial Statements in advertising media submitted through IDX e-reporting system.
Bertanggung jawab terhadap pelaksanaan penerapan PSAK 117 (74) pada Perseroan. Responsible for the implementation of PSAK 117 (74) in the Company.	Memastikan pelaksanaan penerapan PSAK 117 (74) pada Perseroan telah berjalan sesuai dengan ketentuan regulasi yang berlaku. Ensuring the implementation of PSAK 117 (74) in the Company has been running in accordance with the applicable regulatory provisions.
Bertanggung jawab dalam proses *rating* Perseroan. Responsible for the Company's rating process.	Menjalankan proses *rating* Perseroan sesuai dengan *timeline* yang telah ditetapkan dan menginformasikan hasil *rating* Perseroan kepada jajaran Manajemen dan *Headquarter*. Performing the Company's rating process in accordance with the established timeline and informing the Company's rating results to the Management and Headquarter.
Bersama dengan anggota Direksi lainnya, menyusun kebijakan, menetapkan jumlah cadangan teknis, menyusun *budget* Perseroan, serta menyusun Rencana Bisnis dan Rencana Aksi Keuangan Berkelanjutan sesuai dengan target Perseroan. Together with other members of the Board of Directors, formulating policies, determining the amount of technical reserves, preparing the Company's budget, and preparing the Business Plan and Sustainable Finance Action Plan in accordance with the Company's targets.	Menetapkan kebijakan terkait cadangan teknis dan target Perseroan bersama anggota Direksi lainnya, termasuk penyusunan Rencana Bisnis dan Rencana Aksi Keuangan Berkelanjutan Perseroan. Establishing policies related to the Company's technical reserves and targets with other members of the Board of Directors, including the preparation of the Company's Business Plan and Sustainable Finance Action Plan.
Direktur Komersial **Director of Commercial** (Fungsi ini dijabat oleh Choi Hyunhee) (This function is held by Choi Hyunhee)	
Memenuhi tugas dan tanggung jawab sesuai dengan Anggaran Dasar Perseroan. Fulfilling duties and responsibilities in accordance with the Company's Articles of Association.	Melaksanakan berbagai kegiatan dalam rangka memenuhi tugas dan tanggung jawab sebagai Direktur berdasarkan Pasal 19 Anggaran Dasar Perseroan mengenai tugas dan wewenang Direksi dengan baik. Performing various activities in order to fulfill the duties and responsibilities as Director based on Article 19 of the Company's Articles of Association regarding the duties and authorities of the Board of Directors properly.
Bersama dengan anggota Direksi lainnya, menyusun Visi, Misi, dan Nilai-Nilai Perseroan serta target jangka panjang dan jangka pendek Perseroan. Together with other members of the Board of Directors, developing the Company's Vision, Mission, and Values as well as the Company's long-term and short-term targets.	Membantu Presiden Direktur dalam mengevaluasi Visi, Misi, dan Nilai-Nilai Perseroan serta menyusun program jangka panjang, jangka menengah, dan jangka pendek sebagaimana dituangkan dalam Rencana Bisnis Perseroan yang telah dilaporkan secara tahunan kepada Otoritas Jasa Keuangan, khususnya terkait dengan strategi pengelolaan pemasaran dan penjualan produk-produk asuransi Perseroan. Assisting the President Director in evaluating the Company's Vision, Mission, and Values as well as preparing long-term, medium-term, and short-term programs as outlined in the Company's Business Plan which has been reported annually to the Financial Services Authority, particularly related to marketing management strategies and sales of the Company's insurance products.
Bertanggung jawab dalam pencapaian target Perseroan. Responsible for achieving Company targets.	
Mengomunikasikan kepada karyawan mengenai arah bisnis Perseroan dalam rangka pencapaian Visi dan Misi Perseroan. Communicating to employees about the Company's business direction in order to achieve the Company's Vision and Mission.	Menjalin komunikasi positif dengan karyawan melalui *Town Hall*, Rapat Kerja, Rapat Koordinasi, dan rapat lainnya untuk membahas arah bisnis Perseroan dalam rangka pencapaian Visi dan Misi Perseroan. Establishing positive communication with employees through Town Hall, Work Meetings, Coordination Meetings, and other meetings to discuss the Company's business direction in order to achieve the Company's Vision and Mission.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Mengelola sumber daya yang dimiliki secara efektif dan efisien, termasuk memastikan SDM yang tersedia memiliki kualifikasi dan kompetensi untuk menjalankan fungsinya. Managing resources effectively and efficiently, including ensuring that available HR have the qualifications and competencies to perform their functions.	Mengembangkan kompetensi karyawan melalui berbagai program untuk pengembangan diri karyawan, berbagai program pelatihan teknis dan *soft skills* untuk mendorong upaya peningkatan kompetensi dan pengembangan karyawan. Developing employee competencies by opening various opportunities for self-development, various technical and soft skills training programs to support efforts to enhance employee competencies and development.
Bersama dengan seluruh jajaran Direksi, menyusun dan melaksanakan Sistem Manajemen Risiko yang mencakup seluruh aspek kegiatan Perseroan, khususnya terkait Direktorat yang dipimpin. Together with other members of the Board of Directors, developing and implementing a Risk Management System that covers all aspects of the Company's activities, particularly those related to the Directorate led.	Memastikan kegiatan operasional Perseroan yang berada di bawah lingkup wewenangnya berjalan sesuai dengan penerapan Sistem Manajemen Risiko pada lingkup Sistem Manajemen Mutu dan Sistem Manajemen Keamanan Informasi. Ensuring the Company's operational activities under the scope of its authority run in accordance with the implementation of Risk Management System in the scope of Quality Management System and Information Security Management System.
Menetapkan dan memastikan sistem, prosedur, dan kebijakan di unit kerja yang dibawahi sesuai dengan hukum, peraturan, dan regulasi yang berlaku, dengan tujuan memenuhi kebutuhan bisnis dan pertumbuhan Perseroan. Establishing and ensuring systems, procedures, and policies in the work units under his supervision are in accordance with applicable laws, rules, and regulations, with the aim of meeting the business needs and growth of the Company.	
Memetakan berbagai strategi bisnis untuk pengembangan saluran distribusi penjualan (Agen, *Direct*, Broker, Institusi keuangan, dan lainnya) sesuai dengan target Perseroan. Mapping out various business strategies for the development of sales distribution channels (Agent, Direct, Broker, Financial Institution, etc.) in accordance with the Company's target.	Merancang strategi bisnis untuk mendorong pengembangan usaha melalui diversifikasi sumber bisnis, dengan fokus pada penguatan lini *Property & Casualty, Motor Insurance, Marine & Cargo*, dan *Corporate Health Insurance Product*, guna meningkatkan pencapaian target top line dan *bottom line* Perseroan. Designing business strategies to drive business development through the diversification of business sources, with a focus on strengthening the Property & Casualty, Motor Insurance, Marine & Cargo, and Corporate Health Insurance lines, to increase the achievement of the Company's top and bottom-line targets.
Bertanggung jawab untuk pertumbuhan bisnis Asuransi Umum dan Asuransi Kesehatan Individu maupun *Corporate*. Responsible for the growth of Individual and Corporate General Insurance and Health Insurance business.	
Mencari terobosan-terobosan dan strategi untuk pengembangan saluran, pengembangan bisnis retail, dan bisnis baru lainnya yang sesuai dengan kebutuhan pasar. Searching for breakthroughs and strategies for channel development, retail business development, and other new businesses in accordance with market needs.	
Mengawasi dan bertanggung jawab untuk pengelolaan serta pengembangan bisnis Kantor Cabang dan Kantor Pemasaran. Overseeing and responsible for the management and business development of Branch Offices and Marketing Offices.	Perseroan secara berkala mengevaluasi pengelolaan dan pengembangan bisnis di Kantor Cabang. The Company regularly evaluates the management and business development of Branch Offices.
Merancang, menganalisis, dan menetapkan pangsa pasar serta strategi pemasaran yang akan dipergunakan untuk mencapai target dan mengoptimalkan kinerja pemasaran Perseroan. Designing, analyzing, and determining market share and marketing strategies that will be used to achieve targets and optimize the Company's marketing performance.	Meluncurkan produk yang inovatif guna mendukung peningkatan penetrasi pasar. Pada tahun 2025, Perseroan mengembangkan produk baru My Travel Protection — Asuransi Aneka sebagai bagian dari strategi penguatan portofolio produk. Secara keseluruhan, Perseroan mencatat pertumbuhan jumlah polis sebesar 88,31%. Launching innovative products to support increased market penetration. In 2025, the Company developed a new product, My Travel Protection — Miscellaneous Insurance, as part of its strategy to strengthen the product portfolio. Overall, the Company recorded policy growth of 88.31%.
Mengembangkan berbagai produk yang inovatif dan mampu mendukung keberlanjutan untuk meningkatkan penetrasi pasar sesuai dengan target Perseroan. Developing innovative and sustainable products to increase market penetration in line with the Company's target.	
Menetapkan laju dan produk yang akan dipasarkan. Determining the pace and products to be marketed.	

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Bersama dengan anggota Direksi lainnya, menyusun kebijakan, menetapkan jumlah cadangan teknis, menyusun *budget* Perseroan, serta menyusun Rencana Bisnis dan Rencana Aksi Keuangan Berkelanjutan sesuai dengan target Perseroan. Together with other members of the Board of Directors, developing policies, determining the amount of technical reserves, preparing the Company's budget, and preparing the Business Plan and Sustainable Finance Action Plan in accordance with the Company's targets.	Menetapkan kebijakan terkait cadangan teknis dan target Perseroan bersama anggota Direksi lainnya, termasuk penyusunan Rencana Bisnis dan Rencana Aksi Keuangan Berkelanjutan Perseroan. Establishing policies related to the Company's technical reserves and targets with other members of the Board of Directors, including the preparation of the Company's Business Plan and Sustainable Finance Action Plan.
Direktur Strategi **Director of Strategy** (Fungsi ini dijabat oleh Choi Hyunhee) (This function is held by Choi Hyunhee)	
Memenuhi tugas dan tanggung jawab sesuai dengan Anggaran Dasar Perseroan. Fulfilling duties and responsibilities in accordance with the Company's Articles of Association.	Melaksanakan berbagai kegiatan dalam rangka memenuhi tugas dan tanggung jawab sebagai Direktur berdasarkan Pasal 19 Anggaran Dasar Perseroan mengenai tugas dan wewenang Direksi dengan baik. Performing various activities in order to fulfill the duties and responsibilities as Director based on Article 19 of the Company's Articles of Association regarding the duties and authorities of the Board of Directors properly.
Bersama dengan anggota Direksi lainnya, menyusun Visi, Misi, dan Nilai-Nilai Perseroan serta target jangka panjang dan jangka pendek Perseroan. Together with other members of the Board of Directors, developing the Company's Vision, Mission, and Values as well as the Company's long-term and short-term targets. Bertanggung jawab dalam pencapaian target Perseroan. Responsible for achieving Company targets.	Membantu Presiden Direktur dalam mengevaluasi Visi, Misi, dan Nilai-Nilai Perseroan serta menyusun program jangka panjang, jangka menengah, dan jangka pendek sebagaimana dituangkan dalam Rencana Bisnis Perseroan yang telah dilaporkan secara tahunan kepada Otoritas Jasa Keuangan, khususnya terkait dengan keputusan-keputusan strategis Perseroan. Assisting the President Director in evaluating the Company's Vision, Mission, and Values as well as preparing long-term, medium-term, and short-term programs as outlined in the Company's Business Plan which has been reported annually to the Financial Services Authority, especially related to the Company's strategic decisions.
Memastikan komunikasi kepada karyawan mengenai arah bisnis Perseroan dalam rangka pencapaian Visi dan Misi Perseroan tersampaikan dengan baik. Ensuring that communication to employees regarding the Company's business direction in order to achieve the Company's Vision and Mission is well conveyed.	Menjalin komunikasi positif dengan karyawan melalui *Town Hall*, Rapat Kerja, Rapat Koordinasi, dan rapat lainnya untuk membahas arah bisnis Perseroan dalam rangka pencapaian Visi dan Misi Perseroan. Establishing positive communication with employees through Town Hall, Work Meetings, Coordination Meetings, and other meetings to discuss the Company's business direction in order to achieve the Company's Vision and Mission.
Berkoordinasi dengan jajaran Direksi untuk menyusun strategi Perseroan, monitor, dan evaluasi rencana bisnis jangka panjang dan jangka pendek untuk Perseroan. Coordinating with the Board of Directors to develop the Company's strategy, monitoring, and evaluating the long-term and short-term business plans for the Company.	Menyusun dan mengevaluasi strategi Perseroan yang selaras dengan target jangka panjang, serta mengkomunikasikan perkembangan dan arah strategis perusahaan kepada Headquarters guna mendukung peningkatan kinerja yang berkelanjutan. Developing and evaluating the Company's strategy in alignment with long-term targets, as well as communicating the Company's developments and strategic direction to Headquarters to support sustainable performance improvement.
Mengelola sumber daya yang dimiliki secara efektif dan efisien, termasuk memastikan SDM yang tersedia memiliki kualifikasi dan kompetensi untuk menjalankan fungsinya. Managing resources effectively and efficiently, including ensuring that available HR have the qualifications and competencies to perform their functions.	Mengembangkan kompetensi karyawan melalui berbagai program untuk pengembangan diri karyawan, berbagai program pelatihan teknis dan *soft skills* untuk mendorong upaya peningkatan kompetensi dan pengembangan karyawan. Developing employee competencies through various employee development programs, including technical and soft skills training programs aimed at enhancing employee capabilities and professional development.
Bersama dengan anggota Direksi lainnya, menyusun dan melaksanakan Sistem Manajemen Risiko yang mencakup seluruh aspek kegiatan Perseroan, khususnya terkait Direktorat yang dipimpin. Together with other members of the Board of Directors, developing and implementing a Risk Management System that covers all aspects of the Company's activities, particularly those related to the Directorate led.	Memastikan kegiatan operasional Perseroan yang berada di bawah lingkup wewenangnya berjalan sesuai dengan penerapan Sistem Manajemen Risiko pada lingkup Sistem Manajemen Mutu dan Sistem Manajemen Keamanan Informasi. Ensuring the Company's operational activities under the scope of its authority run in accordance with the implementation of Risk Management System in the scope of Quality Management System and Information Security Management System.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Menetapkan dan memastikan sistem, prosedur, dan kebijakan di unit kerja yang dibawahi sesuai dengan hukum, peraturan, dan regulasi yang berlaku, dengan tujuan memenuhi kebutuhan bisnis dan pertumbuhan Perseroan. Establishing and ensuring systems, procedures, and policies in the work unit under his supervision are in accordance with applicable laws, rules, and regulations, with the aim of meeting the business needs and growth of the Company.	Memastikan setiap strategi dan rencana bisnis Perseroan selalu mematuhi setiap regulasi dan hukum yang berlaku. Ensuring that the Company's strategies and business plans always comply with all applicable regulations and laws.
Bekerja sama dengan Direktur Kepatuhan untuk memastikan bahwa strategi dan tindakan Perseroan selalu mematuhi regulasi dan hukum yang berlaku. Cooperating with the Director of Compliance to ensure that the Company's strategies and actions always comply with applicable regulations and laws.	
Memastikan bahwa komunikasi kepada semua pemangku kepentingan, termasuk tim eksekutif, karyawan, dan pihak luar terkait strategi Perseroan tersampaikan dengan baik dan tepat sasaran. Ensuring that communication to all stakeholders, including the executive team, employees, and external parties regarding the Company's strategy is well conveyed and targeted.	Menjalin komunikasi positif dengan kepada semua pemangku kepentingan melalui *Town Hall,* Rapat Kerja, Rapat Koordinasi, dan rapat lainnya untuk memastikan strategi Perseroan tersampaikan dengan baik dan tepat sasaran. Establishing positive communication with all stakeholders through Town Hall, Work Meetings, Coordination Meetings, and other meetings to ensure the Company's strategy is well conveyed and on target.
Mengidentifikasi peluang dan memantau tren industri, pasar, dan persaingan untuk memastikan bahwa strategi Perseroan tetap relevan. Identifying opportunities and monitoring industry, market, and competitive trends to ensure that the Company's strategy remains relevant.	Mengidentifikasi peluang dan tren pasar guna memastikan strategi Perseroan tetap relevan dengan kebutuhan pasar. Pada tahun 2025, inisiatif digital menjadi salah satu pilar dalam pencapaian target Perseroan yang mencakup pengembangan produk digital dan aplikasi pendukung produk. Perseroan mengembangkan bisnis ritel melalui peluncuran aplikasi MyPro Plus sebagai platform digital yang mendukung aktivitas penjualan dan distribusi. Identifying market opportunities and trends to ensure that the Company's strategy remains aligned with market needs. In 2025, digital initiatives became one of the key pillars in achieving the Company's targets, including the development of digital products and supporting applications. The Company also expanded its retail business through the launch of the MyPro Plus application as a digital platform supporting sales and distribution activities.
Terlibat dalam proses pengembangan produk dan layanan baru atau penyempurnaan yang sesuai dengan Visi dan strategi Perseroan. Involved in the process of developing new or improved products and services that are in line with the Company's Vision and strategy.	
Menetapkan rencana pengembangan Teknologi Informasi dan kebijakan terkait penggunaan dan penyelenggaraan Teknologi Informasi sesuai dengan strategi Perseroan. Establishing an Information Technology development plan and policies related to the use and implementation of Information Technology in accordance with the Company's strategy.	Melakukan penilaian kinerja secara periodik terhadap Divisi *Information System & Technology* (IST). Sepanjang tahun 2025, Divisi IST telah menjalankan tugas dan tanggung jawab dalam mendukung secara penuh kegiatan bisnis dan operasional yang berkaitan dengan peningkatan pelayanan digital kepada para pemangku kepentingan melalui pengembangan aplikasi, pengembangan kompetensi SDM, dan peningkatan keamanan data. Performing periodic performance assessment of the Information System & Technology (IST) Division. Throughout 2025, the IST Division carried out its duties and responsibilities in fully supporting business and operational activities related to improving digital services to stakeholders through the development of applications, the development of HR competencies, and the enhancement of data security.
Bersama dengan anggota Direksi lainnya, menyusun kebijakan, menetapkan jumlah cadangan teknis, menyusun *budget* Perseroan, serta menyusun Rencana Bisnis dan Rencana Aksi Keuangan Berkelanjutan sesuai dengan target Perseroan. Together with other members of the Board of Directors, developing policies, determining the amount of technical reserves, preparing the Company's budget, and preparing the Business Plan and Sustainable Finance Action Plan in accordance with the Company's targets.	Menetapkan kebijakan terkait kebijakan cadangan teknis dan target Perseroan bersama anggota Direksi lainnya, termasuk penyusunan Rencana Bisnis dan Rencana Aksi Keuangan Berkelanjutan Perseroan. Establishing policies related to the Company's technical reserve policies and targets with other members of the Board of Directors, including the preparation of the Company's Business Plan and Sustainable Finance Action Plan.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Direktur Kepatuhan **Director of Compliance** (Fungsi ini dijabat oleh Presiden Direktur) (This function is held by the President Director)	
Memenuhi tugas dan tanggung jawab sesuai dengan Anggaran Dasar Perseroan. Fulfilling duties and responsibilities in accordance with the Company's Articles of Association.	Melaksanakan berbagai kegiatan dalam rangka memenuhi tugas dan tanggung jawab sebagai Direktur berdasarkan Pasal 19 Anggaran Dasar Perseroan mengenai tugas dan wewenang Direksi dengan baik. Performing various activities in order to fulfill the duties and responsibilities as Director based on Article 19 of the Company's Articles of Association regarding the duties and authorities of the Board of Directors properly.
Bersama dengan anggota Direksi lainnya, menyusun Visi, Misi, dan Nilai-Nilai Perseroan serta target jangka panjang dan jangka pendek Perseroan. Together with other members of the Board of Directors, developing the Company's Vision, Mission, and Values as well as the Company's long-term and short-term targets. Bertanggung jawab dalam pencapaian target Perseroan. Responsible for achieving Company targets.	Membantu Presiden Direktur dalam mengevaluasi Visi, Misi, dan Nilai-Nilai Perseroan serta menyusun program jangka panjang, jangka menengah, dan jangka pendek sebagaimana dituangkan dalam Rencana Bisnis Perseroan yang telah dilaporkan secara tahunan kepada Otoritas Jasa Keuangan, khususnya terkait dengan aspek kepatuhan Perseroan terhadap peraturan dan regulasi yang berlaku. Assisting the President Director in evaluating the Company's Vision, Mission, and Values as well as preparing long-term, medium-term, and short-term programs as outlined in the Company's Business Plan which has been reported annually to the Financial Services Authority, particularly related to aspects of the Company's compliance with applicable rules and regulations.
Mengomunikasikan kepada karyawan mengenai arah bisnis Perseroan dalam rangka pencapaian Visi dan Misi Perseroan. Communicating to employees about the Company's business direction in order to achieve the Company's Vision and Mission.	Menjalin komunikasi positif dengan karyawan melalui *Town Hall*, Rapat Kerja, Rapat Koordinasi, dan rapat lainnya untuk membahas arah bisnis Perseroan dalam rangka pencapaian Visi dan Misi Perseroan. Establishing positive communication with employees through Town Hall, Work Meetings, Coordination Meetings, and other meetings to discuss the Company's business direction in order to achieve the Company's Vision and Mission.
Mengelola sumber daya yang dimiliki secara efektif dan efisien, termasuk memastikan SDM yang tersedia memiliki kualifikasi dan kompetensi untuk menjalankan fungsinya. Managing resources effectively and efficiently, including ensuring that available HR have the qualifications and competencies to carry out their functions.	Mengembangkan kompetensi karyawan melalui berbagai program untuk pengembangan diri karyawan, berbagai program pelatihan teknis dan *soft skills* untuk mendorong upaya peningkatan kompetensi dan pengembangan karyawan. Developing employee competencies through various employee development programs, as well as technical and soft skills training programs, to support efforts to enhance employee competencies and foster their professional growth.
Bersama dengan anggota Direksi lainnya, menyusun dan melaksanakan Sistem Manajemen Risiko yang mencakup seluruh aspek kegiatan Perseroan termasuk dalam penggunaan Teknologi Informasi. Together with other members of the Board of Directors, developing and implementing a Risk Management System that covers all aspects of the Company's activities including the use of Information Technology. Menetapkan dan memastikan sistem, prosedur, dan kebijakan di unit kerja yang dibawahi sesuai dengan hukum, peraturan, dan regulasi yang berlaku, dengan tujuan memenuhi kebutuhan bisnis dan pertumbuhan Perseroan. Establishing and ensuring systems, procedures, and policies in the work units under his supervision are in accordance with applicable laws, rules, and regulations, with the aim of meeting the business needs and growth of the Company.	Melakukan penyempurnaan penerapan Sistem Manajemen Risiko yang terintegrasi dalam kerangka Sistem Manajemen Mutu dan Keamanan Informasi, termasuk pengembangan fungsi *Enterprise Risk Management*, pemantauan berkala implementasi manajemen risiko, serta peningkatan budaya risiko melalui program internal secara berkelanjutan. Enhancing the implementation of an integrated Risk Management System within the framework of the Quality Management and Information Security Management Systems, including the development of the Enterprise Risk Management function, periodic monitoring of risk management implementation, and strengthening the risk culture through continuous internal programs.
Mengidentifikasi area dan rencana perbaikan di area yang dipimpin serta mengimplementasikan sistem untuk meningkatkan efektivitas Perseroan. Identifying areas and plans for improvement in the areas led and implementing systems to improve the effectiveness of the Company. Memastikan kepatuhan Perseroan terhadap semua peraturan perundangan dan peraturan lainnya, terutama sebagai Perseroan asuransi publik, dalam menjalankan kegiatan usaha. Ensuring the Company's compliance with all laws and regulations, especially as a public insurance Company, in carrying out business activities.	Melakukan identifikasi dan menentukan arah perbaikan (*action plan*) untuk peningkatan sistem kepatuhan Perseroan sehingga Perseroan dapat menjalankan bisnis sesuai dengan ketentuan regulator dan perundang-undangan yang berlaku. Identifying and determining the direction of improvement (action plan) to increase the Company's compliance system so that the Company can conduct business in accordance with the provisions of regulators and applicable laws.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Memberikan rekomendasi terkait kebijakan maupun strategi, khususnya yang berkaitan dengan kepatuhan, sehingga Perseroan menjalankan bisnis sesuai dengan peraturan dan perundangan yang berlaku. Providing recommendations regarding policies and strategies, especially those related to compliance, so that the Company conducts business in accordance with applicable laws and regulations.	Merekomendasikan arah strategi atau kebijakan yang berkaitan dengan kepatuhan sehingga Perseroan dapat menjalankan bisnis sesuai dengan peraturan dan perundangan yang berlaku. Recommending strategic direction or policies related to compliance so that the Company can conduct business in accordance with applicable laws and regulations.
Menyusun langkah-langkah dalam mendukung terciptanya budaya kepatuhan pada seluruh kegiatan operasional. Developing measures to support the creation of a compliance culture in all operational activities.	Mengambil langkah-langkah strategis untuk membangun dan memperkuat budaya kepatuhan melalui: 1. Pelaksanaan sosialisasi internal terkait penerapan budaya kepatuhan; serta 2. Pemenuhan seluruh persyaratan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku. Implementing strategic measures to build and strengthen a compliance culture through: 1. Conducting internal awareness campaigns regarding the implementation of a culture of compliance; and 2. Ensuring full compliance with all requirements under applicable laws and regulations.
Melakukan *review* berkala terhadap kebijakan, ketentuan, sistem, maupun prosedur yang dimiliki oleh Perseroan sehingga sesuai dengan ketentuan perundang-undangan. Conducting periodic reviews of policies, provisions, systems, and procedures owned by the Company so that they are in accordance with laws and regulations.	Melakukan evaluasi terhadap kebijakan, ketentuan, sistem, maupun prosedur yang dimiliki oleh Perseroan secara berkala dan berkesinambungan sesuai dengan ketentuan perundang-undangan yang berlaku. Evaluating the policies, provisions, systems, and procedures owned by the Company periodically and continuously in accordance with applicable laws and regulations.
Melakukan identifikasi, *monitoring*, dan pengendalian terhadap risiko kepatuhan dengan mengacu pada peraturan dan perundang-undangan mengenai penerapan manajemen risiko bagi perusahaan perasuransian. Identifying, monitoring, and controling compliance risk by referring to the rules and regulations regarding the implementation of risk management for insurance companies.	
Memastikan setiap prosedur dan/atau kebijakan operasional sesuai dengan standar Sistem Manajemen Mutu dan Sistem Manajemen Keamanan Informasi (ISO 9001, ISO 27001). Ensuring every procedure and/or operational policy is in accordance with the standards of Quality Management System and Information Security Management System (ISO 9001, ISO 27001).	Manajemen memastikan keberlanjutan penerapan standar sistem manajemen melalui perpanjangan sertifikasi ISO 9001 (Sistem Manajemen Mutu) dan ISO 27001 (Sistem Manajemen Keamanan Informasi). Management ensures the continued implementation of management system standards through the renewal of ISO 9001 (Quality Management System) and ISO 27001 (Information Security Management System) certifications.
Bersama dengan anggota Direksi lainnya, menyusun kebijakan, menetapkan jumlah cadangan teknis, menyusun *budget* Perseroan, serta menyusun Rencana Bisnis dan Rencana Aksi Keuangan Berkelanjutan sesuai dengan target Perseroan. Together with other members of the Board of Directors, developing policies, determining the amount of technical reserves, preparing the Company's budget, and preparing the Business Plan and Sustainable Finance Action Plan in accordance with the Company's targets.	Menetapkan kebijakan terkait cadangan teknis dan target Perseroan bersama anggota Direksi lainnya, termasuk penyusunan Rencana Bisnis dan Rencana Aksi Keuangan Berkelanjutan Perseroan. Establishing policies related to the Company's technical reserves and targets with other members of the Board of Directors, including the preparation of the Company's Business Plan and Sustainable Finance Action Plan.

Rapat

Direksi menyelenggarakan rapat di mana rapat internal diselenggarakan paling sedikit 1 kali dalam setiap bulan dan rapat gabungan dengan Dewan Komisaris diadakan minimal 4 kali dalam setahun. Direksi juga dapat mengundang pejabat setingkat di bawah Direksi untuk mengikuti rapat tersebut, apabila diperlukan. Selain itu, Direksi diwajibkan untuk menghadiri pelaksanaan RUPS, baik Tahunan maupun Luar Biasa, sebagai bentuk partisipasi aktif dalam proses pengambilan keputusan strategis Perseroan.

Sepanjang tahun 2025, Direksi secara aktif menjalankan perannya melalui penyelenggaraan 19 kali rapat dan 14 kali rapat gabungan dengan Dewan Komisaris. Adapun tingkat kehadiran dalam setiap rapat tersebut tercatat sebagai berikut.

Meeting

The Board of Directors holds meetings, where internal meetings are held at least once a month and joint meetings with the Board of Commissioners are held at least 4 times a year. The Board of Directors may also invite officials at one level below the Board of Directors to attend such meetings, as deemed necessary. In addition, the Board of Directors is required to attend GMS, both Annual and Extraordinary, as a form of active participation in the Company's strategic decision-making process.

Throughout 2025, the Board of Directors actively carried out its roles by holding 19 meetings and 14 joint meetings with the Board of Commissioners. The attendance rate at each of these meetings was recorded as follows.

Nama Name	Jabatan Position	Rapat Internal Direksi Board of Directors Internal Meeting			Rapat Gabungan dengan Dewan Komisaris Joint Meeting with the Board of Commissioners			Kehadiran dalam RUPS Attendance at the GMS	
		Jumlah Kehadiran Total Attendance	Jumlah Rapat Total Meeting	Tingkat Kehadiran Total Attendance (%)	Jumlah Kehadiran Total Attendance	Jumlah Rapat Total Meeting	Tingkat Kehadiran Total Attendance (%)	RUPS Tahunan 2025 2025 Annual GMS	RUPS Luar Biasa 2025 2025 Extraordinary GMS
Agus Benjamin	Presiden Direktur President Director	19	19	100,00	14	14	100,00	✓	✓
Choi Hyunhee	Wakil Presiden Direktur Vice President Director	19	19	100,00	14	14	100,00	✓	✓
Kwon Gi Han	Direktur Director	19	19	100,00	14	14	100,00	✓	✓
Gilbert Deddy Naibaho	Direktur Director	19	19	100,00	14	14	100,00	✓	✓

Pengembangan Kompetensi

Pengembangan kompetensi Direksi merupakan aspek krusial dalam memastikan tata kelola perusahaan yang efektif dan berkelanjutan. Proses ini melibatkan peningkatan pengetahuan, keterampilan, dan pemahaman mendalam terkait peran dan tanggung jawab strategis yang harus dijalankan oleh Direksi dalam mengawasi dan memberikan arahan kepada manajemen. Seluruh rangkaian kegiatan pengembangan kompetensi ini dikelola, dikoordinasikan, dan didokumentasikan secara sistematis oleh Departemen *Talent Management*, sehingga setiap program pelatihan, *workshop*, dan evaluasi kompetensi dapat berjalan secara terstruktur dan terukur. Dengan bantuan Departemen *Talent*

Competency Development

Competency development for the Board of Directors is a crucial aspect of ensuring effective and sustainable corporate governance. This process involves enhancing knowledge, skills, and in-depth understanding of the strategic roles and responsibilities that must be carried out by the Board of Directors in supervising and providing direction to management. The entire series of competency development activities is managed, coordinated, and systematically documented by the Talent Management Department, ensuring that each training program, workshop, and competency evaluation is conducted in a structured and measurable manner. With the support of the Talent

Management, Direksi dapat terus meningkatkan kapabilitas dalam analisis risiko, pemahaman regulasi, dan strategi bisnis yang dinamis sesuai perkembangan industri dan lingkungan eksternal. Informasi mengenai kegiatan pengembangan kompetensi yang diikuti oleh Direksi sepanjang tahun 2025 diuraikan sebagai berikut.

Management Department, the Board of Directors is able to continuously strengthen its capabilities in risk analysis, regulatory understanding, and dynamic business strategy in line with developments in the industry and the external environment. Information on the competency development activities attended by the Board of Directors throughout 2025 is outlined below.

Nama Name	Jabatan Position	Topik Pengembangan Kompetensi Competency Development Subject	Tempat dan Waktu Venue and Time	Penyelenggara Organizer
Agus Benjamin	Presiden Direktur President Director	*Integrating Strategy and Risk Management.*	Webinar, 21 April 2025 Webinar, April 21st, 2025	GRC Management
		Health Talk : Understanding Low Back Pain: Causes, Risk Factors, and Early Prevention.	Webinar, 12 Juni 2025 Webinar, June 12th, 2025	Internal LGI LGI's Internal
		Masterclass Program Series XXIV: Mitigasi Risiko dalam Transformasi Digital. Masterclass Program Series XXIV: Risk Mitigation in Digital Transformation	Webinar, 3 Juli 2025 Webinar, July 3rd, 2025	Lembaga Sertifikasi Profesi Manajemen Risiko (LSPMR) Risk Management Professional Certification Agency (LSPMR)
		4th AON Reinsurance Solutions Asia Leaders Event 2025.	AON Milan Office, 30 Juli 2025 AON Milan Office, July 30th, 2025	AON
		AAUI - Indonesia *Rendezvouz.*	Bali, 15 Oktober 2025 Bali, October 15th, 2025	Asosiasi Asuransi Umum Indonesia (AAUI)
Choi Hyunhee	Wakil Presiden Direktur Vice President Director	*RiskHub - Securing the Unseen: Data, Threats, and the Future of Cyber Risk Management.*	Webinar, 30 April 2025 Webinar, April 30th, 2025	Enterprise Risk Management Academy (ERMA)
		ITC Asia 2025 - Singapore.	Singapura, 3 Juni 2025 Singapore, June 3rd, 2025	ITC Asia
		MAIPARK Knowledge Exchange - Norwegian Natural Perils Pool.	Norwegia, 19 Agustus 2025 Norway, August 19th, 2025	MAIPARK
		The 3rd OJK *International Research Forum (IRF 3).*	Yogyakarta, 6 Oktober 2025 Yogyakarta, October 6th, 2025	OJK
		AAUI - Indonesia *Rendezvouz.*	Bali, 15 Oktober 2025 Bali, October 15th, 2025	AAUI
		The 21st Singapore International Reinsurance Conference.	Singapura, 3 November 2025 Singapore, November 3rd, 2025	Singapore Reinsurance Association
Kwon Gi Han	Direktur Director	*Sustainability Accounting and Reporting in Financial Sector.*	Webinar, 6 Maret 2025 Webinar, March 6th, 2025	OJK
Gilbert Deddy Naibaho	Direktur Director	*Integrating Strategy and Risk Management.*	Webinar, 21 April 2025 Webinar, April 21st, 2025	GRC Management
		2nd AON Reinsurance Solution Asia - Advance Solutions Event 2025.	AON Paris Office, 23 Juli 2025 AON Paris Office, July 23rd, 2025	AON
		Insurinnovator Connect Asia 2025.	Singapura, 24 September 2025 Singapore, September 24th, 2025	Insurinnovator Connect Asia
		Indonesia Re Treaty Forum 2025 in Collaboration with AON.	Batam, 2 Oktober 2025 Batam, October 2nd, 2025	Indonesia Re
		AAUI - Indonesia *Rendezvouz.*	Bali, 15 Oktober 2025 Bali, October 15th, 2025	AAUI

Orientasi bagi Direktur Baru

Perseroan menyadari pentingnya proses orientasi bagi anggota Direksi baru sebagai langkah awal untuk memastikan pemahaman yang menyeluruh tentang Visi, Misi, struktur organisasi, dan tata kelola perusahaan yang berlaku. Dengan komitmen yang kuat, Perseroan menyelenggarakan program orientasi yang dirancang secara khusus untuk memberikan informasi mendalam mengenai peran dan tanggung jawab Direksi, kebijakan internal, dan dinamika operasional Perseroan. Melalui orientasi ini, anggota Direksi baru dapat lebih cepat beradaptasi dan berkontribusi secara efektif dalam pengambilan keputusan strategis, sekaligus memahami ekspektasi yang diemban dalam mengawasi dan memberikan arahan kepada Direksi. Sepanjang tahun 2025, Perseroan tidak melaksanakan program orientasi kepada anggota Direksi karena tidak terdapat anggota Direksi yang baru menjabat.

Orientation for New Directors

The Company recognizes the importance of an orientation process for newly appointed members of the Board of Directors as an initial step to ensure a comprehensive understanding of the Company's Vision, and Mission, organizational structure, and applicable corporate governance framework. With a strong commitment, the Company designs and conducts an orientation program specifically structured to provide in-depth information on the roles and responsibilities of the Board of Directors, internal policies, and the Company's operational dynamics. Through this orientation, newly appointed members of the Board of Directors are able to adapt more quickly and contribute effectively to strategic decision-making, while also understanding the expectations associated with overseeing and providing direction to Directors. Throughout 2025, the Company did not conduct an orientation program for members of the Board of Directors, as there were no newly appointed members of the Board of Directors during the year.

Penilaian Kinerja Direksi
Performance Assessment of the Board of Directors

Prosedur dan Pihak yang Melakukan Penilaian
Assessment Procedure and the Assessor

Penilaian kinerja Direksi dilakukan secara mandiri oleh Direksi yang mengacu pada Pedoman dan Tata Tertib Kerja Direksi serta penilaian yang dilakukan secara umum oleh Dewan Komisaris bersama dengan Komite Remunerasi dan Nominasi. Penilaian tersebut dilakukan terhadap *Key Performance Indicator* (KPI) yang telah ditentukan dan disetujui oleh masing-masing anggota Direksi.

The Board of Directors' performance assessment is conducted independently by the Board of Directors which refers to the Board of Directors Work Guidelines and Rules as well as the general assessment conducted by the Board of Commissioners with the Remuneration and Nomination Committee. The assessment is conducted against predetermined Key Performance Indicators (KPI) that have been approved by each member of the Board of Directors.

Kriteria Penilaian
Assessment Criteria

1. Kriteria yang telah disepakati Direksi serta Komite Remunerasi dan Nominasi di awal tahun buku (Rencana Kerja dan Anggaran Tahunan) maupun di awal periode jabatan (Rencana Jangka Panjang Perseroan);
2. Tingkat kehadiran dalam rapat internal dan rapat gabungan dengan Dewan Komisaris;
3. Pencapaian pelaksanaan tugas dan tanggung jawab;
4. Kepatuhan terhadap perundang-undangan yang berlaku serta kebijakan Perseroan; serta
5. Komitmen dalam penerapan prinsip-prinsip GCG di Perseroan.

1. Criteria that have been agreed upon by the Board of Directors and the Remuneration and Nomination Committee at the beginning of the financial year (Annual Work Plan and Budget) and at the beginning of the office term (Company Long-Term Plan);
2. Level of attendance in internal meetings and joint meetings with the Board of Commissioners;
3. Achievement of the implementation of duties and responsibilities;
4. Compliance with applicable laws and regulations as well as Company policies; and
5. Commitment to the implementation of GCG principles.

Hasil Penilaian
Assessment Result

Berdasarkan prosedur dan kriteria penilaian kinerja melalui mekanisme *self-assessment*, Direksi memperoleh hasil evaluasi dengan kategori baik pada tahun buku 2025. Hasil penilaian tersebut mencerminkan efektivitas Direksi dalam menjalankan fungsi pengurusan Perseroan secara profesional, patuh terhadap peraturan perundang-undangan yang berlaku, Anggaran Dasar, serta prinsip-prinsip GCG.

Sepanjang tahun pelaporan, Direksi dinilai berhasil mengelola kegiatan operasional dan keuangan Perseroan secara optimal, sehingga mampu menjaga kesinambungan usaha dan meningkatkan nilai Perseroan bagi Pemegang Saham. Selain itu, Direksi telah menyusun dan menyajikan Laporan Keuangan tahun buku 2025 secara akurat dan transparan, serta memastikan keandalan informasi keuangan sebagai dasar pengambilan keputusan manajerial dan strategis.

Direksi juga telah menetapkan dan mengimplementasikan Rencana Bisnis Perseroan yang mencakup rencana kerja jangka pendek, menengah, dan panjang, termasuk penyusunan Anggaran Tahunan serta Rencana Aksi Keuangan Berkelanjutan (*Sustainable Finance Action Plan*). Pelaksanaan strategi tersebut didukung oleh penguatan sistem pengendalian internal, penerapan manajemen risiko yang terintegrasi, serta konsistensi penerapan prinsip GCG, sehingga kegiatan operasional Perseroan dapat berjalan secara *prudent* dan selaras dengan kepentingan Pemegang Saham dan pemangku kepentingan lainnya.

Based on the procedures and criteria for performance assessment through a self-assessment mechanism, the Board of Directors obtained a good evaluation result for the 2025 financial year. The results reflect the effectiveness of the Board of Directors in carrying out the Company's management functions professionally, in compliance with applicable laws and regulations, Articles of Association, and GCG principles.

Throughout the reporting year, the Board of Directors was deemed successful in managing the Company's operational and financial activities optimally, thereby maintaining business continuity and enhancing the Company's value for Shareholders. In addition, the Board of Directors prepared and presented the 2025 Financial Statements accurately and transparently, as well as ensured the reliability of financial information as a basis for managerial and strategic decision-making.

The Board of Directors also formulated and implemented the Company's Business Plan, which encompasses short-term, medium-term, and long-term work plans, including the preparation of the Annual Budget and the Sustainable Finance Action Plan. The execution of these strategies was supported by strengthening the internal control system, implementing integrated risk management, and consistently applying GCG principles, thereby enabling the Company's operations to be conducted prudently and in alignment with the interests of Shareholders and other stakeholders.

Penilaian Kinerja Organ Pendukung

Prosedur dan Pihak yang Melakukan Penilaian

Penilaian kinerja organ pendukung Direksi dilakukan oleh Direktur secara periodik setiap akhir tahun dengan memperhatikan pencapaian pelaksanaan tugas dan tanggung jawab anggota organ pendukung Direksi tersebut.

Kriteria Penilaian

Kriteria yang digunakan dalam penilaian kinerja, di antaranya adalah realisasi tugas masing-masing organ pendukung, serta tingkat kehadiran dalam rapat internal.

Hasil Penilaian

Sepanjang tahun 2025, Direktur telah melakukan penilaian terhadap kinerja organ pendukung Direksi dan menunjukkan hasil yang baik. Adapun hasil penilaian masing-masing organ secara lebih jelas diuraikan sebagai berikut.

Performance Assessment of the Supporting Organs

Assessment Procedure and the Assessor

Performance assessment of the supporting organs of the Board of Directors is periodically conducted by relevant Director at the end of the year by taking into account the achievement of the implementation of the duties and responsibilities by members of the supporting organs.

Assessment Criteria

The criteria used in the performance assessment among others are the realization of the duties of each supporting organ, as well as the level of attendance at internal meetings.

Assessment Result

Throughout 2025, the Directors conducted performance evaluations of the Board of Directors' supporting organs and demonstrated positive results. The evaluation results for each supporting organ are further described as follows.

1 **Komite Investasi**

Hasil penilaian kinerja tahun buku 2025 menunjukkan bahwa Komite Investasi telah menjalankan fungsi pengawasan dan pengambilan keputusan investasi secara efektif. Komite Investasi dinilai memberikan kontribusi yang signifikan dalam mengoptimalkan pengelolaan portofolio investasi Perseroan serta mendukung pencapaian target imbal hasil yang selaras dengan kebijakan dan profil risiko Perseroan.

Investment Committee

The results of the performance evaluation for the 2025 financial year indicate that the Investment Committee effectively carried out its oversight and investment decision-making functions. The Committee was assessed as making a significant contribution to optimizing the management of the Company's investment portfolio and supporting the achievement of return targets aligned with the Company's investment policies and risk profile.

2 **Komite Pengembangan Produk**

Hasil penilaian kinerja tahun buku 2025 menunjukkan bahwa Komite Pengembangan Produk telah menjalankan perannya secara efektif dalam menginisiasi dan mengawasi pengembangan serta peluncuran produk baru secara inovatif dan tepat waktu. Peran tersebut dinilai berkontribusi positif dalam mendukung peningkatan daya saing Perseroan serta kualitas layanan dan kepuasan nasabah.

Product Development Committee

The results of the performance evaluation for the 2025 financial year indicate that the Product Development Committee effectively performed its role in initiating and overseeing the development and timely launch of new products in an innovative manner. This role was assessed as contributing positively to enhancing the Company's competitiveness, service quality, and customers' satisfaction.

3 **Komite Medis**

Hasil penilaian kinerja tahun buku 2025 menunjukkan bahwa Komite Medis telah menjalankan perannya secara efektif dalam memastikan kualitas layanan medis serta kepatuhan terhadap standar dan ketentuan kesehatan yang berlaku. Pelaksanaan peran tersebut dinilai memberikan dampak positif terhadap pelayanan kesehatan nasabah serta penguatan reputasi Perseroan.

Medical Committee

The results of the performance evaluation for the 2025 financial year indicate that the Medical Committee effectively carried out its role in ensuring the quality of medical services and compliance with applicable healthcare standards and regulations. The implementation of this role was assessed as having a positive impact on customer healthcare services and strengthening the Company's reputation.

4 **Komite Pengarah Teknologi Informasi**

Hasil penilaian kinerja tahun buku 2025 menunjukkan bahwa Komite Pengarah Teknologi Informasi telah menjalankan perannya secara efektif dalam mengarahkan strategi teknologi informasi Perseroan. Peran tersebut mencakup penguatan infrastruktur digital serta peningkatan keamanan dan efisiensi operasional guna mendukung keberlanjutan dan kinerja usaha Perseroan.

Information Technology Steering Committee

The results of the performance evaluation for the 2025 financial year indicate that the Information Technology Steering Committee effectively carried out its role in directing the Company's information technology strategy. This role included strengthening digital infrastructure as well as enhancing security and operational efficiency to support the Company's sustainability and business performance.

5 **Komite Manajemen Risiko**

Hasil penilaian kinerja tahun buku 2025 menunjukkan bahwa Komite Manajemen Risiko telah menjalankan perannya secara efektif dalam mengidentifikasi, mengendalikan, dan memitigasi risiko-risiko utama Perseroan. Pelaksanaan fungsi tersebut dinilai berkontribusi dalam memperkuat ketahanan organisasi Perseroan dalam menghadapi dinamika dan tantangan bisnis.

Risk Management Committee

The results of the performance evaluation for the 2025 financial year indicate that the Risk Management Committee effectively carried out its role in identifying, controlling, and mitigating the Company's key risks. The implementation of this function was assessed as contributing to strengthening the Company's organizational resilience in responding to business dynamics and challenges.

6 **APU PPT & PPPSPM**

Hasil penilaian kinerja tahun buku 2025 menunjukkan bahwa fungsi APU PPT & PPPSPM telah dijalankan secara efektif dalam pencegahan dan penanggulangan tindak pidana pencucian uang dan pendanaan terorisme. Pelaksanaan fungsi tersebut dinilai menunjukkan tingkat kepatuhan yang tinggi serta peningkatan efektivitas pengawasan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku.

AML - CFT & CPF

The results of the performance evaluation for the 2025 financial year indicate that the AML - CFT & CPF function was implemented effectively in preventing and combating money laundering and terrorism financing. The implementation of this function demonstrated a high level of compliance and enhanced supervisory effectiveness in accordance with applicable laws and regulations.

7 **Unit Anti-*Fraud***

Hasil penilaian kinerja tahun buku 2025 menunjukkan bahwa Unit Anti-*Fraud* telah menjalankan perannya secara efektif dalam mengidentifikasi dan menangani potensi *fraud* secara proaktif. Pelaksanaan fungsi tersebut dinilai berkontribusi dalam menekan risiko kerugian serta menjaga integritas operasional dan tata kelola Perseroan.

Anti-Fraud Unit

The results of the performance evaluation for the 2025 financial year indicate that the Anti-Fraud Unit effectively carried out its role in proactively identifying and addressing potential fraud. The implementation of this function was assessed as contributing to reducing the risk of losses and safeguarding the integrity of the Company's operations and governance.

8 **Unit Pelindungan Konsumen dan Masyarakat**

Hasil penilaian kinerja tahun buku 2025 menunjukkan bahwa Unit Pelindungan Konsumen dan Masyarakat telah menjalankan perannya secara aktif dalam melindungi hak-hak nasabah. Pelaksanaan fungsi tersebut tercermin melalui penanganan pengaduan yang responsif dan transparan, sehingga berkontribusi dalam meningkatkan tingkat kepuasan serta kepercayaan nasabah terhadap Perseroan.

Consumer and Public Protection Unit

The results of the performance evaluation for the 2025 financial year indicate that the Consumer and Public Protection Unit actively carried out its role in protecting customer rights. The implementation of this function was reflected in responsive and transparent complaint handling, thereby contributing to increased customer satisfaction and trust in the Company.

9 **Unit *Corporate Social Responsibility***

Hasil penilaian kinerja tahun buku 2025 menunjukkan bahwa Unit *Corporate Social Responsibility* telah menjalankan program tanggung jawab sosial secara efektif dan berkelanjutan. Pelaksanaan program tersebut dinilai memberikan dampak positif bagi lingkungan dan masyarakat sekitar, sekaligus memperkuat citra Perseroan sebagai entitas yang peduli dan bertanggung jawab.

Corporate Social Responsibility Unit

The results of the performance evaluation for the 2025 financial year indicate that the Corporate Social Responsibility Unit effectively and sustainably implemented social responsibility programs. These programs were assessed as having a positive impact on the environment and surrounding communities, while also strengthening the Company's image as a caring and responsible entity.

10 **Unit Edukasi Literasi dan Inklusi Keuangan**

Hasil penilaian kinerja tahun buku 2025 menunjukkan bahwa Unit Edukasi Literasi dan Inklusi Keuangan telah menjalankan perannya secara efektif dalam meningkatkan pemahaman masyarakat terhadap produk dan layanan keuangan Perseroan. Pelaksanaan kegiatan edukasi tersebut dinilai turut memperluas akses masyarakat terhadap layanan keuangan, sehingga mendukung upaya peningkatan inklusi keuangan secara berkelanjutan.

Financial Literacy and Inclusion Education Unit

The results of the performance evaluation for the 2025 financial year indicate that the Financial Literacy and Inclusion Education Unit effectively carried out its role in enhancing public understanding of the Company's financial products and services. The implementation of these educational activities was assessed as contributing to broader public access to financial services and supporting sustainable financial inclusion efforts.

11 **Unit *Asset & Liability Management***

Hasil penilaian kinerja tahun buku 2025 menunjukkan bahwa Unit *Asset & Liability Management* telah menjalankan fungsinya secara efektif dalam mengelola aset dan kewajiban Perseroan. Pelaksanaan fungsi tersebut dinilai mampu menjaga keseimbangan antara likuiditas dan profitabilitas secara berkelanjutan, serta mendukung stabilitas keuangan Perseroan.

Asset & Liability Management Unit

The results of the performance evaluation for the 2025 financial year indicate that the Asset & Liability Management Unit effectively carried out its function in managing the Company's assets and liabilities. The implementation of this function was assessed as maintaining a sustainable balance between liquidity and profitability, while supporting the Company's financial stability.

12 **Unit Aksi Keuangan Berkelanjutan**

Hasil penilaian kinerja tahun buku 2025 menunjukkan bahwa Unit Aksi Keuangan Berkelanjutan telah menjalankan perannya secara efektif dalam mengintegrasikan prinsip keberlanjutan ke dalam kebijakan dan operasional keuangan Perseroan. Pelaksanaan fungsi tersebut dinilai mendukung pertumbuhan bisnis yang memperhatikan aspek lingkungan dan sosial secara berkelanjutan.

Sustainable Financial Action Unit

The results of the performance evaluation for the 2025 financial year indicate that the Sustainable Finance Action Unit effectively carried out its role in integrating sustainability principles into the Company's financial policies and operations. The implementation of these functions is considered to support business growth while taking environmental and social aspects into account in a sustainable manner.

13 **Unit Pelindungan Data Pribadi**

Hasil penilaian kinerja tahun buku 2025 menunjukkan bahwa Unit Pelindungan Data Pribadi telah menjalankan perannya secara efektif dalam menjaga keamanan dan kerahasiaan data nasabah. Pelaksanaan fungsi tersebut dinilai memastikan tingkat kepatuhan yang tinggi terhadap ketentuan peraturan perundang-undangan terkait pelindungan data pribadi serta mendukung kepercayaan pemangku kepentingan terhadap Perseroan.

Personal Data Protection Unit

The results of the performance evaluation for the 2025 financial year indicate that the Personal Data Protection Unit effectively carried out its role in safeguarding the security and confidentiality of customer data. The implementation of this function was assessed as ensuring a high level of compliance with applicable personal data protection regulations and supporting stakeholders' trust in the Company.

14 **Sekretaris Perusahaan**

Hasil penilaian kinerja tahun buku 2025 menunjukkan bahwa Sekretaris Perusahaan telah menjalankan fungsi tata kelola dan komunikasi eksternal secara profesional. Pelaksanaan fungsi tersebut dinilai mendukung penerapan transparansi dan akuntabilitas Perseroan serta memperkuat hubungan dengan pemangku kepentingan.

Corporate Secretary

The results of the performance evaluation for the 2025 financial year indicate that the Corporate Secretary effectively carried out corporate governance and external communication functions in a professional manner. The implementation of this function was assessed as supporting transparency and accountability within the Company and strengthening relationships with stakeholders.

15 **Unit Audit Internal**

Hasil penilaian kinerja tahun buku 2025 menunjukkan bahwa Unit Audit Internal telah menjalankan fungsinya secara efektif dalam melakukan pemeriksaan dan evaluasi atas proses bisnis Perseroan. Pelaksanaan fungsi tersebut dinilai menghasilkan rekomendasi perbaikan yang konstruktif guna mendukung peningkatan kinerja serta kepatuhan Perseroan terhadap ketentuan yang berlaku.

Internal Audit Unit

The results of the performance evaluation for the 2025 financial year indicate that the Internal Audit Unit effectively carried out its function in conducting audits and evaluations of the Company's business processes. The implementation of this function was assessed as generating constructive improvement recommendations to support enhanced performance and compliance with applicable regulations.



Remunerasi Dewan Komisaris dan Direksi
Board of Commissioners and Board of Directors Remuneration

Kebijakan dan Prosedur Penetapan Remunerasi Dewan Komisaris dan Direksi

Kebijakan dan prosedur penetapan remunerasi Dewan Komisaris dan Direksi merupakan seperangkat aturan dan mekanisme yang dirancang untuk menentukan besaran serta bentuk remunerasi secara adil, transparan, dan akuntabel bagi anggota Dewan Komisaris dan Direksi. Kebijakan ini bertujuan memastikan bahwa remunerasi yang diberikan sejalan dengan tanggung jawab, kontribusi, dan kinerja masing-masing anggota, serta memperhatikan prinsip-prinsip GCG.

Proses penetapan remunerasi dilakukan melalui mekanisme yang melibatkan evaluasi secara berkala serta persetujuan dari Pemegang Saham melalui RUPS atau berdasarkan rekomendasi Komite Remunerasi dan Nominasi. Mekanisme ini bertujuan untuk menjaga objektivitas, transparansi, dan meminimalkan potensi konflik kepentingan.

Dengan demikian, kebijakan dan prosedur tersebut menjadi landasan penting dalam membangun sistem remunerasi yang mendukung keberlanjutan usaha serta pencapaian tujuan jangka panjang Perseroan.

Policies and Procedures for Determining the Remuneration for the Board of Commissioners and the Board of Directors

The policies and procedures for determining the remuneration of the Board of Commissioners and Board of Directors comprise a set of rules and measures designed to establish fair, transparent, and accountable levels and forms of compensation for members of the Board of Commissioners and Board of Directors. These policies aim to ensure that the remuneration granted is aligned with the responsibilities, contributions, and performance of each member, while also considering the GCG principles.

The remuneration determination process is carried out through a mechanism that involves periodic evaluations as well as approval from the Shareholders through the GMS or based on the recommendation of the Remuneration and Nomination Committee. This mechanism aims to maintain objectivity, transparency, and minimize potential conflicts of interest.

Accordingly, these policies and procedures serve as an important foundation in establishing a remuneration system that supports business sustainability and the achievement of the Company's long-term objectives.

Prosedur Pemberian Remunerasi

Perseroan memiliki prosedur dalam memberikan remunerasi kepada Dewan Komisaris dan Direksi yang diuraikan sebagai berikut.

Remuneration Procedure

The Company has established procedures for granting remuneration to the Board of Commissioners and Board of Directors, which are outlined below.

1

Pemegang Saham mendelegasikan kewenangan distribusi remunerasi Dewan Komisaris dan Direksi kepada Dewan Komisaris.

The Shareholders delegate the authority to distribute the remuneration of the Board of Commissioners and Board of Directors to the Board of Commissioners.

2

Dewan Komisaris akan menelaah kinerja Direksi berdasarkan pencapaian Perseroan dengan mempertimbangkan rekomendasi dari Komite Remunerasi dan Nominasi.

The Board of Commissioners will review the performance of the Board of Directors based on the Company's achievements by considering the recommendations from the Remuneration and Nomination Committee.

3

Dewan Komisaris akan menetapkan struktur dan besaran remunerasi yang akan diberikan kepada anggota Dewan Komisaris dan Direksi.

The Board of Commissioners will determine the structure and amount of remuneration to be given to numbers of the Board of Commissioners and the Board of Directors.

Struktur Remunerasi Dewan Komisaris dan Direksi

Perseroan menerapkan kebijakan remunerasi bagi Dewan Komisaris dan Direksi yang dirancang secara kompetitif dan sejalan dengan praktik GCG. Kebijakan remunerasi bagi Dewan Komisaris dan Direksi dirancang untuk mendukung pencapaian kinerja Perseroan secara berkelanjutan.

Remunerasi Dewan Komisaris dan Direksi terdiri dari honorarium dan Tunjangan Hari Raya sesuai dengan ketentuan yang berlaku. Sementara itu, remunerasi Direksi terdiri dari gaji pokok, tunjangan jabatan, fasilitas kendaraan, bonus kinerja, Tunjangan Hari Raya, dan fasilitas lainnya. Perseroan juga menyediakan perlindungan melalui program jaminan sosial ketenagakerjaan dan kesehatan sesuai dengan ketentuan yang berlaku.

Struktur remunerasi tersebut mempertimbangkan kinerja Perseroan, tanggung jawab jawaban, dan praktik remunerasi yang kompetitif di industri.

Informasi mengenai besaran remunerasi Dewan Komisaris dan Direksi sepanjang tahun 2025 secara lebih lengkap diuraikan sebagai berikut.

Remuneration Structure for the Board of Commissioners and Board of Directors

The Company implements a remuneration policy for the Board of Commissioners and Board of Directors that is designed to be competitive and aligned with Good Corporate Governance (GCG) practices. The remuneration policy for both the Board of Commissioners and Board of Directors is structured to support the sustainable achievement of the Company's performance.

The remuneration of the Board of Commissioners consists of honorarium and holiday allowances in accordance with the applicable regulations. Meanwhile, the remuneration of the Board of Directors consists of basic salary, position allowances, vehicle facilities, performance bonuses, holiday allowances, and other facilities. The Company also provides protection through employment social security and health insurance programs in accordance with applicable regulations.

The remuneration structure takes into account the Company's performance, scope of responsibilities, and competitive remuneration practices within the industry.

Detailed information on remuneration received by the Board of Commissioners and Board of Directors throughout 2025 is presented below.

Jumlah Remunerasi per Orang dalam 1 Tahun*) Total Remuneration per Person in 1 Year *)	Jumlah Direksi Board of Directors	Jumlah Dewan Komisaris Board of Commissioners
Di atas Rp2 miliar Above Rp2 billion	4	-
Di atas Rp1 miliar s.d Rp2 miliar Above Rp1 billion up to Rp2 billion	-	-
Di atas Rp500 juta s.d Rp1 miliar Above Rp500 million up to Rp1 billion	-	1
Rp500 juta ke bawah Rp500 million and below	-	6

*) Yang diminta secara tunai. / Paid in cash

Hubungan antara Remunerasi dengan Kinerja dan Risiko Perseroan

Hubungan antara remunerasi dengan kinerja dan risiko Perseroan merupakan aspek penting dalam GCG. Remunerasi yang dirancang secara tepat dan proporsional tidak hanya mendorong pencapaian target kinerja yang optimal, tetapi juga mengintegrasikan insentif untuk pengelolaan risiko secara bijak. Dengan demikian, struktur remunerasi harus mencerminkan keseimbangan antara mendorong performa tinggi dan memastikan pengambilan risiko yang terkendali,

Relationship between Remuneration and Company Performance and Risk

The relationship between remuneration and the Company's performance and risk profile is a key aspect of GCG. A well-designed and proportional remuneration system not only encourages the achievement of optimal performance targets, but also integrates incentives for prudent risk management. Accordingly, the remuneration structure should reflect a balance between promoting high performance and ensuring controlled risk-taking, thereby maintaining business

sehingga dapat menjaga keberlanjutan bisnis dan melindungi kepentingan pemangku kepentingan secara keseluruhan. Pendekatan ini memastikan bahwa setiap penghargaan yang diberikan kepada Dewan Komisaris dan Direksi selaras dengan hasil yang dicapai serta risiko yang dihadapi oleh Perseroan.

sustainability and protecting the interests of stakeholders as a whole. This approach ensures that any remuneration provided to members of the Board of Commissioners and Board of Directors is aligned with the results achieved and the risks borne by the Company.

Hubungan Afiliasi Dewan Komisaris dan Direksi
Board of Commissioners and Board of Directors Affiliated Relationship

Dalam menjalankan prinsip GCG, transparansi mengenai hubungan afiliasi antara anggota Dewan Komisaris, Direksi, dan pihak-pihak terkait menjadi hal yang penting untuk dijaga. Hubungan afiliasi, baik dalam bentuk hubungan keuangan maupun hubungan keluarga, berpotensi menimbulkan konflik kepentingan yang dapat memengaruhi objektivitas pengambilan keputusan. Oleh karena itu, Perseroan memiliki tanggung jawab untuk secara terbuka melaporkan setiap bentuk afiliasi yang terjadi, termasuk di dalamnya kepemilikan saham, keterkaitan finansial, dan ikatan keluarga dengan sesama anggota Dewan Komisaris, Direksi, maupun Pemegang Saham Pengendali.

In implementing GCG principles, transparency regarding affiliated relationships among members of the Board of Commissioners, Board of Directors, and related parties is essential. Affiliated relationships, whether in the form of financial or familial relationships, may potentially cause conflicts of interest that could affect the objectivity of decision-making. Therefore, the Company is responsible for openly disclosing any affiliations, including share ownership, financial relationships, and familial ties, with fellow members of the Board of Commissioners, Board of Directors, or Controlling Shareholders.

Sebagai bagian dari komitmen terhadap keterbukaan informasi, Perseroan menyampaikan informasi mengenai hubungan afiliasi dalam Laporan Tahunan apabila terdapat anggota yang memiliki keterkaitan tersebut. Berdasarkan hasil pengungkapan dan verifikasi yang dilakukan hingga akhir tahun 2025, seluruh anggota Dewan Komisaris dan Direksi Perseroan tidak memiliki hubungan keuangan maupun hubungan keluarga dengan anggota lainnya atau dengan Pemegang Saham Pengendali. Adapun kepemilikan saham oleh anggota Direksi yang ada di Perseroan telah diungkapkan secara transparan melalui laporan kepemilikan saham yang disampaikan secara berkala kepada regulator dan publik, serta tidak menimbulkan hubungan afiliasi dengan Pemegang Saham Pengendali. Hal ini mencerminkan independensi dan integritas struktur kepemimpinan Perseroan dalam mengelola dan mengawasi kegiatan usaha secara profesional dan bebas dari pengaruh pribadi.

As part of its commitment to information transparency, the Company discloses information regarding affiliation relationships in the Annual Report when members have such relationships. Based on the disclosures and verification conducted as of the end of 2025, all members of the Company's Board of Commissioners and Board of Directors do not have financial or family relationships with other members or with the Controlling Shareholder. Any share ownership by members of the Board of Directors in the Company has been transparently disclosed through share ownership reports submitted periodically to regulators and the public, and does not result in any affiliation with the Controlling Shareholder. This reflects the independence and integrity of the Company's leadership structure in managing and overseeing business activities professionally and free from personal influence.

Nama Name	Jabatan Position	Hubungan Keuangan Financial Relationship						Hubungan Keluarga Family Relationship					
		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Controlling Shareholders		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Controlling Shareholders	
		Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
Dewan Komisaris / Board of Commissioners													
Park Young Mock[1)]	Presiden Komisaris President Commissioner	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Roberto Fernandez Feliciano[2)]	Komisaris Commissioner	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Hyacintus Henri Djantoko	Komisaris Independen Independent Commissioner	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Sapto Wahyu Indratno[3)]	Komisaris Independen Independent Commissioner	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Kim Dong Wook[4)]	Presiden Komisaris President Commissioner	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Johannes Agus[5)]	Komisaris Independen Independent Commissioner	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Ali Chendra[6)]	Komisaris Commissioner	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Direksi / Board of Directors													
Agus Benjamin	Presiden Direktur President Director	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Choi Hyunhee	Wakil Presiden Direktur Vice President Director	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Kwon Gi Han	Direktur Director	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Gilbert Deddy Naibaho	Direktur Director	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓

1) Efektif menjabat sebagai Presiden Komisaris sejak tanggal 15 Desember 2025. / Effectively serving as President Commissioner as of December 15th, 2025.
2) Efektif menjabat sebagai Komisaris sejak tanggal 1 September 2025. / Effectively serving as Commissioner as of September 1st, 2025.
3) Efektif menjabat sebagai Komisaris Independen sejak tanggal 15 Desember 2025. / Effectively serving as Independent Commissioner as of December 15th, 2025.
4) Efektif tidak lagi menjabat sebagai Presiden Komisaris sejak tanggal 15 Desember 2025. / Effectively no longer serving as President Commissioner as of December 15th, 2025.
5) Efektif tidak lagi menjabat sebagai Komisaris Independen Perseroan dikarenakan telah meninggal dunia pada tanggal 23 April 2025. / Effectively no longer serving as the Company's Independent Commissioner due to passing away on April 23rd, 2025.
6) Efektif mengundurkan diri sebagai Komisaris Perseroan sejak tanggal 1 September 2025. / Effectively resigned as Commissioner of the Company as of September 1st, 2025.

Komite di Bawah Dewan Komisaris
Committees Under the Board of Commissioners

Dalam struktur tata kelola perusahaan, keberadaan komite-komite di bawah Dewan Komisaris memegang peranan penting untuk mendukung fungsi pengawasan yang efektif dan spesifik. Komite-komite tersebut, seperti Komite Audit, Komite Remunerasi dan Nominasi, Komite Pemantau Risiko, serta Komite Kebijakan Tata Kelola Perusahaan, dibentuk untuk membantu Dewan Komisaris dalam menjalankan tugas-tugasnya secara lebih fokus dan terarah. Dengan adanya komite-komite ini, proses pengambilan keputusan dapat dilakukan dengan lebih mendalam dan profesional, sekaligus memastikan bahwa berbagai aspek kritis Perseroan mendapatkan perhatian yang memadai sesuai dengan prinsip GCG.

Within the corporate governance structure, the presence of committees under the Board of Commissioners plays an important role in providing effective and specialized oversight. These committees, such as the Audit Committee, Remuneration and Nomination Committee, Risk Oversight Committee, and Good Corporate Governance Committee, are established to assist the Board of Commissioners in carrying out its duties in a more focused and directed manner. Through these committees, the decision-making process can be conducted in a more in-depth and professional manner, while ensuring that the Company's critical aspects receive adequate attention in accordance with GCG principles.

Komite Audit

Komite Audit berperan dalam memastikan integritas Laporan Keuangan, efektivitas pengendalian internal, dan kepatuhan terhadap peraturan yang berlaku. Melalui pengawasan yang independen dan objektif, Komite Audit membantu menciptakan transparansi dan akuntabilitas dalam proses keuangan Perseroan. Selain itu, Komite Audit juga berperan dalam menelaah hasil audit eksternal maupun internal, serta memberikan rekomendasi yang diperlukan untuk perbaikan sistem dan pengelolaan risiko Perseroan secara menyeluruh.

Audit Committee

The Audit Committee plays a key role in ensuring the integrity of the Financial Statements, the effectiveness of internal controls, and compliance with applicable laws and regulations. Through independent and objective oversight, the Audit Committee helps promote transparency and accountability in the Company's financial processes. Besides, the Audit Committee also has a role in reviewing the results of both external and internal audits, as well as providing recommendations necessary for improving the Company's overall system and risk management.

Pedoman Kerja

Komite Audit melaksanakan tugas dan tanggung jawabnya dengan berpedoman pada Piagam Komite Audit yang telah disahkan dan diperbarui pada tanggal 20 Oktober 2022. Piagam tersebut dibuat dengan mengacu pada prinsip-prinsip GCG yang umum diterapkan, sekaligus mematuhi peraturan perundang-undangan yang berlaku di sektor asuransi dan pasar modal.

Work Guidelines

The Audit Committee carries out its duties and responsibilities in accordance with the Audit Committee's Charter, which was approved and last updated on October 20th, 2022. The Charter was formulated with reference to generally accepted GCG principles, and in compliance with the prevailing laws and regulations in the insurance and capital market sectors.

Komposisi

Informasi mengenai komposisi Komite Audit per 31 Desember 2025 diuraikan sebagai berikut.

Composition

Information on the composition of the Audit Committee as of December 31st, 2025, is presented below.

Nama Name	Jabatan Position	Kualifikasi Qualification	Periode Menjabat dan Dasar Pengangkatan Office Tenure and Basis of Appointment
Hyacintus Henri Djantoko	Ketua Chairman	Asuransi dan Manajemen Risiko Insurance and Risk Management	Diangkat berdasarkan Surat Keputusan Dewan Komisaris No. 001/BOC-CS/VII/2023 tanggal 28 Juli 2023. Periode menjabat mengikuti masa kerja Dewan Komisaris yang ditetapkan dalam Anggaran Dasar Perseroan. Appointed by the Decree of the Board of Commissioners No. 001/BOC-CS/VII/2023 dated July 28th, 2023. The office term follows the Board of Commissioners office term as stipulated in the Articles of Association.
Mawarto	Anggota Member	*Auditing* (CACP), Akuntansi, dan Manajemen SDM Auditing (CACP), Accounting, and HR Management	

Independensi

Komite Audit harus menjaga independensinya agar dapat menjalankan fungsi pengawasan secara objektif dan bebas dari pengaruh kepentingan yang dapat mengganggu penilaian profesionalnya. Independensi ini bertujuan untuk memastikan bahwa setiap keputusan dan rekomendasi yang dihasilkan benar-benar berdasarkan pertimbangan yang rasional dan transparan, sehingga dapat mendukung kepercayaan seluruh pemangku kepentingan terhadap penerapan GCG Perseroan. Dengan menjaga independensi, Komite Audit dapat berperan secara efektif dalam memperkuat integritas dan kredibilitas pengawasan yang dilaksanakan oleh Dewan Komisaris.

Independency

The Audit Committee is required to maintain its independence to carry out its oversight function objectively and free from any influence that could impair its professional judgment. This independence is intended to ensure that all decisions and recommendations are made based solely on rational and transparent considerations, thereby fostering the confidence of all stakeholders in the Company's GCG implementation. By maintaining its independence, the Audit Committee can effectively contribute to strengthening the integrity and credibility of the oversight exercised by the Board of Commissioners.

Tugas dan Tanggung Jawab

Informasi mengenai tugas dan tanggung jawab serta realisasi program kerja Komite Audit pada tahun 2025 diuraikan sebagai berikut.

Duties and Responsibilities

Information regarding the duties and responsibilities, as well as the realization of the Audit Committee's work programs in 2025, is presented as follows.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Menilai pelaksanaan kegiatan serta hasil audit yang dilaksanakan oleh auditor internal maupun auditor eksternal. Assessing the implementation of audit activities and results of audits carried out by internal auditors and external auditors.	Komite Audit menilai efektivitas perencanaan dan pelaksanaan audit, kecukupan cakupan audit terhadap area-area risiko tinggi, serta kepatuhan terhadap standar dan ketentuan yang berlaku yang dilakukan oleh Audit Internal dan Audit Eksternal. Selain itu, Komite Audit juga menelaah hasil temuan audit, termasuk tindak lanjut atas rekomendasi perbaikan yang diberikan oleh auditor, pengelolaan risiko yang memadai, dan kepatuhan terhadap peraturan perundang-undangan. The Audit Committee assessed the effectiveness of audit planning and implementation, the adequacy of audit coverage of high-risk areas, and the compliance with applicable standards and regulations by Internal Audit and External Audit. In addition, the Audit Committee also reviewed audit findings, including follow-up on recommendations for improvements provided by auditors, adequate risk management, and compliance with laws and regulations.
Memberikan rekomendasi mengenai penyempurnaan sistem pengendalian internal dilaksanakan dengan baik. Providing recommendations regarding the improvement of the internal control system that have been implemented properly.	Komite Audit secara berkala meninjau efektivitas pengendalian internal melalui hasil audit dan pemantauan risiko dengan berkoordinasi dengan unit terkait. Berdasarkan temuan dan analisis ini, Komite Audit memberikan rekomendasi penyempurnaan sistem pengendalian internal dan memastikan pengendalian internal dilaksanakan dengan baik sesuai dengan standar atau ketentuan yang berlaku. The Audit Committee periodically reviewed the effectiveness of internal control through audit results and risk monitoring in coordination with relevant units. Based on these findings and analyses, the Audit Committee provided recommendations for improving the internal control system and ensured that internal control was properly implemented in accordance with applicable standards or regulations.
Memastikan pelaksanaan tindak lanjut oleh Direksi atas hasil temuan auditor internal, auditor eksternal, dan hasil pengawasan Otoritas Jasa Keuangan terhadap Perseroan. Ensuring that the Board of Directors follows up on the findings of internal and external auditors as well as the findings of the Financial Services Authority's supervision of the Company.	Memantau pelaksanaan tindak lanjut dengan mengadakan rapat bersama dengan Unit Audit Internal secara berkala dan auditor eksternal untuk membahas tindak lanjut atas temuan yang telah diusulkan. Komite Audit memastikan bahwa setiap temuan pada tahun 2025 ditangani dengan prioritas dan sesuai rekomendasi dari auditor diimplementasikan secara efektif dan tepat waktu, dalam rangka memitigasi risiko yang mungkin timbul di kemudian hari. Monitoring the follow-up implementation by holding regular meetings with the Internal Audit Unit and external auditors to discuss the follow-up to the proposed findings. The Audit Committee ensured that each finding in 2025 was handled with priority and in accordance with the auditors' recommendations, implemented effectively and in a timely manner, to mitigate any risks that might arise in the future.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Me-*review* penunjukan auditor eksternal dan memberikan rekomendasi kepada Dewan Komisaris terkait penunjukan calon auditor eksternal yang didasarkan pada independensi, ruang lingkup penugasan, dan imbalan jasa. Reviewing the appointment of external auditor and providing recommendations to the Board of Commissioners regarding the appointment of external auditor candidates based on independency, assignment scope, and services fee.	Menelaah penunjukan auditor eksternal dan memberikan rekomendasi kepada Dewan Komisaris, di mana pertimbangan dalam rekomendasi terhadap AP dan KAP meliputi Independensi; Ruang Lingkup Audit; Imbalan Jasa Audit; Keahlian dan Pengalaman; serta Metodologi, Teknik, dan Sarana Audit yang digunakan. Reviewing the appointment of external auditors and providing recommendations to the Board of Commissioners, where considerations in recommendations to AP and KAP include Independence; Audit Scope; Audit Services Fees; Expertise and Experience; and Audit Methodologies, Techniques, and Tools used.
Memastikan Laporan Keuangan sesuai dengan standar akuntansi yang berlaku di Indonesia dan ketentuan peraturan perundang-undangan di bidang perasuransian. Ensuring the Financial Statements are in accordance with accounting standards applicable in Indonesia as well as the provisions of regulations on insurance.	Secara berkala mengadakan rapat dengan mengundang pejabat berwenang dari Divisi *Finance & Accounting*, serta menelaah dan memastikan Laporan Keuangan yang dibuat dan dilaporkan kepada regulator sesuai dengan standar akuntansi yang berlaku dan ketentuan peraturan perundang-undangan yang berlaku dan terkait. Periodically holding meetings by inviting authorized officials from the Finance & Accounting Division, and reviewing and ensuring that the Financial Statements were prepared and reported to regulators in accordance with applicable accounting standards and relevant laws and regulations.
Mengevaluasi piagam Komite Audit secara berkala disesuaikan dengan perkembangan ketentuan peraturan perundang-undangan. Evaluating the Audit Committee charter periodically in accordance with developments in laws and regulations.	Melakukan evaluasi berkala terhadap Piagam Komite Audit dengan mengacu pada perkembangan ketentuan peraturan perundang-undangan yang berlaku. Berdasarkan hasil evaluasi, disimpulkan bahwa isi Piagam Komite Audit masih relevan dan sesuai dengan ketentuan yang berlaku, serta mendukung pelaksanaan tugas dan tanggung jawab Komite Audit secara efektif. Performing periodic evaluations of the Audit Committee Charter with reference to developments in applicable laws and regulations. Based on the evaluation results, it was concluded that the contents of the Audit Committee Charter are still relevant and in accordance with applicable regulations, and supported the effective implementation of Audit Committee's duties and responsibilities.
Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Perseroan. Conducting a review of compliance with laws and regulations related to the Company's activities.	Melakukan penelaahan atas ketaatan Perseroan terhadap peraturan perundang-undangan yang relevan dengan kegiatan operasional. Penelaahan ini mencakup koordinasi dengan auditor internal dan eksternal, serta pemantauan atas tindakan perbaikan yang diperlukan jika ditemukan ketidaksesuaian. Conducting a review of the Company's compliance with laws and regulations relevant to operational activities. This review included coordination with internal and external auditors, as well as monitoring of any necessary corrective actions if discrepancies were found.

Rapat

Komite Audit wajib menyelenggarakan rapat paling sedikit 1 kali dalam 3 bulan. Sepanjang tahun 2025, Komite Audit telah menyelenggarakan rapat sebanyak 7 kali, di mana 7 kali rapat gabungan dengan Unit Audit Internal dengan salah satu di antaranya rapat gabungan dengan auditor eksternal, Dewan Komisaris, dan Direksi. Adapun tingkat kehadiran dalam setiap rapat tersebut tercatat sebagai berikut.

Meeting

The Audit Committee is required to hold meetings at least once every 3 months. Throughout 2025, the Audit Committee held a total of 7 meetings, comprising 7 joint meetings with the Internal Audit Unit and one of them is a joint meeting with the external auditor, Board of Commissioners, and Board of Directors. The attendance rate at each of these meetings was recorded as follows.

Nama Name	Jabatan Position	Jumlah Kehadiran Total Attendance	Jumlah Rapat Total Meeting	Tingkat Kehadiran Level of Attendance (%)
Hyacintus Henri Djantoko	Ketua Chairman	7	7	100,00
Mawarto	Anggota Member	7	7	100,00

Pengembangan Kompetensi

Pengembangan kompetensi anggota Komite Audit dikelola secara sistematis oleh Departemen *Talent Management*, yang bertanggung jawab untuk mengoordinasikan berbagai program pelatihan dan pengembangan sesuai dengan kebutuhan serta tantangan yang dihadapi. Pengembangan kompetensi ini dapat dilakukan melalui berbagai bentuk, seperti pelatihan formal, *workshop*, seminar, *mentoring*, hingga pembelajaran mandiri yang relevan. Proses ini juga didokumentasikan secara rapi untuk memastikan keberlanjutan dan evaluasi efektivitas pengembangan kompetensi, sehingga anggota Komite Audit dapat terus meningkatkan kapabilitas dan kontribusinya dalam mendukung penerapan GCG Perseroan.

Sepanjang tahun 2025, seluruh anggota Komite Audit telah melaksanakan berbagai kegiatan pengembangan kompetensi. Informasi mengenai pengembangan kompetensi yang diikuti oleh Bapak Hyacintus Henri Djantoko selaku Ketua Komite Audit telah diungkapkan dalam pembahasan pengembangan kompetensi Dewan Komisaris. Sedangkan, pengembangan kompetensi yang diikuti oleh Bapak Mawarto selaku Anggota Komite Audit diungkapkan sebagai berikut.

Competency Development

The competency development for the members of the Audit Committee is managed systematically by the Talent Management Department, which is responsible for coordinating various training and development programs in accordance with the needs and challenges encountered. Competency development can be conducted in various forms, including formal training programs, workshops, seminars, mentoring, and relevant self-directed learning. This process is also properly documented to ensure continuity and to enable evaluation of the effectiveness of competency development initiatives, thereby allowing Audit Committee members to continuously enhance their capabilities and contributions in supporting the implementation of the Company's GCG.

Throughout 2025, all members of the Audit Committee participated in various competency development activities. Information on the competency development undertaken by Mr. Hyacintus Henri Djantoko in his capacity as Chairman of the Audit Committee has been disclosed in the explanation of the competency development for the Board of Commissioners. Meanwhile, the competency development activities undertaken by Mr. Mawarto as a member of the Audit Committee are as follows.

Nama Name	Jabatan Position	Topik Pengembangan Kompetensi Competency Development Subject	Waktu Time	Penyelenggara Organizer
Mawarto	Anggota Member	Identifikasi dan Pemetaan Risiko TI, serta Audit IT *Risk Management*. Identification and Mapping of IT Risks, as well as IT Risk Management Audits.	*Webinar*, 9 Desember 2025 Webinar, December 9th, 2025	Widya Dharma Artha

Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi memiliki peran penting dalam memastikan bahwa kebijakan terkait pengangkatan, evaluasi, dan pemberian remunerasi kepada anggota Dewan Komisaris dan Direksi dilakukan secara objektif, transparan, dan selaras dengan kinerja serta kontribusi yang diberikan. Komite Remunerasi dan Nominasi membantu Dewan Komisaris dalam merumuskan sistem kompensasi yang kompetitif dan adil, sekaligus mengusulkan calon-calon yang tepat untuk mengisi posisi strategis di Perseroan. Dengan mekanisme kerja yang independen, Komite Remunerasi dan Nominasi turut mendukung terciptanya tata kelola perusahaan yang sehat dan berkelanjutan.

Remuneration and Nomination Committee

The Remuneration and Nomination Committee plays a vital role in ensuring that policies related to the appointment, evaluation, and remuneration of members of the Board of Commissioners and Board of Directors are implemented objectively, transparently, and in alignment with the performance and contributions delivered. The Remuneration and Nomination Committee assists the Board of Commissioners in formulating a competitive and equitable compensation system, while also proposing suitable candidates to fill strategic positions within the Company. Through an independent working mechanism, the Remuneration and Nomination Committee contributes to the establishment of sound and sustainable corporate governance.

Pedoman Kerja

Komite Remunerasi dan Nominasi melaksanakan tugas dan tanggung jawabnya dengan berpedoman pada Piagam Komite Remunerasi dan Nominasi yang telah disahkan dan diperbarui pada tanggal 27 Juni 2022. Piagam tersebut dibuat dengan mengacu pada prinsip-prinsip GCG yang umum diterapkan, sekaligus mematuhi peraturan perundang-undangan yang berlaku di sektor asuransi dan pasar modal.

Work Guidelines

The Remuneration and Nomination Committee carries out its duties and responsibilities in accordance with the Remuneration and Nomination Committee's Charter, which was approved and last updated on June 27th, 2022. The Charter was formulated with reference to generally accepted GCG principles and in compliance with the prevailing laws and regulations in the insurance and capital market sectors.

Komposisi

Informasi mengenai komposisi Komite Remunerasi dan Nominasi per 31 Desember 2025 diuraikan sebagai berikut.

Composition

Information regarding the composition of the Remuneration and Nomination Committee as of December 31st, 2025, is presented below.

Nama Name	Jabatan Position	Kualifikasi Qualification	Periode Menjabat dan Dasar Pengangkatan Office Tenure and Basis of Appointment
Hyacintus Henri Djantoko	Ketua Chairman	Asuransi dan Manajemen Risiko Insurance and Risk Management	Diangkat berdasarkan Surat Keputusan Dewan Komisaris No. SK-002/BOC-CS/VII/2023 tanggal 28 Juli 2023. Periode menjabat mengikuti masa kerja Dewan Komisaris yang ditetapkan dalam Anggaran Dasar Perseroan. Appointed by the Decree of the Board of Commissioners No. SK-002/BOC-CS/VII/2023 dated July 28th, 2023. The office term follows the Board of Commissioners office term as stipulated in the Articles of Association.
Ali Chendra	Anggota Member	Teknologi Informasi dan Manajemen Risiko Information Technology and Risk Management	
Susanti Halim	Anggota Member	Personalia dan SDM Personnel and HR	

Independensi

Komite Remunerasi dan Nominasi harus menjaga independensinya agar dapat menjalankan fungsi pengawasan secara objektif dan bebas dari pengaruh kepentingan yang dapat mengganggu penilaian profesionalnya. Independensi ini bertujuan untuk memastikan bahwa setiap keputusan dan rekomendasi yang dihasilkan benar-benar berdasarkan pertimbangan yang rasional dan transparan, sehingga dapat mendukung kepercayaan seluruh pemangku kepentingan terhadap proses tata kelola perusahaan. Dengan menjaga independensi, Komite Remunerasi dan Nominasi dapat berperan secara efektif dalam memperkuat integritas dan kredibilitas pengawasan yang dilaksanakan oleh Dewan Komisaris.

Independency

The Remuneration and Nomination Committee must maintain its independence to carry out its oversight function objectively and free from any influence of conflicting interests that could compromise its professional judgment. This independence is intended to ensure that every decision and recommendation is made based on rational and transparent considerations, thereby fostering the confidence of all stakeholders in the corporate governance process. By maintaining its independence, the Remuneration and Nomination Committee is able to play an effective role in strengthening the integrity and credibility of the oversight exercised by the Board of Commissioners.

Tugas dan Tanggung Jawab

Informasi mengenai tugas dan tanggung jawab serta realisasi program kerja Komite Remunerasi dan Nominasi pada tahun 2025 diuraikan sebagai berikut.

Duties and Responsibilities

Information regarding the duties and responsibilities, as well as the realization of the Remuneration and Nomination Committee's work programs in 2025, is presented as follows.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Fungsi Nominasi / Nomination Function	
Menyusun dan memberikan rekomendasi mengenai sistem dan prosedur penilaian, pemilihan, dan/atau penggantian anggota Direksi, anggota Dewan Komisaris, dan Pejabat Eksekutif kepada Dewan Komisaris.	Berdasarkan pemantauan Komite Remunerasi dan Nominasi, sistem, dan prosedur penilaian, pemilihan, dan/atau penggantian anggota Direksi, anggota Dewan Komisaris, dan Pejabat Eksekutif kepada Dewan Komisaris dijalankan sesuai dengan Pedoman Remunerasi dan Nominasi yang masih sesuai dengan kondisi terkini dan peraturan yang berlaku.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Developing and providing recommendations regarding systems and procedures for evaluating, selecting, and/or replacing members of the Board of Directors, members of the Board of Commissioners, and Executive Officers to the Board of Commissioners.	Based on the monitoring of the Remuneration and Nomination Committee, the system and procedures for assessment, selection, and/or replacement of Board of Directors' members, Board of Commissioners' members, and Executive Officers to the Board of Commissioners are carried out in line with the Remuneration and Nomination Charter, which is still in accordance with current conditions and applicable regulations.
Memberikan rekomendasi kepada Dewan Komisaris mengenai program pengembangan kemampuan anggota Direksi dan/atau Dewan Komisaris. Providing recommendations to the Board of Commissioners regarding the capacity development programs for members of Board of Commissioners and/or Board of Directors.	Menilai kebutuhan pengembangan kemampuan berdasarkan kinerja dan tren industri, serta merancang program yang sesuai untuk meningkatkan kompetensi dan keterampilan kepemimpinan. Rekomendasi ini mencakup jenis pelatihan, *workshop*, dan kesempatan pengembangan profesional yang relevan. Dengan langkah ini, Komite Remunerasi dan Nominasi memastikan bahwa anggota Direksi dan Dewan Komisaris terus memperbarui pengetahuan dan keterampilannya. Assessing capability development needs based on performance and industry trends, and designing appropriate programs to enhance leadership competencies and skills. These recommendations include relevant types of training, workshops, and professional development opportunities. With this step, the Remuneration and Nomination Committee ensures that members of the Board of Directors and Board of Commissioners continue to update their knowledge and skills.
Memberikan rekomendasi mengenai calon anggota Direksi dan/atau Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS. Providing recommendations regarding prospective members of the Board of Directors and/or Board of Commissioners to the Board of Commissioners to be submitted to the GMS.	Merekomendasikan calon anggota Dewan Komisaris pada tahun 2025 berdasarkan kriteria kompetensi, pengalaman, dan kecocokan dengan kebutuhan strategis Perseroan dan dinilai memenuhi standar dan kualifikasi yang diperlukan. Rekomendasi ini kemudian disampaikan kepada Dewan Komisaris, yang akan mengajukan calon tersebut untuk disetujui dalam RUPS. Recommending prospective members of the Board of Commissioners in 2025 based on the criteria of competence, experience, and suitability with the Company's strategic needs and assessed to meet the required standards and qualifications. This recommendation is then submitted to the Board of Commissioners, who will propose the candidate for approval at the GMS.
Memberikan rekomendasi mengenai Pihak Independen yang akan menjadi anggota Komite Audit dan anggota Komite Pemantau Risiko kepada Dewan Komisaris. Providing recommendations on Independent Parties who will become members of Audit Committee and members of Risk Oversight Committee to the Board of Commissioners.	Pada tahun 2025, tidak ada kekosongan pihak independen sebagai anggota Komite Audit dan anggota Komite Pemantau Risiko. In 2025, there was no vacancy for an independent party as a member of the Audit Committee and a member of the Risk Oversight Committee.
Fungsi Remunerasi / Remuneration Function	
Memastikan bahwa Perseroan telah memiliki sistem remunerasi yang transparan dan menerapkan prinsip kehati-hatian dalam pemberian remunerasi, baik remunerasi yang bersifat tetap maupun bersifat variabel. Ensuring that the Company has a transparent remuneration system and applies the principle of prudence in giving remuneration, both fixed and variable remuneration.	Secara berkala memastikan sistem remunerasi yang dimiliki Perseroan sudah memperhatikan prinsip yang transparan dan menerapkan prinsip kehati-hatian dalam pemberian remunerasi, baik remunerasi yang bersifat tetap maupun bersifat variabel, kepada seluruh karyawan maupun Direksi dan Dewan Komisaris sesuai dengan indikator kinerja yang telah ditetapkan dan mengacu pada Pedoman Remunerasi dan Nominasi yang telah dibentuk. Periodically ensuring that the Company's remuneration system adheres to transparent principles and applies the principle of prudence in the provision of remuneration, both fixed and variable, to all employees, Board of Directors, and Board of Commissioners in accordance with predetermined performance indicators and referring to the established Remuneration and Nomination Guidelines.
Melakukan evaluasi terhadap kebijakan remunerasi yang didasarkan atas kinerja, risiko, kewajaran, sasaran, dan strategi jangka panjang Perseroan, pemenuhan cadangan sebagaimana diatur dalam ketentuan peraturan perundang-undangan dan potensi pendapatan Perseroan di masa yang akan datang. Evaluating the remuneration policy based on performance, risk, fairness, goals, and long-term strategy of the Company, fulfillment of reserves as stipulated in the provisions of laws and regulations and the potential income of the Company in the future.	Memastikan keputusan remunerasi sebagaimana mengacu pada kebijakan remunerasi sudah didasarkan atas kinerja, risiko, kewajaran, sasaran, dan strategi jangka panjang Perseroan, pemenuhan cadangan sebagaimana diatur dalam ketentuan peraturan perundang-undangan dan potensi pendapatan Perseroan di masa yang akan datang. Confirming that the remuneration decision as referred to in the remuneration policy is already based on the Company's performance, risk, fairness, goals, and long-term strategy, fulfillment of reserves as regulated in laws and regulations, and the Company's potential income in the future.
Melakukan evaluasi secara berkala terhadap penerapan kebijakan remunerasi. Conducting periodic evaluations of the implementation of remuneration policies.	Secara berkala, melakukan evaluasi terhadap penerapan kebijakan remunerasi yang sudah dibuat Perseroan. Periodically evaluating the implementation of remuneration policy set by the Company.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Menyampaikan hasil evaluasi dan rekomendasi kepada Dewan Komisaris mengenai: 1. Struktur dan besaran remunerasi; 2. Kebijakan remunerasi bagi Direksi dan Dewan Komisaris untuk disampaikan kepada RUPS; serta 3. Kebijakan remunerasi bagi karyawan secara keseluruhan untuk disampaikan kepada Direksi. Delivering evaluation results and recommendations to the Board of Commissioners regarding: 1. Remuneration structure and amount; 2. Remuneration policy for the Board of Directors and Board of Commissioners to be submitted to the GMS; and 3. Remuneration policy for employees as a whole to be submitted to the Board of Directors.	Melaksanakan tugasnya dengan menyampaikan hasil evaluasi dan rekomendasi kepada Dewan Komisaris terkait struktur dan besaran remunerasi. Selain itu, Komite Remunerasi dan Nominasi juga memberikan rekomendasi mengenai kebijakan remunerasi bagi Dewan Komisaris dan Direksi yang akan diajukan kepada RUPS, serta kebijakan remunerasi karyawan secara keseluruhan yang disampaikan kepada Direksi untuk memastikan kesesuaian dengan strategi dan kinerja Perseroan. Performing its duties by submitting evaluation results and recommendations to the Board of Commissioners regarding remuneration structure and amount. In addition, the Remuneration and Nomination Committee also provides recommendations regarding the remuneration policy for the Board of Commissioners and Board of Directors that will be submitted to the GMS, as well as the overall employee remuneration policy submitted to the Board of Directors to ensure suitability with the Company's strategy and performance.
Memastikan bahwa kebijakan remunerasi telah sesuai dengan ketentuan peraturan perundang-undangan. Ensuring that the remuneration policy is in accordance with the provisions of laws and regulations.	Memastikan bahwa kebijakan remunerasi Perseroan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku untuk menjaga kepatuhan terhadap peraturan dan standar yang ditetapkan. Ensuring that the Company's remuneration policy is in accordance with the provisions of prevailing laws and regulations to maintain compliance with established regulations and standards.
Mengevaluasi piagam Komite secara berkala disesuaikan dengan perkembangan ketentuan peraturan perundang-undangan. Evaluating the Committee's charter periodically in accordance with developments in laws and regulations.	Mengevaluasi Piagam Komite Remunerasi dan Nominasi disesuaikan dengan perkembangan ketentuan peraturan perundang-undangan di mana Piagam Komite Remunerasi dan Nominasi dinilai masih sesuai dengan peraturan yang berlaku. Evaluating the Remuneration and Nomination Committee Charter in accordance with the development of laws and regulations where the Remuneration and Nomination Committee Charter is considered still in accordance with applicable regulations.
Membantu Dewan Komisaris melakukan penilaian kinerja dengan kesesuaian remunerasi yang diterima masing-masing anggota Direksi dan/atau anggota Dewan Komisaris. Assisting the Board of Commissioners in assessing performance with the suitability of remuneration received by each member of the Board of Directors and/or members of the Board of Commissioners.	Membantu Dewan Komisaris dalam melakukan penilaian kinerja anggota Direksi dan/atau Dewan Komisaris, serta memastikan kesesuaian remunerasi yang diterima dengan kinerja yang dicapai. Assisting the Board of Commissioners in assessing the performance of members of the Board of Directors and/or Board of Commissioners, as well as ensuring that the remuneration received is in line with the performance achieved.

Rapat

Komite Remunerasi dan Nominasi wajib menyelenggarakan rapat paling sedikit 1 kali dalam 4 bulan. Sepanjang tahun 2025, Komite Remunerasi dan Nominasi telah menyelenggarakan rapat sebanyak 3 kali. Adapun tingkat kehadiran dalam setiap rapat tersebut tercatat sebagai berikut.

Meeting

The Remuneration and Nomination Committee is required to hold meetings at least once every 4 months. Throughout 2025, the Remuneration and Nomination Committee held a total of 3 meetings. The attendance rate at each of these meetings was recorded as follows.

Nama Name	Jabatan Position	Jumlah Kehadiran Total Attendance	Jumlah Rapat Total Meeting	Tingkat Kehadiran Level of Attendance (%)
Hyacintus Henri Djantoko	Ketua Chairman	3	3	100,00
Ali Chendra	Anggota Member	3	3	100,00
Susanti Halim	Anggota Member	3	3	100,00

Pengembangan Kompetensi

Pengembangan kompetensi anggota Komite Remunerasi dan Nominasi dikelola secara sistematis oleh Departemen *Talent Management*, yang bertanggung jawab untuk mengoordinasikan berbagai program pelatihan dan pengembangan sesuai dengan kebutuhan serta tantangan yang dihadapi. Pengembangan kompetensi ini dapat dilakukan melalui berbagai bentuk, seperti pelatihan formal, *workshop*, seminar, *mentoring*, hingga pembelajaran mandiri yang relevan. Proses ini juga didokumentasikan secara rapi untuk memastikan keberlanjutan dan evaluasi efektivitas pengembangan kompetensi, sehingga anggota Komite Remunerasi dan Nominasi dapat terus meningkatkan kapabilitas dan kontribusinya dalam mendukung penerapan GCG Perseroan.

Sepanjang tahun 2025, seluruh anggota Komite Remunerasi dan Nominasi telah melaksanakan berbagai kegiatan pengembangan kompetensi. Informasi mengenai pengembangan kompetensi yang diikuti oleh Bapak Hyacintus Henri Djantoko dan Bapak Ali Chendra selaku Ketua dan Anggota Komite Remunerasi dan Nominasi telah diungkapkan dalam pembahasan pengembangan kompetensi Dewan Komisaris. Sedangkan, pengembangan kompetensi yang diikuti oleh Ibu Susanti Halim selaku Anggota Komite Remunerasi dan Nominasi diungkapkan sebagai berikut.

Competency Development

The competency development for the members of the Remuneration and Nomination Committee is managed systematically by the Talent Management Department, which is responsible for coordinating various training and development programs in line with the needs and challenges encountered. Such competency development can be conducted in various forms, including formal training, workshops, seminars, mentoring, and relevant self-directed learning. This process is also properly documented to ensure continuity and to facilitate evaluation of the effectiveness of the competency development initiatives, thereby enabling members of the Remuneration and Nomination Committee to continuously enhance their capabilities and contributions in supporting the Company's GCG implementation.

Throughout 2025, all members of the Remuneration and Nomination Committee participated in various competency development activities. Information regarding the competency development programs attended by Mr. Hyacintus Henri Djantoko and Mr. Ali Chendra, in their capacities as Chairman and Member of the Remuneration and Nomination Committee, respectively, has been disclosed in the explanation of the competency development for the Board of Commissioners. Meanwhile, the competency development activities attended by Mrs. Susanti Halim, as a Member of the Remuneration and Nomination Committee, are as follows.

Nama Name	Jabatan Position	Topik Pengembangan Kompetensi Competency Development Subject	Waktu Time	Penyelenggara Organizer
Susanti Halim	Anggota Member	Sosialisasi Perpajakan *Coretax* System. Dissemination of the Coretax System Taxation.	18 Februari 2025 February 18th, 2025	AAUI

Kebijakan Nominasi Dewan Komisaris dan Direksi
Board of Commissioners and Board of Directors Nomination Policy

Penentuan nominasi Dewan Komisaris dan Direksi dilakukan dengan memperhatikan hal-hal berikut, yaitu:
The determination of the nominations for the Board of Commissioners and the Board of Directors is conducted by taking into considerationof the following matters, i.e.:

1. Anggota Dewan Komisaris dan Direksi diangkat oleh RUPS dengan memperhatikan ketentuan mengenai berakhirnya masa jabatan anggota Dewan Komisaris dan Direksi dengan sendirinya, serta ketentuan mengenai kuorum, hak suara, dan keputusan RUPS yang terdapat dalam Anggaran Dasar Perseroan.
   Members of the Board of Commissioners and Board of Directors are appointed by the GMS by taking into consideration the provisions regarding the end of office tenure of the Board of Commissioners and Board of Directors members, as well as the provisions regarding quorum, voting rights, and GMS resolution stated in the Articles of Association.
2. Anggota Dewan Komisaris dan Direksi diangkat oleh RUPS dari calon-calon yang diajukan oleh Pemegang Saham Utama Perseroan.
   The members of the Board of Commissioners and the Board of Directors are appointed by the GMS from the candidates proposed by the Main Shareholders.

3 Setiap usulan penggantian dan/atau pengangkatan anggota Dewan Komisaris dan Direksi harus memenuhi persyaratan dan memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi.
Every proposal for replacement and/or appointment of members of the Board of Commissioners and Board of Directors must meet the requirements and take into account the recommendations from the Remuneration and Nomination Committee.

4 Anggota Dewan Komisaris dan Direksi diangkat untuk masa jabatan tertentu sesuai hasil RUPS Tahunan dan dapat diangkat kembali sesuai ketentuan yang berlaku.
Members of the Board of Commissioners and the Board of Directors are appointed for a certain term and can be reappointed in accordance with applicable regulations.

5 RUPS memiliki hak untuk menghentikan Dewan Komisaris dan Direksi sewaktu-waktu sesuai dengan situasi dan/atau kebutuhan Perseroan.
The GMS reserves the right to terminate the Board of Commissioners and the Board of Directors at any time according to the Company's needs and/or situation.

Komite Pemantau Risiko

Komite Pemantau Risiko berperan dalam membantu Dewan Komisaris mengawasi penerapan manajemen risiko di seluruh lini operasional Perseroan. Komite Pemantau Risiko memastikan bahwa identifikasi, evaluasi, dan mitigasi risiko dilakukan secara menyeluruh dan terintegrasi dengan strategi bisnis. Dengan pengawasan yang berfokus pada potensi risiko keuangan, operasional, maupun kepatuhan, Komite Pemantau Risiko turut menjaga stabilitas dan keberlanjutan Perseroan dalam menghadapi dinamika lingkungan usaha. Peran ini menjadi krusial terutama dalam industri yang memiliki eksposur risiko tinggi seperti asuransi.

Pedoman Kerja

Komite Pemantau Risiko melaksanakan tugas dan tanggung jawabnya dengan berpedoman pada Piagam Komite Pemantau Risiko yang telah disahkan dan diperbarui pada tanggal 26 Oktober 2022. Piagam tersebut dibuat dengan mengacu pada prinsip-prinsip GCG yang umum diterapkan, sekaligus mematuhi peraturan perundang-undangan yang berlaku di sektor asuransi dan pasar modal.

Komposisi

Informasi mengenai komposisi Komite Pemantau Risiko per 31 Desember 2025 diuraikan sebagai berikut.

Risk Oversight Committee

The Risk Oversight Committee plays a role in assisting the Board of Commissioners in overseeing the implementation of risk management across all operational lines of the Company. The Risk Oversight Committee ensures that risk identification, assessment, and mitigation are carried out comprehensively and integrated with the Company's business strategy. Through oversight focused on potential financial, operational, and compliance risks, the Risk Oversight Committee helps safeguard the Company's stability and sustainability in navigating a dynamic business environment. This role is particularly crucial in industries with high-risk exposure, such as insurance.

Work Guidelines

The Risk Oversight Committee performs its duties and responsibilities in accordance with the Risk Oversight Committee's Charter, which was approved and last updated on October 26th, 2022. The Charter was developed with reference to generally accepted GCG principles, and in compliance with applicable laws and regulations in the insurance and capital market sectors.

Composition

Information on the composition of the Risk Oversight Committee as of December 31st, 2025, is presented below.

Nama Name	Jabatan Position	Kualifikasi Qualification	Periode Menjabat dan Dasar Pengangkatan Office Tenure and Basis of Appointment
Hyacintus Henri Djantoko	Ketua Chairman	Asuransi dan Manajemen Risiko Insurance and Risk Management	Diangkat berdasarkan Surat Keputusan Dewan Komisaris No. 004/BOC-CS/VII/2023 tanggal 28 Juli 2023. Periode menjabat mengikuti masa kerja Dewan Komisaris yang ditetapkan dalam Anggaran Dasar Perseroan. Appointed by the Decree of the Board of Commissioners No. 004/BOC-CS/VII/2023 dated July 28th, 2023. The office term follows the Board of Commissioners office term as stipulated in the Articles of Association.
Emma Paulina Balubun	Anggota Member	*Underwriting*, *Marketing*, Perasuransian, dan Manajemen Risiko Underwriting, Marketing, Insurance, and Risk Management	
Charles Hanafie	Anggota Member	Manajemen Risiko, *Underwriting*, Pemasaran Digital, dan Pengembangan Produk Risk Management, Underwriting, Digital Marketing, and Product Development	

Independensi

Komite Pemantau Risiko harus menjaga independensinya agar dapat menjalankan fungsi pengawasan secara objektif dan bebas dari pengaruh kepentingan yang dapat mengganggu penilaian profesionalnya. Independensi ini bertujuan untuk memastikan bahwa setiap keputusan dan rekomendasi yang dihasilkan benar-benar berdasarkan pertimbangan yang rasional dan transparan, sehingga dapat mendukung kepercayaan seluruh pemangku kepentingan terhadap penerapan GCG Perseroan. Dengan menjaga independensi, Komite Pemantau Risiko dapat berperan secara efektif dalam memperkuat integritas dan kredibilitas pengawasan yang dilaksanakan oleh Dewan Komisaris.

Independency

The Risk Oversight Committee must maintain its independence to carry out its oversight function objectively and free from any influence of conflicting interests that could compromise its professional judgment. This independence is intended to ensure that all decisions and recommendations are made based on rational and transparent considerations, thereby fostering the confidence of all stakeholders in the Company's GCG implementation. By maintaining its independence, the Risk Oversight Committee is able to play an effective role in strengthening the integrity and credibility of the oversight exercised by the Board of Commissioners.

Tugas dan Tanggung Jawab

Informasi mengenai tugas dan tanggung jawab serta realisasi program kerja Komite Pemantau Risiko pada tahun 2025 diuraikan sebagai berikut.

Duties and Responsibilities

Information regarding the duties and responsibilities, as well as the realization of the Risk Oversight Committee's work programs in 2025, is presented as follows.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Menilai efektivitas manajemen risiko yang dilaksanakan Perseroan dan menilai toleransi risiko yang dapat diambil oleh Perseroan.	Melakukan peninjauan mendalam bersama Komite Manajemen Risiko dan Departemen *Enterprise Risk Management* terhadap kebijakan manajemen risiko yang diterapkan, memastikan bahwa strategi yang ada dapat mengidentifikasi, menilai, dan mengelola risiko secara efektif. Berdasarkan hasil penilaian yang dilakukan untuk tahun buku 2025, Tingkat Kesehatan Perseroan menunjukkan rata-rata pada peringkat 2. dan sejalan dengan toleransi risiko yang dapat diambil oleh Perseroan, di mana secara umum kondisi Perseroan tergolong sehat sehingga dinilai mampu mengatasi pengaruh negatif yang signifikan dari perubahan kondisi bisnis yang berkembang.
Assessing the effectiveness of risk management carried out by the Company and assessing the risk tolerance that can be taken by the Company.	Performing an in-depth review of the risk management policies with the Risk Management Committee and Enterprise Risk Management Department, ensuring that the existing strategies can identify, assess, and manage risks effectively. Based on the assessment results for the 2025 financial year, the Company's Sound Level shows an average rating of 2 and is in line with the risk tolerance, where in general the Company's condition is classified as sound, and thus, considered capable of overcoming significant negative effects from changes in business conditions that may develop.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Melakukan evaluasi secara berkala atas penerapan manajemen risiko. Periodically evaluating the implementation of risk management.	Komite Pemantau Risiko melalui Departemen *Enterprise Risk Management* yang berkoordinasi dengan Komite Manajemen Risiko secara rutin meninjau kebijakan dan praktik manajemen risiko yang diterapkan dengan mengacu pada Peraturan OJK No. 44/POJK.05/2020 tentang Penerapan Manajemen Risiko bagi Lembaga Jasa Keuangan Non-Bank dan SEOJK No. 8/SEOJK.05/2021 tentang Penerapan Manajemen Risiko bagi Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah. Hal ini memastikan bahwa proses-proses ini berjalan sesuai dengan standar dan efektif dalam mengidentifikasi serta mengelola risiko. The Risk Oversight Committee through the Enterprise Risk Management Department in coordination with the Risk Management Committee regularly reviews the risk management policies and practices implemented with reference to OJK Regulation No. 44/POJK.05/2020 on the Implementation of Risk Management for Non-Bank Financial Services Institutions and SEOJK No. 8/SEOJK.05/2021 on the Implementation of Risk Management for Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Companies. This ensures that these processes run in accordance with standards and are effective in identifying and managing risks.
Memantau dan mengevaluasi pelaksanaan tugas Departemen *Enterprise Risk Management* dan Komite Manajemen Risiko. Monitoring and evaluating the implementation of duties of the Enterprise Risk Management Department and the Risk Management Committee.	Secara aktif mengawasi kinerja Departemen *Enterprise Risk Management* untuk memastikan bahwa unit tersebut menjalankan fungsinya dengan efektif dalam mengidentifikasi, menilai, dan mengelola risiko yang dihadapi Perseroan. Komite Pemantau Risiko juga mengevaluasi kinerja Komite Manajemen Risiko dalam hal pemantauan dan pengelolaan risiko secara keseluruhan. Actively overseeing Enterprise Risk Management Department's performance to ensure effective functions in identifying, assessing, and managing the risks faced by the Company. The Risk Oversight Committee also evaluates the Risk Management Committee's performance in terms of overall risk monitoring and management.
Mengevaluasi Piagam Komite Pemantau Risiko secara berkala untuk disesuaikan ketentuan peraturan perundang-undangan yang berlaku. Evaluating the Risk Oversight Committee Charter periodically to comply with the provisions of applicable laws and regulations.	Secara rutin meninjau dan memperbarui Piagam dan membandingkannya dengan regulasi terbaru serta praktik terbaik dalam manajemen risiko. Berdasarkan evaluasi yang telah dilakukan untuk tahun buku 2025, Piagam Komite Pemantau Risiko yang ada saat ini dinilai masih relevan dan sesuai dengan regulasi yang berlaku. Reviewing and updating the Charter on a regular basis and comparing it with the latest regulations and best practices in risk management. Based on the evaluation conducted for the 2025 financial year, the current Risk Oversight Committee Charter is still considered relevant and in line with the prevailing regulations.

Rapat

Komite Pemantau Risiko wajib menyelenggarakan rapat paling sedikit 1 kali dalam 3 bulan. Sepanjang tahun 2025, Komite Pemantau Risiko telah menyelenggarakan rapat sebanyak 4 kali. Adapun tingkat kehadiran dalam setiap rapat tersebut tercatat sebagai berikut.

Meeting

The Risk Oversight Committee is required to hold meetings at least once every 3 months. Throughout 2025, the Risk Oversight Committee held a total of 4 meetings. The attendance rate at each of these meetings was recorded as follows.

Nama Name	Jabatan Position	Jumlah Kehadiran Total Attendance	Jumlah Rapat Total Meeting	Tingkat Kehadiran Level of Attendance (%)
Hyacintus Henri Djantoko	Ketua Chairman	4	4	100,00
Emma Paulina Balubun	Anggota Member	4	4	100,00
Charles Hanafie	Anggota Member	4	4	100,00

Pengembangan Kompetensi

Pengembangan kompetensi anggota Komite Pemantau Risiko dikelola secara sistematis oleh Departemen *Talent Management*, yang bertanggung jawab untuk mengoordinasikan berbagai program pelatihan dan

Competency Development

The competency development for the members of the Risk Oversight Committee is managed systematically by the Talent Management Department, which is responsible for coordinating various training and development programs

pengembangan sesuai dengan kebutuhan serta tantangan yang dihadapi. Pengembangan kompetensi ini dapat dilakukan melalui berbagai bentuk, seperti pelatihan formal, *workshop*, seminar, *mentoring*, hingga pembelajaran mandiri yang relevan. Proses ini juga didokumentasikan secara rapi untuk memastikan keberlanjutan dan evaluasi efektivitas pengembangan kompetensi, sehingga anggota Komite Pemantau Risiko dapat terus meningkatkan kapabilitas dan kontribusinya dalam mendukung penerapan GCG Perseroan.

Sepanjang tahun 2025, seluruh anggota Komite Pemantau Risiko telah melaksanakan berbagai kegiatan pengembangan kompetensi. Informasi mengenai pengembangan kompetensi yang diikuti oleh Bapak Hyacintus Henri Djantoko selaku Ketua Komite Pemantau Risiko telah diungkapkan dalam pembahasan pengembangan kompetensi Dewan Komisaris. Sedangkan, pengembangan kompetensi yang diikuti oleh Anggota Komite Pemantau Risiko lainnya diungkapkan sebagai berikut.

in accordance with the needs and challenges encountered. Such competency development can be conducted in various forms, including formal training, workshops, seminars, mentoring, and relevant self-directed learning. This process is also properly documented to ensure continuity and to facilitate evaluation of the effectiveness of the competency development initiatives, thereby enabling members of the Risk Oversight Committee to continuously enhance their capabilities and contributions in supporting the Company's GCG implementation.

Throughout 2025, all members of the Risk Oversight Committee participated in various competency development activities. Information regarding the competency development programs attended by Mr. Hyacintus Henri Djantoko, in his capacity as Chairman of the Risk Oversight Committee, has been disclosed in the explanation of the competency development for the Board of Commissioners. Meanwhile, the competency development activities attended by the other Members of the Risk Oversight Committee are as follows.

Nama Name	Jabatan Position	Topik Pengembangan Kompetensi Competency Development Subject	Waktu Time	Penyelenggara Organizer
Emma Paulina Balubun	Anggota Member	*RiskHub - Securing the Unseen: Data, Threats, & the Future of Cyber Risk Management.*	30 April 2025 April 30th, 2025	ERMA
Charles Hanafie	Anggota Member	*Webinar "Determining the Risk Strategy in the Challenges of Environmental, Social and Macro Economic Changes".*	7 Januari 2025 April 30th, 2025	LSPMR

Komite Kebijakan Tata Kelola Perusahaan

Komite Kebijakan Tata Kelola Perusahaan berfungsi sebagai penasihat strategis dalam merumuskan dan mengawasi pelaksanaan prinsip-prinsip GCG di Perseroan. Komite Kebijakan Tata Kelola Perusahaan memastikan bahwa seluruh kebijakan dan praktik Perseroan sejalan dengan standar regulasi serta etika bisnis yang berlaku, sekaligus mendorong transparansi, akuntabilitas, dan tanggung jawab dalam setiap aspek operasional. Dengan peran yang proaktif, Komite Kebijakan Tata Kelola Perusahaan membantu menciptakan budaya perusahaan yang kuat dan berkelanjutan, mendukung pencapaian tujuan jangka panjang serta menjaga kepercayaan pemangku kepentingan.

Pedoman Kerja

Komite Kebijakan Tata Kelola Perusahaan melaksanakan tugas dan tanggung jawabnya dengan berpedoman pada Piagam Komite Kebijakan Tata Kelola Perusahaan yang telah disahkan dan diperbarui pada tanggal 6 Juli 2022. Piagam tersebut dibuat dengan mengacu pada prinsip-prinsip GCG yang umum diterapkan, sekaligus mematuhi peraturan perundang-undangan yang berlaku di sektor asuransi dan pasar modal.

Good Corporate Governance Committee

The Good Corporate Governance Committee serves as a strategic advisor in formulating and overseeing the implementation of GCG principles within the Company. The Good Corporate Governance Committee ensures that all Company policies and practices are aligned with applicable regulatory standards and business ethics, while also promoting transparency, accountability, and responsibility across all aspects of operations. Through its proactive role, the Good Corporate Governance Committee helps foster a strong and sustainable corporate culture, supports the achievement of long-term objectives, and maintains stakeholder trust.

Work Guidelines

The Good Corporate Governance Committee carries out its duties and responsibilities in accordance with the Good Corporate Governance Committee's Charter, which was approved and last updated on July 6th, 2022. The Charter was formulated with reference to generally accepted GCG principles and in compliance with applicable laws and regulations in the insurance and capital market sectors.

Komposisi

Informasi mengenai komposisi Komite Kebijakan Tata Kelola Perusahaan per 31 Desember 2025 diuraikan sebagai berikut.

Composition

Information regarding the composition of the Good Corporate Governance Committee as of December 31st, 2025, is presented below.

Nama Name	Jabatan Position	Kualifikasi Qualification	Periode Menjabat dan Dasar Pengangkatan Office Tenure and Basis of Appointment
Ali Chendra	Ketua Chairman	Teknologi Informasi dan Manajemen Risiko Information Technology and Risk Management	Diangkat berdasarkan Surat Keputusan Dewan Komisaris No. SK-005/BOC-CS/I/2025 tanggal 21 Januari 2025. Periode jabatan mengikuti masa kerja Dewan Komisaris yang ditetapkan dalam Anggaran Dasar. Commissioners No. SK-005/BOC-CS/I/2025 dated January 21st, 2025. The office term follows the Board of Commissioners office term as stipulated in the Articles of Association.
Johannes Agus*	Anggota Member	Ekonomi (Manajemen) Economics (Management)	
Satini Kartika Sari	Anggota Member	Hukum Legal	

*) Efektif tidak menjabat sebagai Anggota Komite Tata Kelola Perusahaan dikarenakan telah meninggal dunia pada tanggal 23 April 2025.
Effectively resigned as a Member of the Corporate Governance Committee due to his death on April 23rd, 2025

Independensi

Komite Kebijakan Tata Kelola Perusahaan harus menjaga independensinya agar dapat menjalankan fungsi pengawasan secara objektif dan bebas dari pengaruh kepentingan yang dapat mengganggu penilaian profesionalnya. Independensi ini bertujuan untuk memastikan bahwa setiap keputusan dan rekomendasi yang dihasilkan benar-benar berdasarkan pertimbangan yang rasional dan transparan, sehingga dapat mendukung kepercayaan seluruh pemangku kepentingan terhadap proses penerapan GCG di Perseroan. Dengan menjaga independensi, Komite Kebijakan Tata Kelola Perusahaan dapat berperan secara efektif dalam memperkuat integritas dan kredibilitas pengawasan yang dilaksanakan oleh Dewan Komisaris.

Independency

The Good Corporate Governance Committee must maintain its independence to carry out its oversight function objectively and free from any influence of conflicting interests that could compromise its professional judgment. This independence is intended to ensure that all decisions and recommendations are made based on rational and transparent considerations, thereby fostering the confidence of all stakeholders in the Company's GCG implementation. By maintaining its independence, the Good Corporate Governance Committee is able to play an effective role in strengthening the integrity and credibility of the oversight exercised by the Board of Commissioners.

Tugas dan Tanggung Jawab

Informasi mengenai tugas dan tanggung jawab serta realisasi program kerja Komite Kebijakan Tata Kelola Perusahaan pada tahun 2025 diuraikan sebagai berikut.

Duties and Responsibilities

Information regarding the duties and responsibilities, as well as the realization of the Good Corporate Governance Committee's work programs in 2025, is presented as follows.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Mengkaji kebijakan tata kelola perusahaan yang baik yang disusun oleh Direksi.	Secara teliti meninjau kebijakan yang diusulkan untuk memastikan bahwa kebijakan tersebut memenuhi standar tata kelola yang baik, selaras dengan prinsip-prinsip GCG, serta memenuhi regulasi yang berlaku. Kajian ini mencakup analisis terhadap perkembangan regulasi yang baru di tahun 2025 sehingga perlu untuk disesuaikan dalam kegiatan Perseroan, seperti: 1. Peraturan OJK No. 33 Tahun 2025 tentang Penilaian Tingkat Kesehatan dan Perusahaan Perasuransian, Lembaga Penjamin, Dana Pensiun; 2. Peraturan OJK No. 36 Tahun 2025 tentang Penguatan Ekosistem Asuransi Kesehatan; 3. Peraturan OJK No. 38 Tahun 2025 tentang Gugatan oleh Otoritas Jasa Keuangan untuk Pelindungan Konsumen di Sektor Jasa Keuangan; serta 4. Peraturan OJK No. 26 Tahun 2025 tentang Pengelolaan Aset dan Liabilitas Perusahaan Asuransi dan Perusahaan Reasuransi.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Reviews the good corporate governance policy prepared by the Board of Directors.	Thoroughly reviewing the proposed policies to ensure that they meet good governance standards, are aligned with GCG principles, and comply with applicable regulations. This review includes an analysis of new regulatory developments in 2025 that need to be adjusted in the Company's activities, such as: 1. OJK Regulation No. 33 of 2025 on the Assessment of the Financial Soundness of Insurance Companies, Guarantee Institutions, and Pension Funds; 2. OJK Regulation No. 36 of 2025 on the Strengthening of the Health Insurance Ecosystem; 3. OJK Regulation No. 38 of 2025 on Lawsuits Filed by the Financial Services Authority for Consumer Protection in the Financial Services Sector; and 4. OJK Regulation No. 26 of 2025 on Asset and Liability Management of Insurance and Reinsurance Companies.
Menilai konsistensi penerapan tata kelola perusahaan yang baik, termasuk yang berkaitan dengan etika bisnis dan tanggung jawab sosial perusahaan (*corporate social responsibility*).	Melakukan penilaian menyeluruh terhadap praktik tata kelola yang diterapkan untuk memastikan bahwa Perseroan mematuhi prinsip-prinsip etika dan menjalankan CSR secara konsisten. Komite Kebijakan Tata Kelola Perusahaan meninjau kebijakan dan implementasi terkait etika bisnis dan CSR, mengevaluasi dampak sosial dari kegiatan Perseroan, serta memastikan bahwa seluruh aspek sesuai dengan standar yang ditetapkan dan harapan pemangku kepentingan.
Assesses the consistency of good corporate governance implementation, including in terms of business ethics and corporate social responsibility.	Performing a thorough assessment of the governance practices implemented to ensure that the Company adheres to ethical principles and carries out CSR consistently. The Good Corporate Governance Committee reviews policies and implementation related to business ethics and CSR, evaluates the social impact of the Company's activities, and ensures that all aspects are in line with established standards and stakeholder expectations.
Mengevaluasi piagam Komite Kebijakan Tata Kelola Perusahaan secara berkala disesuaikan dengan perkembangan ketentuan peraturan perundang-undangan.	Secara rutin meninjau dan memperbarui Piagam Komite Kebijakan Tata Kelola Perusahaan dan membandingkannya dengan regulasi terbaru serta praktik terbaik dalam manajemen risiko. Berdasarkan evaluasi yang dilakukan untuk tahun buku 2025, Piagam Komite Kebijakan Tata Kelola Perusahaan dinilai masih relevan dan sesuai dengan regulasi yang berlaku.
Evaluating the Corporate Governance Policy Committee charter periodically in accordance with developments in laws and regulations.	Regularly reviewing and updating theGood Corporate Governance Committee Charter and comparing it with the latest regulations and best practices in risk management. Based on the evaluation conducted for the 2025 financial year, the Good Corporate Governance Committee Charter is considered still relevant and in accordance with the prevailing regulations.

Rapat

Komite Kebijakan Tata Kelola Perusahaan wajib menyelenggarakan rapat paling sedikit 1 kali dalam 6 bulan. Sepanjang tahun 2025, Komite Kebijakan Tata Kelola Perusahaan telah menyelenggarakan rapat sebanyak 2 kali. Adapun tingkat kehadiran dalam setiap rapat tersebut tercatat sebagai berikut.

Meeting

The Good Corporate Governance Committee is required to hold meetings at least once every 6 months. Throughout 2025, the Good Corporate Governance Committee held a total of 2 meetings. The attendance rate for each of these meetings is presented as follows.

Nama Name	Jabatan Position	Jumlah Kehadiran Total Attendance	Jumlah Rapat Total Meeting	Tingkat Kehadiran Level of Attendance (%)
Ali Chendra	Ketua Chairman	2	2	100,00
Satini Kartika Sari	Anggota Member	2	2	100,00

Pengembangan Kompetensi

Pengembangan kompetensi anggota Komite Kebijakan Tata Kelola Perusahaan dikelola secara sistematis oleh Departemen *Talent Management*, yang bertanggung jawab untuk mengoordinasikan berbagai program pelatihan dan pengembangan sesuai dengan kebutuhan serta tantangan yang dihadapi. Pengembangan kompetensi ini dapat dilakukan melalui berbagai bentuk, seperti pelatihan formal,

Competency Development

The competency development for the members of the Good Corporate Governance Committee is managed systematically by the Talent Management Department, which is responsible for coordinating various training and development programs in accordance with the needs and challenges encountered. Such competency development can be conducted in various forms, including formal training,

workshop, seminar, *mentoring*, hingga pembelajaran mandiri yang relevan. Proses ini juga didokumentasikan secara rapi untuk memastikan keberlanjutan dan evaluasi efektivitas pengembangan kompetensi, sehingga anggota Komite Kebijakan Tata Kelola Perusahaan dapat terus meningkatkan kapabilitas dan kontribusinya dalam mendukung penerapan GCG di Perseroan.

Sepanjang tahun 2025, seluruh anggota Komite Kebijakan Tata Kelola Perusahaan telah melaksanakan berbagai kegiatan pengembangan kompetensi. Informasi mengenai pengembangan kompetensi yang diikuti oleh Bapak Ali Chendra dan Ibu Satini Kartika Sari selaku Ketua dan Anggota Komite Kebijakan Tata Kelola Perusahaan telah diungkapkan dalam pembahasan pengembangan kompetensi Dewan Komisaris dan Sekretaris Perusahaan.

workshops, seminars, mentoring, and relevant self-directed learning. This process is also properly documented to ensure continuity and to facilitate evaluation of the effectiveness of the competency development initiatives, thereby enabling members of the Good Corporate Governance Committee to continuously enhance their capabilities and contributions in supporting the Company's GCG implementation.

Throughout 2025, all members of the Good Corporate Governance Committee participated in various competency development activities. Information regarding the competency development programs attended by Mr. Ali Chendra and Mrs. Satini Kartika Sari, in their capacities as Chairman and Member of the Good Corporate Governance Committee, respectively, has been disclosed in the explanation of the competency development for the Board of Commissioners and Corporate Secretary.

Komite di Bawah Direksi
Committees Under the Board of Directors

Komite di Bawah Direksi terdiri dari berbagai komite dan unit yang berperan penting dalam mendukung operasional serta pengambilan keputusan strategis Perseroan. Komite tersebut meliputi Komite Investasi, Komite Pengembangan Produk, Komite Medis, Komite Pengarah Teknologi Informasi, Komite Manajemen Risiko, APU PPT & PPPSPM, Unit Anti-*Fraud*, Unit Pelindungan Konsumen dan Masyarakat, Unit *Corporate Social Responsibility*, Unit Edukasi Literasi dan Inklusi Keuangan, Unit *Asset & Liability Management*, Unit Aksi Keuangan Berkelanjutan, Departemen *Enterprise Risk Management*, dan Unit Pelindungan Data Pribadi, yang secara kolektif berkontribusi dalam menjalankan fungsi pengawasan, pengelolaan risiko, dan pengembangan Perseroan secara menyeluruh.

Committees under the Board of Directors consist of various committees and units that play an important role in supporting the Company's operations and strategic decision-making. These committees include the Investment Committee, Product Development Committee, Medical Committee, Information Technology Steering Committee, Risk Management Committee, AML - CFT & CPF, Anti-Fraud Unit, Consumer and Public Protection Unit, Corporate Social Responsibility Unit, Financial Literacy and Inclusion Education Unit, Asset and Liability Management Unit, Sustainable Financial Action Unit, Corporate Risk Management Department, and Personal Data Protection Unit. Collectively, these committees and units contribute to the implementation of oversight functions, risk management, and the overall development of the Company.

Komite Investasi

Komite Investasi memiliki peran strategis dalam mengawasi dan mengevaluasi kebijakan dan keputusan investasi Perseroan untuk memastikan alokasi dana berjalan efektif dan memberikan hasil optimal. Komite Investasi bertugas menilai risiko dan potensi keuntungan dari berbagai peluang investasi, sekaligus memastikan kepatuhan terhadap kebijakan investasi yang telah ditetapkan. Dengan pengelolaan yang cermat dan terukur, Komite Investasi membantu Perseroan mencapai pertumbuhan yang berkelanjutan sekaligus meminimalkan risiko finansial yang dapat memengaruhi stabilitas Perseroan.

Investment Committee

The Investment Committee plays a strategic role in overseeing and evaluating the Company's investment policies and decisions to ensure that the allocation of funds is carried out effectively and delivers optimal returns. The Investment Committee is responsible for assessing the risks and potential returns of various investment opportunities, while also ensuring compliance with established investment policies. Through prudent and measured management, the Investment Committee helps the Company achieve sustainable growth while minimizing financial risks that could affect the Company's stability.

Pedoman Kerja

Komite Investasi melaksanakan tugas dan tanggung jawabnya dengan berpedoman pada Piagam Komite Investasi yang telah disahkan dan diperbarui pada tanggal 9 Mei 2022. Piagam tersebut dibuat dengan mengacu pada prinsip-prinsip GCG yang umum diterapkan, sekaligus mematuhi peraturan perundang-undangan yang berlaku di sektor asuransi dan pasar modal.

Work Guidelines

The Investment Committee carries out its duties and responsibilities in accordance with the Investment Committee's Charter, which was approved and last updated on May 9th, 2022. The Charter was formulated with reference to generally accepted GCG principles and in compliance with applicable laws and regulations in the insurance and capital market sectors.

Komposisi

Informasi mengenai komposisi Komite Investasi per 31 Desember 2025 diuraikan sebagai berikut.

Composition

Information regarding the composition of the Investment Committee as of December 31st, 2025, is presented below.

Nama Name	Jabatan Position	Kualifikasi Qualification	Periode Menjabat dan Dasar Pengangkatan Office Tenure and Basis of Appointment
Kwon Gi Han	Ketua Chairman	Aktuarial dan Manajemen Risiko Actuarial and Risk Management	Diangkat berdasarkan Surat Keputusan Direksi No. SK 220/DIR-CS/VII/2024 tanggal 1 Juli 2024. Periode jabatan mengikuti masa kerja Direksi yang ditetapkan dalam Anggaran Dasar. Appointed by the Decree of the Board of Directors No. SK 220/DIR-CS/VII/2024 dated July 1st, 2024. The office term follows the Board of Directors office term as stipulated in the Articles of Association.
Jessy Christina Hutagalung	Anggota Member	Statistika, *Underwriting*, dan Tenaga Ahli Perusahaan dengan gelar AAIK Statistics, Underwriting, and Company Expert with AAIK certification	
Gabriella Anastasia	Anggota Member	Aktuaria dengan gelar FSAI Actuarial with FSAI certification	
Viyanty Salim	Anggota Member	Akuntansi dan Keuangan Accounting and Finance	

Independensi

Perseroan memastikan bahwa anggota Komite Investasi yang sedang menjabat dapat menjalankan tugas dan tanggung jawabnya secara independen tanpa adanya intervensi dari Dewan Komisaris, Direksi, maupun Pemegang Saham. Hal ini dilakukan untuk menjaga objektivitas dan integritas dalam pengambilan keputusan serta memastikan Komite Investasi dapat bekerja secara profesional dan transparan demi kepentingan terbaik Perseroan. Dengan demikian, independensi Komite Investasi menjadi salah satu prinsip utama yang dijaga untuk mendukung tata kelola perusahaan yang baik.

Independency

The Company ensures that the current members of the Investment Committee carry out their duties and responsibilities independently, without any intervention from the Board of Commissioners, Board of Directors, or Shareholders. This is intended to preserve objectivity and integrity in decision-making and to ensure that the Investment Committee operates in a professional and transparent manner in the best interests of the Company. Accordingly, the independence of the Investment Committee is upheld as one of the key principles supporting the implementation of good corporate governance.

Tugas dan Tanggung Jawab

Informasi mengenai tugas dan tanggung jawab serta realisasi program kerja Komite Investasi pada tahun 2025 diuraikan sebagai berikut.

Duties and Responsibilities

Information regarding the duties and responsibilities, as well as the realization of the Investment Committee's work programs in 2025, is presented as follows.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Merumuskan dan menetapkan kebijakan investasi dengan prinsip kehati-hatian. Formulates and stipulates investment policy with prudent principles.	Komite Investasi merumuskan dan menetapkan kebijakan investasi dengan prinsip kehati-hatian, memastikan bahwa setiap keputusan investasi dilakukan dengan pertimbangan risiko yang matang dan sesuai dengan kebutuhan Perseroan serta sesuai dengan kebijakan atau regulasi yang berlaku. Salah satu fokus Perseroan dalam kebijakan investasi adalah penempatan investasi dengan mempertimbangkan Keamanan, Likuiditas, Profitabilitas, dan Solvabilitas. Kebijakan ini dibuat untuk melindungi aset Perseroan, meminimalkan risiko, dan mencapai hasil investasi yang optimal sesuai dengan tujuan dan strategi jangka panjang Perseroan. The Investment Committee formulates and sets investment policies with prudent principles, ensuring that every investment decision is made with careful consideration of risks and in accordance with the needs of the Company and in accordance with applicable policies or regulations. One of the Company's focuses in investment policy was investment placement by considering Security, Liquidity, Profitability, and Solvency. This policy was made to protect the Company's assets, minimize risks, and achieve optimal investment returns in accordance with the Company's long-term goals and strategies.
Mengawasi pelaksanaan kebijakan investasi yang telah ditetapkan oleh Perseroan dengan memperhatikan ketentuan perundang-undangan di bidang perasuransian dan pasar modal yang berkaitan dengan investasi. Supervises implementation of investment policy set by the Company by taking into account the prevailing laws and regulations in insurance and capital market pertaining to investment.	Komite Investasi memastikan bahwa seluruh aktivitas investasi sesuai dengan peraturan yang berlaku dan kebijakan yang telah ditetapkan, serta melakukan penyesuaian yang diperlukan untuk memastikan kepatuhan dan efektivitas investasi. The Investment Committee ensured that all investment activities were in accordance with applicable regulations and established policies, and made necessary adjustments to ensure compliance and effectiveness of investments.
Mengusulkan kepada Direksi maupun satuan kerja yang mengelola investasi terkait alternatif instrumen investasi yang kompetitif dan aman. Proposes competitive and safe investment instrument alternatives to the Board of Directors or work unit managing the investment.	Komite Investasi merekomendasikan alternatif instrumen investasi yang kompetitif, aman, dan risikonya terkelola dengan baik sehingga dapat digunakan sesuai dengan kebutuhan Perseroan. The Investment Committee recommends alternative investment instruments that are competitive, safe, and the risks are well managed so that they can be used in accordance with the needs of the Company.

Rapat

Komite Investasi wajib menyelenggarakan rapat paling sedikit 4 kali dalam setahun. Sepanjang tahun 2025, Komite Investasi telah menyelenggarakan rapat sebanyak 4 kali. Adapun tingkat kehadiran dalam setiap rapat tersebut tercatat sebagai berikut.

Meeting

The Investment Committee is required to hold meetings at least 4 times a year. Throughout 2025, the Investment Committee held a total of 4 meetings. The attendance rate at each of these meetings was recorded as follows.

Nama Name	Jabatan Position	Jumlah Kehadiran Total Attendance	Jumlah Rapat Total Meeting	Tingkat Kehadiran Level of Attendance (%)
Kwon Gi Han	Ketua Chairman	4	4	100,00
Jessy Christina Hutagalung	Anggota Member	4	4	100,00
Gabriella Anastasia	Anggota Member	4	4	100,00
Viyanty Salim	Anggota Member	4	4	100,00

Pengembangan Kompetensi

Pengembangan kompetensi anggota Komite Investasi dikelola secara sistematis oleh Departemen *Talent Management*, yang bertanggung jawab untuk mengoordinasikan berbagai program pelatihan dan pengembangan sesuai dengan kebutuhan serta tantangan yang dihadapi. Pengembangan kompetensi ini dapat dilakukan melalui berbagai bentuk, seperti pelatihan formal, *workshop*, seminar, *mentoring*, hingga pembelajaran mandiri yang relevan. Proses ini juga didokumentasikan secara rapi untuk memastikan keberlanjutan dan evaluasi efektivitas pengembangan kompetensi, sehingga anggota Komite Investasi dapat terus meningkatkan kapabilitas dan kontribusinya dalam mendukung tata kelola perusahaan yang baik.

Sepanjang tahun 2025, seluruh anggota Komite Investasi telah melaksanakan berbagai kegiatan pengembangan kompetensi. Informasi mengenai pengembangan kompetensi yang diikuti oleh Bapak Kwon Gi Han selaku Ketua Komite Investasi telah diungkapkan dalam pembahasan pengembangan kompetensi Direksi. Sedangkan, pengembangan kompetensi yang diikuti oleh Anggota Komite Investasi lainnya diungkapkan sebagai berikut.

Competency Development

The competency development for the members of the Investment Committee is managed systematically by the Talent Management Department, which is responsible for coordinating various training and development programs in accordance with the needs and challenges encountered. Such competency development can be conducted in various forms, including formal training, workshops, seminars, mentoring, and relevant self-directed learning. This process is also properly documented to ensure continuity and to facilitate evaluation of the effectiveness of the competency development initiatives, thereby enabling members of the Investment Committee to continuously enhance their capabilities and contributions in supporting the implementation of good corporate governance.

Throughout 2025, all members of the Investment Committee participated in various competency development activities. Information regarding the competency development programs attended by Mr. Kwon Gi Han, in his capacity as Chairman of the Investment Committee, has been disclosed in the explanation of the competency development for the Board of Directors. Meanwhile, the competency development activities attended by the other members of the Investment Committee are as follows.

Pengembangan Kompetensi Competency Development	Kehadiran Attendance		
	Jessy Christina Hutagalung	Gabriella Anastasia	Viyanty Salim
Peran GRC dalam Meningkatkan Kepercayaan Investor dan Stabilitas Sektor Keuangan. The Role of GRC in Enhancing Investor Confidence and Financial Sector Stability.	✓	-	✓
The 8th Indonesian Actuaries Summit.	-	✓	-

Komite Pengembangan Produk

Komite Pengembangan Produk berperan penting dalam merancang, mengevaluasi, dan mengawasi inovasi produk agar sesuai dengan kebutuhan pasar dan strategi Perseroan. Komite Pengembangan Produk memastikan setiap produk baru yang dikembangkan memenuhi standar kualitas, regulasi, dan menawarkan nilai tambah bagi nasabah. Dengan pendekatan yang terstruktur dan kolaboratif, Komite Pengembangan Produk membantu Perseroan tetap kompetitif dan responsif terhadap perubahan tren serta permintaan di industri, sehingga mendorong pertumbuhan bisnis secara berkelanjutan.

Product Development Committee

The Product Development Committee plays an important role in designing, evaluating, and overseeing product innovations to ensure alignment with market needs and the Company's strategic objectives. The Product Development Committee ensures that each new product developed meets applicable quality standards, regulations, and offers added value to customers. Through a structured and collaborative approach, the Product Development Committee helps the Company remain competitive and responsive to changing industry trends and customer demand, thereby supporting sustainable business growth.

Pedoman Kerja

Komite Pengembangan Produk melaksanakan tugas dan tanggung jawabnya dengan berpedoman pada Piagam Komite Pengembangan Produk yang telah disahkan dan diperbarui pada tanggal 19 Juli 2024. Piagam tersebut dibuat dengan mengacu pada prinsip-prinsip GCG yang umum diterapkan, sekaligus mematuhi peraturan perundang-undangan yang berlaku di sektor asuransi dan pasar modal.

Work Guidelines

The Product Development Committee carries out its duties and responsibilities in accordance with the Product Development Committee's Charter, which was approved and last updated on July 19th, 2024. The Charter was formulated with reference to generally accepted GCG principles and in compliance with applicable laws and regulations in the insurance and capital market sectors.

Komposisi

Informasi mengenai komposisi Komite Pengembangan Produk per 31 Desember 2025 diuraikan sebagai berikut.

Composition

Information regarding the composition of the Product Development Committee as of December 31st, 2025, is presented below.

Nama Name	Jabatan Position	Kualifikasi Qualification	Periode Menjabat dan Dasar Pengangkatan Office Tenure and Basis of Appointment
Gilbert Deddy Naibaho	Ketua Chairman	Manajemen Risiko dan Operasional Risk Management and Operations	Diangkat berdasarkan Surat Keputusan Direksi No. SK 235/DIR-CS/VI/2025 tanggal 2 Juni 2025. Periode jabatan mengikuti masa jabatan Direksi yang ditetapkan dalam Anggaran Dasar. Appointed by the Decree of the Board of Directors No. SK 235/DIR-CS/VI/2025 dated June 2nd, 2025. The office term follows the Board of Directors office term as stipulated in the Articles of Association.
Timmie Manglassa	Anggota Member	AAAIK, *Underwriting*, dan Pengembangan Produk AAAIK, Underwriting, and Product Development	
Evan Parulian Hutagalung	Anggota Member	AAAIK dan Pemasaran AAAIK and Marketing	
Putri Citra Mentari	Anggota Member	*Underwriting* dan Pengembangan Produk Underwriting and Product Development	
Charles Hanafie	Anggota Member	Manajemen Risiko, *Underwriting*, Pemasaran Digital, dan Pengembangan Produk Risk Management, Underwriting, Digital Marketing, and Product Development	
William Kusmono	Anggota Member	CNLA dan *Underwriting* CNLA and Underwriting	
Gabriella Anastasia	Anggota Member	Aktuaria dengan gelar FSAI Actuarial with FSAI certification	
Edhita Ayu Trihapsari Wibowo	Anggota Member	*Underwriting* dan Pengembangan Produk Underwriting and Product Development	

Independensi

Perseroan memastikan bahwa anggota Komite Pengembangan Produk yang sedang menjabat dapat menjalankan tugas dan tanggung jawabnya secara independen tanpa adanya intervensi dari Dewan Komisaris, Direksi, maupun Pemegang Saham. Hal ini dilakukan untuk menjaga objektivitas dan integritas dalam pengambilan keputusan serta memastikan Komite Pengembangan Produk dapat bekerja secara profesional dan transparan demi kepentingan terbaik Perseroan. Dengan demikian, independensi Komite Pengembangan Produk menjadi salah satu prinsip utama yang dijaga untuk mendukung penerapan GCG.

Independency

The Company ensures that the current members of the Product Development Committee carry out their duties and responsibilities independently, without any intervention from the Board of Commissioners, Board of Directors, or Shareholders. This is intended to preserve objectivity and integrity in decision-making and to ensure that the Product Development Committee operates professionally and transparently in the best interests of the Company. Accordingly, the independence of the Product Development Committee is upheld as one of the key principles supporting GCG implementation.

Tugas dan Tanggung Jawab

Informasi mengenai tugas dan tanggung jawab serta realisasi program kerja Komite Pengembangan Produk pada tahun 2025 diuraikan sebagai berikut.

Duties and Responsibilities

Information regarding the duties and responsibilities, as well as the realization of the Product Development Committee's work programs in 2025, is presented as follows.

Tugas dan Tanggung Jawab	Duties and Responsibilities
Meninjau dan memberikan rekomendasi atas: 1. Pengembangan produk asuransi berdasarkan hasil kajian atau pengujian atas produk asuransi. 2. Pengklasifikasian sebagai produk asuransi, yaitu: a. Mendapatkan persetujuan dari OJK; atau b. Dilaporkan kepada OJK. 3. Pemasaran produk asuransi, berupa: a. Melanjutkan pemasaran produk asuransi; b. Mengubah produk asuransi; dan/atau c. Menghentikan pemasaran produk asuransi. Pemberian rekomendasi atas perubahan produk asuransi dilakukan berdasarkan hasil evaluasi atas kinerja setiap produk asuransi yang dilakukan oleh Aktuaris Perseroan.	Reviewing and providing recommendations on: 1. Development of insurance products based on the results of review or testing of insurance products. 2. Classification as insurance products: a. Obtaining approval from OJK; or b. Reporting to OJK. 3. Marketing of insurance products, in the form of: a. Continuing the marketing of insurance products; b. Changing insurance products; and/or c. Discontinuing the marketing of insurance products. The provision of recommendations for changes in insurance products is based on the results of an evaluation of the performance of each insurance product conducted by the Company's Actuary.

Rapat

Komite Pengembangan Produk wajib menyelenggarakan rapat paling sedikit 2 kali dalam setahun. Sepanjang tahun 2025, Komite Pengembangan Produk telah menyelenggarakan rapat sebanyak 7 kali. Adapun tingkat kehadiran dalam setiap rapat tersebut tercatat sebagai berikut.

Meeting

The Product Development Committee is required to hold meetings at least twice a year. Throughout 2025, the Product Development Committee held a total of 7 meetings. The attendance rate at each of these meetings was recorded as follows.

Nama Name	Jabatan Position	Jumlah Kehadiran Total Attendance	Jumlah Rapat Total of Meeting	Tingkat Kehadiran Level of Attendance (%)
Gilbert Deddy Naibaho	Ketua Chairman	7	7	100,00
Timmie Manglassa	Anggota Member	7	7	100,00
Evan Parulian Hutagalung	Anggota Member	7	7	100,00
Putri Citra Mentari	Anggota Member	7	7	100,00
Charles Hanafie	Anggota Member	6	7	85,71
William Kusmono	Anggota Member	7	7	100,00
Gabriella Anastasia	Anggota Member	7	7	100,00
Edhita Ayu Trihapsari Wibowo	Anggota Member	5	7	71,43

Pengembangan Kompetensi

Pengembangan kompetensi anggota Komite Pengembangan Produk dikelola secara sistematis oleh Departemen *Talent Management*, yang bertanggung jawab untuk mengoordinasikan berbagai program pelatihan dan pengembangan sesuai dengan kebutuhan serta tantangan yang dihadapi. Pengembangan kompetensi ini dapat dilakukan melalui berbagai bentuk, seperti pelatihan

Competency Development

The competency development for the members of the Product Development Committee is managed systematically by the Talent Management Department, which is responsible for coordinating various training and development programs in accordance with the needs and challenges encountered. Such competency development can be conducted in various forms, including formal training,

formal, *workshop*, seminar, *mentoring*, hingga pembelajaran mandiri yang relevan. Proses ini juga didokumentasikan secara rapi untuk memastikan keberlanjutan dan evaluasi efektivitas pengembangan kompetensi, sehingga anggota Komite Pengembangan Produk dapat terus meningkatkan kapabilitas dan kontribusinya dalam mendukung tata kelola perusahaan yang baik.

Sepanjang tahun 2025, seluruh anggota Komite Pengembangan Produk telah melaksanakan berbagai kegiatan pengembangan kompetensi. Informasi mengenai pengembangan kompetensi yang diikuti oleh Bapak Gilbert Deddy Naibaho selaku Ketua Komite Pengembangan Produk telah diungkapkan dalam pembahasan pengembangan kompetensi Direksi. Begitu juga dengan Bapak Charles Hanafie dan Ibu Gabriela Anastasia selaku Anggota Komite Pengembangan Produk telah diungkapkan dalam pembahasan pengembangan kompetensi Komite Pemantau Risiko dan Komite Investasi. Sedangkan, pengembangan kompetensi yang diikuti oleh Anggota Komite Pengembangan Produk lainnya diungkapkan sebagai berikut.

workshops, seminars, mentoring, and relevant self-directed learning. This process is also properly documented to ensure continuity and to facilitate evaluation of the effectiveness of the competency development initiatives, thereby enabling members of the Product Development Committee to continuously enhance their capabilities and contributions in supporting the implementation of good corporate governance.

Throughout 2025, all members of the Product Development Committee participated in various competency development activities. Information regarding the competency development programs attended by Mr. Gilbert Deddy Naibaho, in his capacity as Chairman of the Product Development Committee, has been disclosed in the explanation of the competency development for the Board of Directors. Similarly, the competency development programs attended by Mr. Charles Hanafie and Mrs. Gabriela Anastasia, as Members of the Product Development Committee, have been disclosed in the explanation of the competency development for the Risk Oversight Committee and the Investment Committee, respectively. Meanwhile, the competency development activities attended by the other Members of the Product Development Committee are described below.

Pengembangan Kompetensi Competency Development	Kehadiran Attendance				
	Timmie Manglassa	Evan Parulian Hutagalung	Putri Citra Mentari	William Kusmono	Edhita Ayu Trihapsari Wibowo
Workshop Asuransi Kredit. Credit Insurance Workshop.	✓	-	✓	-	-
Membedah Ekosistem Asuransi Kredit. Exploring the Credit Insurance Ecosystem.	-	✓	-	-	-
ESG & Risk Align, Adapt, & Accelerate.	-	-	-	✓	-
Bedah Polis Asuransi *Builder Risks*. Builder Risk Insurance Policy Review.	-	-	-	-	✓

Komite Medis

Komite Medis memiliki peran vital dalam memastikan bahwa seluruh layanan dan produk asuransi kesehatan yang ditawarkan Perseroan memenuhi standar medis dan etika profesi. Komite Medis bertugas memberikan evaluasi dan rekomendasi terkait kebijakan medis, penanganan klaim, dan pengelolaan risiko kesehatan yang tepat. Dengan keahlian dan pengawasan yang mendalam, Komite Medis membantu menjaga kualitas pelayanan, melindungi kepentingan pemegang polis, dan mendukung Perseroan dalam menjalankan bisnis secara profesional serta bertanggung jawab.

Medical Committee

The Medical Committee plays a vital role in ensuring that all health insurance services and products offered by the Company comply with applicable medical standards and professional ethics. The Medical Committee is responsible for providing evaluations and recommendations related to medical policies, claims handling, and the effective management of health risks. With its expertise and in-depth oversight, the Medical Committee helps maintain service quality, protect the interests of policyholders, and support the Company in conducting its business professionally and responsibly.

Pedoman Kerja

Komite Medis melaksanakan tugas dan tanggung jawabnya dengan berpedoman pada Piagam Komite Medis yang telah disahkan dan diperbarui pada tanggal 3 November 2021. Piagam tersebut dibuat dengan mengacu pada prinsip-prinsip GCG yang umum diterapkan, sekaligus mematuhi peraturan perundang-undangan yang berlaku di sektor asuransi dan pasar modal.

Work Guidelines

The Medical Committee carries out its duties and responsibilities in accordance with the Medical Committee Charter, which was approved and last updated on November 3rd, 2021. The Charter was developed with reference to generally accepted GCG principles and in compliance with applicable laws and regulations in the insurance and capital market sectors.

Komposisi

Informasi mengenai komposisi Komite Medis per 31 Desember 2025 diuraikan sebagai berikut.

Composition

Information regarding the composition of the Medical Committee as of December 31st, 2025, is presented below.

Nama Name	Jabatan Position	Kualifikasi Qualification	Periode Menjabat dan Dasar Pengangkatan Office Tenure and Basis of Appointment
dr. Joseph Kristopher Kun	Ketua Chairman	Medis dan Kedokteran Medical and Medicine	Diangkat berdasarkan Surat Keputusan Direksi No. SK-209/DIR-CS/XII/2023 tanggal 7 Desember 2023, yang susunan keanggotaannya terakhir diperbarui pada tanggal 6 Maret 2025. Periode jabatan mengikuti masa kerja Direksi yang ditetapkan dalam Anggaran Dasar. Appointed based on the Board of Directors' Decision No. SK-209/DIR-CS/XII/2023 dated December 7th, 2023, the composition of which was last updated on March 6th, 2025. The office term follows the Board of Directors' office term as stipulated in the Articles of Association.
dr. Nadia Sylvano	Sekretaris Secretary		
dr. Rudy Tjahjadi	Anggota Member		
dr. Doddy Eka Pratama	Anggota Member		
dr. Billy Danarto	Anggota Member		

Independensi

Perseroan memastikan bahwa anggota Komite Medis yang sedang menjabat dapat menjalankan tugas dan tanggung jawabnya secara independen tanpa adanya intervensi dari Dewan Komisaris, Direksi, maupun Pemegang Saham. Hal ini dilakukan untuk menjaga objektivitas dan integritas dalam pengambilan keputusan serta memastikan Komite Medis dapat bekerja secara profesional dan transparan demi kepentingan terbaik Perseroan. Dengan demikian, independensi Komite Medis menjadi salah satu prinsip utama yang dijaga untuk mendukung tata kelola perusahaan yang baik.

Independency

The Company ensures that the current members of the Medical Committee carry out their duties and responsibilities independently, without any intervention from the Board of Commissioners, Board of Directors, or Shareholders. This is intended to preserve objectivity and integrity in decision-making and to ensure that the Medical Committee operates professionally and transparently in the best interests of the Company. Accordingly, the independence of the Medical Committee is upheld as one of the key principles supporting the implementation of good corporate governance.

Tugas dan Tanggung Jawab

Informasi mengenai tugas dan tanggung jawab serta realisasi program kerja Komite Medis pada tahun 2025 diuraikan sebagai berikut.

Duties and Responsibilities

Information regarding the duties and responsibilities, as well as the realization of the Medical Committee's work programs in 2025, is presented as follows.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Melakukan evaluasi pelayanan kepada pihak Tertanggung untuk hal-hal yang terkait medis guna menunjang dinamika operasional Perseroan. Conducting regular evaluation to the Insured in terms of medical matters to support the Company's operational dynamics.	Melaksanakan evaluasi menyeluruh terhadap pelayanan medis yang diberikan kepada pihak Tertanggung berdasarkan literatur dan peraturan perundang-undangan yang berlaku. Performing a comprehensive evaluation of the medical services provided to the Insured based on the applicable literature and laws and regulations.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Melakukan pembahasan dari suatu diagnosis penyakit/ tindakan medis terbaru dan menyimpulkan diagnosis/tindakan medis dapat dijaminkan sesuai dengan polis Perseroan. Conducting talks about a current medical diagnostic/ treatment and concluding that diagnosis/treatment can be assured in accordance with the Company's policy.	Melakukan penelaahan atas diagnosis penyakit dan tindakan medis tertentu serta menyimpulkan bahwa diagnosis tersebut dapat dijaminkan sesuai dengan ketentuan polis Perseroan. Dalam pembahasan terkait kondisi *Alopecia* dan Vitiligo, Komite Medis menyatakan bahwa perawatan dapat dijaminkan apabila terdapat keluhan medis yang menyertai, seperti gatal atau keluhan lain yang bersifat non-estetika, sedangkan apabila keluhan hanya bersifat estetika, maka perawatan tidak direkomendasikan untuk dijamin. Selain itu, Komite Medis juga meninjau penjaminan obat Vyepti yang pada dasarnya bersifat preventif namun dapat digunakan secara kuratif, dengan kesimpulan bahwa penggunaan Vyepti sebagai tindakan pencegahan tidak dapat dijaminkan, namun apabila digunakan sebagai bagian dari pengobatan (kuratif), maka dapat dijaminkan sesuai polis. Reviewing disease diagnoses and certain medical treatments and concluding that such diagnoses may be covered in accordance with the Company's policy provisions. In discussions regarding Alopecia and Vitiligo, the Medical Committee stated that treatment may be covered if accompanied by medical complaints, such as itching or other non-aesthetic conditions, however, if the complaint is purely aesthetic, coverage is not recommended. In addition, the Medical Committee also reviewed the coverage of Vyepti, which is primarily preventive but can be used curatively, concluding that its use as a preventive measure cannot be covered, whereas its use as part of curative treatment may be covered under the policy.
Membantu memberikan rekomendasi dalam pengambilan keputusan Direksi yang berkaitan dengan klaim medis. Assisting in formulating suggestions for the Board of Directors' decisions about medical claims.	Aktif membantu Direksi dengan memberikan rekomendasi yang komprehensif terkait pengambilan keputusan atas klaim medis dengan mengacu pada beberapa sumber, seperti literatur, pedoman yang dikeluarkan pemerintah, peraturan perundang-undangan yang berlaku, maupun beberapa jurnal nasional dan internasional. Dalam menjalankan tugas ini, Komite Medis melakukan analisis mendalam terhadap setiap klaim, meninjau kelengkapan dokumen medis, dan mempertimbangkan ketentuan polis yang berlaku. Actively assisting the Board of Directors by providing comprehensive recommendations related to decision-making on medical claims by referring to several sources, such as literature, guidelines issued by the government, applicable laws and regulations, as well as several national and international journals. In carrying out this task, the Medical Committee conducts in-depth analysis of each claim, reviews the completeness of medical documents, and considers applicable policy provisions.
Membuat program-program terkait isu lingkungan, isu kesehatan, dan isu media yang terdapat di lingkungan kerja. Developing programs that related to environmental issues, health issues, and media issues in the work environment.	Mengadakan pelatihan yang ditujukan kepada Tim K3 LGI mengenai edukasi kejang, salah satunya tentang pertolongan pertama pada situasi kejang. Program edukasi ini diberikan dalam bentuk pemaparan materi dan praktik yang diikuti oleh Tim K3 LGI pada bulan Juli 2025. Organizing training for the LGI's OHS Team, focusing on seizure education, including first-aid procedures for seizure situations. This educational program was delivered through both presentations and practical sessions and was attended by the LGI's OHS Team in July 2025.
Berkoordinasi dengan seluruh pihak-pihak terkait baik secara internal maupun secara eksternal, yaitu pihak lain, seperti vendor (jika dibutuhkan dalam rangka mendukung pelaksanaan program/kegiatan Komite Medis). Coordinating with all relevant parties both internally and externally, such as vendors (if needed, to support the implementation of the Medical Committee programs/ activities).	Merancang dan menjalankan program untuk meningkatkan kesehatan *menial* melalui program LGI *FitLife Challenge* yang merupakan perlombaan 1 tahun bertujuan untuk meningkatkan kesehatan dan kesejahteraan seluruh karyawan, yang dimulai dari kelompok *menial*. Program ini dirancang untuk memberikan sarana, pengetahuan, dan motivasi yang dibutuhkan agar mereka dapat menerapkan gaya hidup yang lebih sehat. Designing and implementing a program to improve menial health through the LGI FitLife Challenge, a 1-year competition aimed at enhancing the health and well-being of all employees, starting with menial health groups. The program is designed to provide participants with the tools, knowledge, and motivation needed to adopt a healthier lifestyle.

Rapat

Komite Medis wajib menyelenggarakan rapat paling sedikit 4 kali dalam setahun. Sepanjang tahun 2025, Komite Medis telah menyelenggarakan rapat sebanyak 10 kali. Adapun tingkat kehadiran dalam setiap rapat tersebut tercatat sebagai berikut.

Meeting

The Medical Committee is required to hold meetings at least 4 times a year. Throughout 2025, the Medical Committee held a total of 10 meetings. The attendance rate at each of these meetings was recorded as follows.

Nama Name	Jabatan Position	Jumlah Kehadiran Total Attendance	Jumlah Rapat Total Meeting	Tingkat Kehadiran Level of Attendance (%)
dr. Joseph Kristopher Kun	Ketua Chairman	10	10	100,00
dr. Nadia Sylvano	Sekretaris Secretary	10	10	100,00
dr. Rudy Tjahjadi	Anggota Member	10	10	100,00
dr. Doddy Eka Pratama	Anggota Member	10	10	100,00
dr. Billy Danarto	Anggota Member	10	10	100,00

Pengembangan Kompetensi

Pengembangan kompetensi anggota Komite Medis dikelola secara sistematis oleh Departemen *Talent Management*, yang bertanggung jawab untuk mengoordinasikan berbagai program pelatihan dan pengembangan sesuai dengan kebutuhan serta tantangan yang dihadapi. Pengembangan kompetensi ini dapat dilakukan melalui berbagai bentuk, seperti pelatihan formal, *workshop*, seminar, *mentoring*, hingga pembelajaran mandiri yang relevan. Proses ini juga didokumentasikan secara rapi untuk memastikan keberlanjutan dan evaluasi efektivitas pengembangan kompetensi, sehingga anggota Komite Medis dapat terus meningkatkan kapabilitas dan kontribusinya dalam mendukung tata kelola perusahaan yang baik.

Sepanjang tahun 2025, seluruh anggota Komite Medis telah melaksanakan berbagai kegiatan pengembangan kompetensi. Informasi mengenai pengembangan kompetensi yang diikuti oleh Anggota Komite Medis diungkapkan sebagai berikut.

Competency Development

The competency development for the Medical Committee members is managed systematically by the Talent Management Department, which is responsible for coordinating various training and development programs in accordance with identified needs and prevailing challenges. Such competency development can be conducted in various forms, including formal training, workshops, seminars, mentoring, and relevant self-directed learning. This process is also properly documented to ensure continuity and to enable evaluation of the effectiveness of competency development, thereby allowing Medical Committee members to continuously enhance their capabilities and contributions in supporting the implementation of good corporate governance.

Throughout 2025, all members of the Medical Committee participated in various competency development activities. Information regarding the competency development programs attended by the Medical Committee members is as follows.

Pengembangan Kompetensi Competency Development	Kehadiran Attendance				
	dr. Joseph Kristopher Kun	dr. Nadia Sylvano	dr. Rudy Tjahjadi	dr. Doddy Eka Pratama	dr. Billy Danarto
Transform Your Plate, Transform Your Life.	✓	-	-	-	✓
Seminar Health Resilience.	-	-	✓	-	-
Work Smarter Stay Healthier: Easy Diabetes Prevention for Professionals!	-	-	-	✓	-
Pandemic 2.0 What You Need to Know about HMPV and Influenza A.	-	✓	-	-	-

Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi berperan penting dalam mengarahkan dan mengawasi implementasi strategi Teknologi Informasi (TI) Perseroan agar selaras dengan tujuan bisnis secara keseluruhan. Komite Pengarah Teknologi Informasi memastikan bahwa penggunaan TI dapat mendukung efisiensi operasional, keamanan data, dan inovasi digital yang berkelanjutan. Dengan pengelolaan yang tepat, Komite Pengarah Teknologi Informasi membantu Perseroan beradaptasi dengan perkembangan TI, meningkatkan daya saing, dan menghadirkan layanan yang lebih baik kepada nasabah.

Pedoman Kerja

Komite Pengarah Teknologi Informasi melaksanakan tugas dan tanggung jawabnya dengan berpedoman pada Piagam Komite Pengarah Teknologi Informasi yang telah disahkan dan diperbarui pada tanggal 3 Januari 2022. Piagam tersebut dibuat dengan mengacu pada prinsip-prinsip GCG yang umum diterapkan, sekaligus mematuhi peraturan perundang-undangan yang berlaku di sektor asuransi dan pasar modal.

Komposisi

Informasi mengenai komposisi Komite Pengarah Teknologi Informasi per 31 Desember 2025 diuraikan sebagai berikut.

Information Technology Steering Committee

The Information Technology Steering Committee plays an important role in directing and overseeing the implementation of the Company's Information Technology (IT) strategy to ensure its alignment with overall business objectives. The Information Technology Steering Committee ensures that the utilization of IT supports operational efficiency, data security, and sustainable digital innovation. Through effective governance, the Information Technology Steering Committee assists the Company in adapting to developments in IT, enhancing competitiveness, and delivering improved services to customers.

Work Guidelines

The Information Technology Steering Committee carries out its duties and responsibilities in accordance with the Information Technology Steering Committee's Charter, which was approved and last updated on January 3rd, 2022. The Charter was formulated with reference to generally accepted GCG principles and in compliance with the prevailing laws and regulations applicable to the insurance and capital market sectors.

Composition

Information regarding the composition of the Information Technology Steering Committee as of December 31st, 2025, is presented below.

Nama Name	Jabatan Position	Kualifikasi Qualification	Periode Menjabat dan Dasar Pengangkatan Office Tenure and Basis of Appointment
Choi Hyunhee	Ketua Chairman	Perasuransian dan Manajemen Risiko Insurance and Risk Management	Diangkat berdasarkan Surat Keputusan Direksi No. 228/DIR-CS/IX/2024 tanggal 17 September 2024. Periode jabatan ini mengikuti masa kerja Direksi yang ditetapkan dalam Anggaran Dasar. Appointed by the Decree of the Board of Directors No. 228/DIR-CS/IX/2024 dated September 17th, 2024. The office term follows the Board of Directors office term as stipulated in the Articles of Association.
Ladyawati	Anggota Member	Asuransi dan Pemprosesan Data Insurance and Data Processing	
Putut Haryo Pangasto	Anggota Member	Asuransi dan Pemprosesan Data Insurance and Data Processing	
Afrilina Arifin	Anggota Member	Pemasaran dan Manajemen Marketing and Management	
Chaniago	Anggota Member	*Certified Penetration Testing Professional* *Certified Ethical Hacker*	
Andreas Kusuma	Anggota Member	Asuransi dan Pemprosesan Data Insurance and Data Processing	
Muhammad Farhan Ilhamy	Anggota Member	Manajemen Risiko Risk Management	

Independensi

Perseroan memastikan bahwa anggota Komite Pengarah Teknologi Informasi yang sedang menjabat dapat menjalankan tugas dan tanggung jawabnya secara independen tanpa adanya intervensi dari Dewan Komisaris, Direksi, maupun Pemegang Saham. Hal ini dilakukan untuk menjaga objektivitas dan integritas dalam pengambilan keputusan serta memastikan Komite Pengarah Teknologi

Independency

The Company ensures that the current members of the Information Technology Steering Committee carry out their duties and responsibilities independently, free from any intervention by the Board of Commissioners, Board of Directors, or Shareholders. This is intended to maintain objectivity and integrity in decision-making and to ensure that the Information Technology Steering Committee operates

Informasi dapat bekerja secara profesional dan transparan demi kepentingan terbaik Perseroan. Dengan demikian, independensi Komite Pengarah Teknologi Informasi menjadi salah satu prinsip utama yang dijaga untuk mendukung tata kelola perusahaan yang baik.

professionally and transparently in the best interests of the Company. Accordingly, the independence of the Information Technology Steering Committee is one of the key principles upheld to support the implementation of good corporate governance.

Tugas dan Tanggung Jawab

Informasi mengenai tugas dan tanggung jawab serta realisasi program kerja Komite Pengarah Teknologi Informasi pada tahun 2025 diuraikan sebagai berikut.

Duties and Responsibilities

Information regarding the duties and responsibilities, as well as the realization of the Information Technology Steering Committee's work programs in 2025, is presented as follows.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Rencana pengembangan TI yang sejalan dengan kegiatan usaha Perseroan.	Menyusun dan mengimplementasikan rencana pengembangan TI untuk tahun buku 2025 yang selaras dengan kegiatan usaha Perseroan. Rencana ini mencakup peningkatan infrastruktur TI, adopsi teknologi digital terbaru, dan penguatan sistem keamanan siber untuk mendukung operasional dan ekspansi bisnis. Dengan demikian, rencana pengembangan TI yang diterapkan secara strategis berperan penting dalam mendukung pertumbuhan dan daya saing Perseroan di pasar.
IT development plans that are in line with the Company's business activities.	Developing and implementing an IT development plan for the financial year 2025 that is aligned with the Company's business activities. This plan includes upgrading IT infrastructure, adopting the latest digital technologies, and strengthening cybersecurity systems to support business operations and expansion. As such, a strategically implemented IT development plan plays an important role in supporting the Company's growth and competitiveness in the market.
Perumusan kebijakan dan prosedur TI.	Merumuskan kebijakan dan prosedur TI yang komprehensif untuk mendukung kegiatan operasional Perseroan sesuai dengan Peraturan OJK No. 4/POJK.05/2021 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi bagi Lembaga Jasa Keuangan Non-Bank dan Surat Edaran OJK No. 22/SEOJK.05/2021 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Lembaga Jasa Keuangan Non Bank. Kebijakan ini mencakup pengelolaan data, keamanan siber, tata kelola IT, dan penggunaan perangkat lunak serta perangkat keras. Prosedur yang disusun bertujuan untuk memastikan kepatuhan terhadap peraturan, meminimalkan risiko terkait TI, dan meningkatkan efisiensi serta integritas sistem informasi.
The preparation of IT policies and procedures.	Formulating comprehensive IT policies and procedures to support the Company's operational activities in accordance with OJK Regulation No. 4/POJK.05/2021 on the Application of Risk Management in the Use of Information Technology for Non-Bank Financial Services Institutions and OJK Circular Letter No. 22/SEOJK.05/2021 on the Application of Risk Management in the Use of Information Technology by Non-Bank Financial Services Institutions. This policy covers data management, cybersecurity, IT governance, and the use of software and hardware. The procedures developed aim to ensure regulatory compliance, minimize IT-related risks, and improve the efficiency and integrity of information systems.
Kesesuaian TI dengan kebutuhan sistem informasi manajemen serta kebutuhan kegiatan usaha Perseroan.	Memastikan bahwa TI yang diterapkan sesuai dengan kebutuhan sistem informasi manajemen dan kegiatan usaha Perseroan. Komite Pengarah Teknologi Informasi melakukan evaluasi menyeluruh terhadap sistem TI yang ada, termasuk kemampuan teknologi untuk mendukung fungsi manajerial, operasional, dan strategis Perseroan.
Compatibility of IT with the needs of management information systems and the needs of the Company's business activities.	Ensuring that the IT implemented is in line with the Company's needs of management information system and business activities. The Information Technology Steering Committee conducts a comprehensive evaluation of the existing IT system, including the technology's ability to support the Company's managerial, operational, and strategic functions.
Kesesuaian proyek TI yang disetujui dengan rencana pengembangan TI.	Mengevaluasi kesesuaian proyek TI yang disetujui dengan rencana pengembangan TI yang telah ditetapkan. Proses ini memastikan apakah proyek yang direncanakan selaras dengan strategi jangka panjang TI Perseroan, termasuk tujuan pengembangan, prioritas teknologi, dan alokasi anggaran.
Compatibility of approved IT projects with IT development plans.	Evaluating the conformity of approved IT projects with the established IT development plan. This process ensures that the planned projects are aligned with the Company's long-term IT strategy, including development objectives, technology priorities, and budget allocations.

Rapat

Komite Pengarah Teknologi Informasi wajib menyelenggarakan rapat paling sedikit 1 kali dalam setahun. Sepanjang tahun 2025, Komite Pengarah Teknologi Informasi telah menyelenggarakan rapat sebanyak 1 kali. Adapun tingkat kehadiran dalam setiap rapat tersebut tercatat sebagai berikut.

Meeting

The Information Technology Steering Committee is required to hold meetings at least once a year. Throughout 2025, the Information Technology Steering Committee held a total of 1 meetings. The attendance rate at each of these meetings was recorded as follows.

Nama Name	Jabatan Position	Jumlah Kehadiran Total Attendance	Jumlah Rapat Total Meeting	Tingkat Kehadiran Level of Attendance (%)
Choi Hyunhee	Ketua Chairman	1	1	100,00
Ladyawati	Anggota Member	1	1	100,00
Putut Haryo Pangasto	Anggota Member	1	1	100,00
Afrilina Arifin	Anggota Member	1	1	100,00
Chaniago	Anggota Member	1	1	100,00
Andreas Kusuma	Anggota Member	1	1	100,00
Muhammad Farhan Ilhamy	Anggota Member	1	1	100,00

Pengembangan Kompetensi

Pengembangan kompetensi anggota Komite Pengarah Teknologi Informasi dikelola secara sistematis oleh Departemen *Talent Management*, yang bertanggung jawab untuk mengoordinasikan berbagai program pelatihan dan pengembangan sesuai dengan kebutuhan serta tantangan yang dihadapi. Pengembangan kompetensi ini dapat dilakukan melalui berbagai bentuk, seperti pelatihan formal, *workshop*, seminar, *mentoring*, hingga pembelajaran mandiri yang relevan. Proses ini juga didokumentasikan secara rapi untuk memastikan keberlanjutan dan evaluasi efektivitas pengembangan kompetensi, sehingga anggota Komite Pengarah Teknologi Informasi dapat terus meningkatkan kapabilitas dan kontribusinya dalam mendukung tata kelola perusahaan yang baik.

Sepanjang tahun 2025, seluruh anggota Komite Pengarah Teknologi Informasi telah melaksanakan berbagai kegiatan pengembangan kompetensi. Informasi mengenai pengembangan kompetensi yang diikuti oleh Bapak Choi Hyunhee selaku Ketua Komite Pengarah Teknologi Informasi telah diungkapkan dalam pembahasan pengembangan kompetensi Direksi. Sedangkan, pengembangan kompetensi yang diikuti oleh Anggota Komite Pengarah Teknologi Informasi lainnya diungkapkan sebagai berikut.

Competency Development

The competency development for the members of Information Technology Steering Committee is managed systematically by the Talent Management Department, which is responsible for coordinating various training and development programs in accordance with identified needs and challenges. Such competency development can be conducted in various forms, including formal training, workshops, seminars, mentoring, and self-directed learning. This process is also properly documented to ensure continuity and to enable evaluation of the effectiveness of competency development, so that members of the Information Technology Steering Committee can continuously enhance their capabilities and contributions in supporting the implementation of good corporate governance.

Throughout 2025, all members of the Information Technology Steering Committee participated in various competency development activities. Information on the competency development programs attended by Mr. Choi Hyunhee, as Chairman of the Information Technology Steering Committee, has been disclosed in the explanation of the competency development for the Board of Directors. Meanwhile, the competency development activities attended by the other Members of the Information Technology Steering Committee are disclosed as follows.

Pengembangan Kompetensi Competency Development	Kehadiran Attendance				
	Ladyawati	Putut Haryo Pangasto	Afrilina Arifin	Chaniago	Muhammad Farhan Ilhamy
OJK Institute : Tranformasi Digital : Tren Inovasi teknologi di Sektor Keuangan. OJK Institute: Digital Transformation: Technology Innovation Trends in the Financial Sector	-	-	-	✓	-
From Compliance to Competitive Edge : Elevating Your Data Protection Srategy.	✓	-	-	-	-
RiskHub - Securing the unseen : Data, Threats, & the Future of Cyber Risk Management.	-	✓	-	-	-
Cyber Security Refreshement.	-	-	✓	-	-
Data Analytic for Risk Management.	-	-	-	-	✓

Komite Manajemen Risiko

Komite Manajemen Risiko memiliki tanggung jawab utama dalam mengidentifikasi, menganalisis, dan mengawasi berbagai risiko yang dihadapi Perseroan agar dapat dikelola secara efektif. Komite Manajemen Risiko bekerja untuk memastikan bahwa strategi mitigasi risiko diterapkan dengan tepat dan konsisten, sehingga dapat meminimalkan dampak negatif terhadap operasional dan keuangan Perseroan. Dengan pendekatan yang sistematis dan proaktif, Komite Manajemen Risiko mendukung Perseroan dalam menjaga stabilitas, keberlanjutan bisnis, dan perlindungan terhadap kepentingan pemangku kepentingan.

Pedoman Kerja

Komite Manajemen Risiko melaksanakan tugas dan tanggung jawabnya dengan berpedoman pada Piagam Komite Manajemen Risiko yang telah disahkan dan diperbarui pada tanggal 4 Agustus 2021. Piagam tersebut dibuat dengan mengacu pada prinsip-prinsip GCG yang umum diterapkan, sekaligus mematuhi peraturan perundang-undangan yang berlaku di sektor asuransi dan pasar modal.

Risk Management Committee

The Risk Management Committee has the primary responsibility for identifying, analyzing, and overseeing the various risks faced by the Company to ensure that such risks are managed effectively. The Risk Management Committee works to ensure that risk mitigation strategies are implemented appropriately and consistently, thereby minimizing potential adverse impacts on the Company's operations and financial condition. Through a systematic and proactive approach, the Risk Management Committee supports the Company in maintaining stability, business continuity, and protection of stakeholder interests.

Work Guidelines

The Risk Management Committee carries out its duties and responsibilities in accordance with the Risk Management Committee's Charter, which was approved and last updated on August 4th, 2021. The Charter was formulated with reference to generally accepted GCG principles and in compliance with prevailing laws and regulations applicable to the insurance and capital market sectors.

Komposisi

Informasi mengenai komposisi Komite Manajemen Risiko per 31 Desember 2025 diuraikan sebagai berikut.

Composition

Information on the composition of the Risk Management Committee as of December 31st, 2025, is presented below.

Nama Name	Jabatan Position	Kualifikasi Qualification	Periode Menjabat dan Dasar Pengangkatan Office Tenure and Basis of Appointment
Agus Benjamin	Ketua Chairman	Perasuransian dan Manajemen Risiko Insurance and Risk Management	Diangkat berdasarkan Surat Keputusan Direksi No. 241/DIR-CS/VIII/2025 tanggal tanggal 1 Agustus 2025. Periode jabatan ini mengikuti masa kerja Direksi yang ditetapkan dalam Anggaran Dasar. Appointed by the Decree of the Board of Directors No. 241/DIR-CS/VIII/2025 dated August 1st, 2025. The office term follows the Board of Directors office term as stipulated in the Articles of Association.
Choi Hyunhee	Anggota Member	Perasuransian dan Manajemen Risiko Insurance and Risk Management	
Viyanty Salim	Anggota Member	Akuntansi dan Keuangan Accounting and Finance	
Timmie Manglassa	Anggota Member	AAAIK, *Underwriting*, dan Pengembangan Produk AAAIK, Underwriting, and Product Development	
dr. Rudy Tjahjadi	Anggota Member	Medis dan Kedokteran Medical and Medicine	
Satini Kartika Sari	Anggota Member	Hukum, Kepatuhan, dan Tata Kelola Perusahaan Legal, Compliance, and Corporate Governance	
Evan Parulian Hutagalung	Anggota Member	AAAIK dan Pemasaran AAAIK and Marketing	

Independensi

Perseroan memastikan bahwa anggota Komite Manajemen Risiko yang sedang menjabat dapat menjalankan tugas dan tanggung jawabnya secara independen tanpa adanya intervensi dari Dewan Komisaris, Direksi, maupun Pemegang Saham. Hal ini dilakukan untuk menjaga objektivitas dan integritas dalam pengambilan keputusan serta memastikan Komite Manajemen Risiko dapat bekerja secara profesional dan transparan demi kepentingan terbaik Perseroan. Dengan demikian, independensi Komite Manajemen Risiko menjadi salah satu prinsip utama yang dijaga untuk mendukung tata kelola perusahaan yang baik.

Independency

The Company ensures that the current members of the Risk Management Committee carry out their duties and responsibilities independently, without any intervention from the Board of Commissioners, Board of Directors, or Shareholders. This is intended to maintain objectivity and integrity in decision-making and to ensure that the Risk Management Committee operates professionally and transparently in the best interests of the Company. Accordingly, the independence of the Risk Management Committee is one of the key principles upheld to support the implementation of good corporate governance.

Tugas dan Tanggung Jawab

Informasi mengenai tugas dan tanggung jawab serta realisasi program kerja Komite Manajemen Risiko pada tahun 2025 diuraikan sebagai berikut.

Duties and Responsibilities

Information regarding the duties and responsibilities, as well as the realization of the Risk Management Committee's work programs in 2025, is presented as follows.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Menyusun kebijakan, strategi, dan pedoman penerapan manajemen risiko, termasuk tingkat risiko yang diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*). Developing policies, strategies, and guidelines for implementing risk management, including risk appetite and risk tolerance.	Menyusun kebijakan, strategi, dan pedoman penerapan manajemen risiko yang komprehensif. Kebijakan ini mencakup penetapan tingkat risiko yang diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*) sesuai dengan tujuan strategis Perseroan. Kebijakan dan pedoman ini bertujuan untuk memitigasi potensi kerugian dan memastikan keberlangsungan operasional Perseroan secara efektif. Developing comprehensive risk management policies, strategies, and guidelines. This policy includes the determination of level of risk taken (risk appetite) and risk tolerance in accordance with the Company's strategic objectives. These policies and guidelines aim to mitigate potential losses and ensure the Company's operational sustainability effectively.
Melakukan perbaikan atau penyesuaian pelaksanaan manajemen risiko berdasarkan hasil evaluasi pelaksanaan manajemen risiko, antara lain menyempurnakan proses manajemen risiko secara berkala maupun bersifat insidentil sebagai tindak lanjut dari suatu perubahan kondisi eksternal dan internal Perseroan yang memengaruhi kecukupan pendanaan, profil risiko Perseroan, dan tidak efektifnya penerapan manajemen risiko berdasarkan hasil evaluasi. Making improvements or adjustments to the implementation of risk management based on the results of evaluating the implementation of risk management, including improving the risk management process periodically or incidentally as a follow-up to a change in the Company's external and internal conditions that affect the adequacy of funding, the Company's risk profile, as well as the ineffectiveness of management implementation risk based on evaluation results.	Melakukan perbaikan dan penyesuaian terhadap pelaksanaan manajemen risiko berdasarkan hasil evaluasi yang dilakukan secara berkala maupun insidentil. Proses ini melibatkan penyempurnaan metode manajemen risiko untuk mengatasi perubahan kondisi eksternal dan internal Perseroan yang memengaruhi kecukupan pendanaan, profil risiko, dan efektivitas penerapan manajemen risiko. Komite Manajemen Risiko telah mengidentifikasi hal-hal yang memerlukan perbaikan dan melakukan penyesuaian strategi serta proses manajemen risiko guna memastikan bahwa sistem yang diterapkan tetap relevan dan efektif dalam menghadapi risiko yang ada. Improving and adjusting the implementation of risk management based on the results of evaluations conducted periodically or incidentally. This process involves refining risk management methods to address changes in the Company's external and internal conditions that affect funding adequacy, risk profile, and the effectiveness of risk management implementation. The Risk Management Committee has identified areas that require improvement and made adjustments to risk management strategies and processes to ensure that the system remains relevant and effective in dealing with existing risks.

Rapat

Komite Manajemen Risiko wajib menyelenggarakan rapat paling sedikit 2 kali dalam setahun. Sepanjang tahun 2025, Komite Manajemen Risiko telah menyelenggarakan rapat sebanyak 2 kali. Adapun tingkat kehadiran dalam setiap rapat tersebut tercatat sebagai berikut.

Meeting

The Risk Management Committee is required to hold meetings at least twice a year. Throughout 2025, the Risk Management Committee held a total of 2 meetings. The attendance rate at each of these meetings was recorded as follows.

Nama Name	Jabatan Position	Jumlah Kehadiran Total Attendance	Jumlah Rapat Total Meeting	Tingkat Kehadiran Level of Attendance (%)
Agus Benjamin	Ketua Chairman	2	2	100,00
Choi Hyunhee	Anggota Member	2	2	100,00
Viyanty Salim	Anggota Member	2	2	100,00
Timmie Manglassa	Anggota Member	2	2	100,00
dr. Rudy Tjahjadi	Anggota Member	2	2	100,00
Satini Kartika Sari	Anggota Member	2	2	100,00
Evan Parulian Hutagalung	Anggota Member	2	2	100,00

Pengembangan Kompetensi

Pengembangan kompetensi anggota Komite Manajemen Risiko dikelola secara sistematis oleh Departemen *Talent Management*, yang bertanggung jawab untuk mengoordinasikan berbagai program pelatihan dan pengembangan sesuai dengan kebutuhan serta tantangan

Competency Development

The competency development for the members of Risk Management Committee is managed systematically by the Talent Management Department, which is responsible for coordinating various training and development programs in accordance with identified needs and challenges. Such

yang dihadapi. Pengembangan kompetensi ini dapat dilakukan melalui berbagai bentuk, seperti pelatihan formal, *workshop*, seminar, *mentoring*, hingga pembelajaran mandiri yang relevan. Proses ini juga didokumentasikan secara rapi untuk memastikan keberlanjutan dan evaluasi efektivitas pengembangan kompetensi, sehingga anggota Komite Manajemen Risiko dapat terus meningkatkan kapabilitas dan kontribusinya dalam mendukung tata kelola perusahaan yang baik.

Sepanjang tahun 2025, seluruh anggota Komite Manajemen Risiko telah melaksanakan berbagai kegiatan pengembangan kompetensi. Informasi mengenai pengembangan kompetensi yang diikuti oleh Bapak Agus Benjamin dan Bapak Choi Hyunhee selaku Ketua dan Anggota Komite Manajemen Risiko telah diungkapkan dalam pembahasan pengembangan kompetensi Direksi. Begitu juga dengan Bapak Timmie Manglassa, dr. Rudy Tjahjadi, Ibu Satini Kartika Sari, Bapak Evan Parulian Hutagalung, dan Ibu Viyanty Salim selaku Anggota Komite Manajemen Risiko telah diungkapkan masing-masing dalam pembahasan pengembangan kompetensi Komite Pengembangan Produk, Komite Medis, Sekretaris Perusahaan, Komite Pengembangan Produk, dan Komite Investasi.

competency development can be conducted in various forms, including formal training, workshops, seminars, mentoring, and relevant self-directed learning. This process is also properly documented to ensure continuity and to enable evaluation of the effectiveness of competency development initiatives, thereby allowing Risk Management Committee members to continuously enhance their capabilities and contributions in supporting sound corporate governance.

Throughout 2025, all members of the Risk Management Committee participated in various competency development activities. Information regarding the competency development programs attended by Mr. Agus Benjamin and Mr. Choi Hyunhee, as Chairman and Member of the Risk Management Committee, respectively, has been disclosed in the explanation of the competency development for the Board of Directors. Likewise, the competency development programs attended by Mr. Timmie Manglassa, dr. Rudy Tjahjadi, Mrs. Satini Kartika Sari, Mr. Evan Parulian Hutagalung, and Mrs. Viyanty Salim, as Members of the Risk Management Committee, have been disclosed respectively in the explanation of the competency development for Product Development Committee, Medical Committee, Corporate Secretary, Product Development Committee, and Investment Committee.

APU PPT & PPPSPM

APU PPT & PPPSPM bertugas mengawasi dan memastikan pelaksanaan kebijakan mengenai APU PPT & PPPSPM berjalan efektif di Perseroan. APU PPT & PPPSPM berperan penting dalam melakukan pemantauan transaksi, identifikasi risiko, dan pelaporan aktivitas mencurigakan sesuai dengan ketentuan yang berlaku. Dengan fungsi pengawasan yang kuat, APU PPT & PPPSPM membantu Perseroan menjaga integritas sistem keuangan dan memenuhi kewajiban regulasi, sekaligus melindungi Perseroan dari risiko hukum dan reputasi yang dapat merugikan.

Pedoman Kerja

APU PPT & PPPSPM melaksanakan tugas dan tanggung jawabnya dengan berpedoman pada Pedoman Penerapan Program APU PPT & PPPSPM yang telah disahkan dan diperbarui pada tanggal 30 November 2023. Pedoman tersebut dibuat dengan mengacu pada prinsip-prinsip GCG yang umum diterapkan, sekaligus mematuhi peraturan perundang-undangan yang berlaku di sektor asuransi dan pasar modal.

Komposisi

Informasi mengenai komposisi APU PPT & PPPSPM per 31 Desember 2025 diuraikan sebagai berikut.

AML - CFT & CPF

The AML - CFT & CPF function is responsible for supervising and ensuring the effective implementation of policies related to AML - CFT & CPF within the Company. AML - CFT & CPF plays an important role in monitoring transactions, identifying risks, and reporting suspicious activities in accordance with applicable regulations. Through strong supervision, AML - CFT & CPF helps the Company maintain the integrity of its financial system and fulfill regulatory obligations, while also protecting the Company from potential legal and reputational risks.

Work Guidelines

AML - CFT & CPF carries out its duties and responsibilities in accordance with AML - CFT & CPF Program Implementation Guidelines, which were approved and last updated on November 30th, 2023. These guidelines were formulated with reference to generally accepted GCG principles and in compliance with prevailing laws and regulations in the insurance and capital market sectors.

Composition

Information regarding the composition of AML - CFT & CPF as of December 31st, 2025, is presented below.

Nama Name	Jabatan Position	Kualifikasi Qualification	Periode Menjabat dan Dasar Pengangkatan Office Tenure and Basis of Appointment
Ivo Santri Lubis	Ketua Chairman	Hukum Legal	Diangkat berdasarkan Surat Keputusan Direksi No. 206/DIR-CS/XI/2023 tanggal 23 November 2023. Periode jabatan mengikuti masa kerja Direksi yang ditetapkan dalam Anggaran Dasar. Appointed by the Decree of the Board of Directors No. 206/DIR-CS/XI/2023 dated November 23rd, 2023. The office term follows the Board of Directors office term as stipulated in the Articles of Association.
Pondi Pratama	Anggota Member	Manajemen Risiko Risk Management	
Christine Prety Ballerena	Anggota Member	Sistem Manajemen Mutu, Sistem Manajemen Keuangan Berkelanjutan, Manajemen Risiko, dan Asuransi Quality Management System, Sustainable Finance Management System, Risk Management, and Insurance	
Nadia Erlikasna Br. Pandia	Anggota Member	Sistem Manajemen Mutu, Sistem Manajemen Keamanan Informasi, dan Manajemen Risiko Quality Management System, Information Security Management System, and Risk Management	

Independensi

Perseroan memastikan bahwa anggota APU PPT & PPPSPM yang sedang menjabat dapat menjalankan tugas dan tanggung jawabnya secara independen tanpa adanya intervensi dari Dewan Komisaris, Direksi, maupun Pemegang Saham. Hal ini dilakukan untuk menjaga objektivitas dan integritas dalam pengambilan keputusan serta memastikan APU PPT & PPPSPM dapat bekerja secara profesional dan transparan demi kepentingan terbaik Perseroan. Dengan demikian, independensi APU PPT & PPPSPM menjadi salah satu prinsip utama yang dijaga untuk mendukung tata kelola perusahaan yang baik.

Independency

The Company ensures that current members of AML - CFT & CPF perform their duties and responsibilities independently, free from any intervention by the Board of Commissioners, Board of Directors, or Shareholders. This is intended to maintain objectivity and integrity in decision-making and to ensure that AML - CFT & CPF operates professionally and transparently in the best interests of the Company. Accordingly, the independence of AML - CFT & CPF is one of the key principles upheld to support the implementation of good corporate governance.

Tugas dan Tanggung Jawab

Informasi mengenai tugas dan tanggung jawab serta realisasi program kerja APU PPT & PPPSPM pada tahun 2025 diuraikan sebagai berikut.

Duties and Responsibilities

Information regarding the duties and responsibilities, as well as the realization of the AML - CFT & CPF work programs in 2025, is presented as follows.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Menganalisis secara berkala penilaian risiko Pencucian Uang, Pendanaan Terorisme, dan/atau Pendanaan Proliferasi Senjata Pemusnah Massal terkait dengan nasabah, negara atau area geografis, produk, jasa, transaksi, atau jaringan distribusi Perseroan sebanyak 1 kali dalam 1 tahun.	Analisis berkala terhadap penilaian risiko terkait Pencucian Uang, Pendanaan Terorisme, dan/atau Pendanaan Proliferasi Senjata Pemusnah Massal telah dilaksanakan sesuai dengan rencana kerja tahunan. Analisis ini mencakup aspek nasabah, negara, atau area geografis, produk, jasa, transaksi, serta jaringan distribusi Perseroan. Hasil analisis digunakan sebagai dasar untuk: 1. Penyempurnaan kebijakan dan prosedur internal guna meningkatkan efektivitas mitigasi risiko; 2. Memastikan kepatuhan terhadap regulasi yang berlaku, termasuk peraturan OJK dan *Financial Action Task Force* (FATF); serta 3. Memperkuat sistem pengendalian internal, sehingga dapat secara proaktif mengidentifikasi dan mengelola risiko yang berpotensi terjadi.
Periodically analyzing the risk assessment of Money Laundering, Financing of Terrorism, and/or Financing of Proliferation of Weapons of Mass Destruction related to customers, countries or geographical areas, products, services, transactions. or distribution networks of the Company once a year.	Periodic analysis of risk assessment related to Money Laundering, Financing of Terrorism, and/or Financing of Proliferation of Weapons of Mass Destruction has been conducted in accordance with the annual work plan. This analysis covers aspects of customers, countries, or geographical areas, products, services, transactions, as well as the Company's distribution network. The analysis results are used as a basis for: 1. Improvement of internal policies and procedures to increase the effectiveness of risk mitigation; 2. Ensuring compliance with applicable regulations, including OJK and Financial Action Task Force (FATF) regulations; and 3. Strengthening the internal control system, thus, proactively identifying and managing potential risks.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Menyusun, melakukan pengkinian, serta mengusulkan kebijakan dan prosedur penerapan program APU PPT & PPPSPM di Perseroan untuk dimintakan pertimbangan Direksi serta memastikan bahwa kebijakan dan prosedur yang disusun telah sesuai dengan perubahan dan perkembangan produk, jasa, dan teknologi di sektor jasa keuangan, kegiatan, skala usaha, volume transaksi Perseroan, dan/atau modus Pencucian Uang, Pendanaan Terorisme, dan Pendanaan Proliferasi Senjata Pemusnah Massal. Preparing, updating, and proposing policies and procedures for the implementation of AML - CFT & CPF programs in the Company for consideration by the Board of Directors and ensuring that the policies and procedures prepared are in accordance with changes and developments in products, services, and technology in the financial services sector, activities, business scale, transaction volume of the Company, and/or modes of Money Laundering, Financing of Terrorism, and Financing of Proliferation of Weapons of Mass Destruction.	Penyesuaian kebijakan dan prosedur bertujuan agar tetap relevan dengan perubahan produk, jasa, teknologi di sektor jasa keuangan, dan perkembangan skala usaha serta volume transaksi Perseroan. Selain itu, kebijakan dan prosedur juga diadaptasi untuk mengatasi berbagai modus Pencucian Uang, Pendanaan Terorisme, dan Pendanaan Proliferasi Senjata Pemusnah Massal yang terus berkembang. Berdasarkan evaluasi yang telah dilakukan untuk tahun buku 2025, kebijakan serta prosedur penerapan program APU PPT & PPPSPM Perseroan telah sesuai dengan perkembangan di industri terkini serta regulasi yang berlaku. The adjustment of policies and procedures aims to remain relevant to changes in products, services, technology in the financial services sector, and the development of the Company's business scale and transaction volume. In addition, policies and procedures are also adapted to address the various modes of Money Laundering, Financing of Terrorism, and Financing of Proliferation of Weapons of Mass Destruction that continue to evolve. Based on the evaluation conducted for the financial year 2025, the policies and procedures for the implementation of the Company's AML-CFT & CPF program are in line with the latest industry developments and applicable regulations.
Memastikan adanya sistem yang dapat mengidentifikasi, menganalisis, memantau, dan menyediakan laporan secara efektif mengenai profil, karakteristik, atau kebiasaan pola transaksi yang dilakukan nasabah. Ensuring the existence of a system that can effectively identify, analyze, monitor, and provide reports on the profile, characteristics, or habitual patterns of transactions made by customers.	Memastikan implementasi sistem yang efektif untuk mengidentifikasi, menganalisis, memantau, dan menyediakan laporan mengenai profil, karakteristik, serta pola transaksi nasabah. Sistem ini dibuat untuk mendeteksi aktivitas yang mencurigakan dan tidak biasa, sehingga memungkinkan deteksi dini terhadap potensi risiko terkait APU PPT & PPPSPM. Ensuring the implementation of an effective system to identify, analyze, monitor, and provide reports on customer profiles, characteristics, and transaction patterns. This system is designed to detect suspicious and unusual activities, therefore, enabling early detection of potential risks related to AML - CFT & CPF.
Memastikan bahwa Formulir Identitas Nasabah (FIN) telah mengakomodasi data yang diperlukan dalam penerapan program APU PPT & PPPSPM. Ensuring that the Customer Identity Form (FIN) has accommodated the data required in the implementation of AML - CFT & CPF program.	Perseroan telah memiliki sistem internal yang mendukung proses KYC dalam rangka pelaksanaan Prinsip Mengenal Pengguna Jasa yang lebih efektif dengan isian yang sesuai dengan kebutuhan penerapan program APU PPT & PPPSPM sebagaimana merujuk ketentuan peraturan yang berlaku. The Company has already had an internal system that supports the KYC process in order to implement Know Your Service User Principle more effectively with fields in accordance with the needs of AML - CFT & CPF program as referred to the applicable regulatory provisions.
Melakukan evaluasi terhadap hasil pemantauan dan analisis transaksi nasabah untuk memastikan ada atau tidak adanya TKM, transaksi keuangan tunai, dan/atau transaksi keuangan transfer dana dari dan ke luar negeri di Perseroan. Evaluating the results of monitoring and analyzing customer transactions to ensure the presence or absence of TKM, cash financial transaction, and/or financial transaction transferring funds from and to overseas in the Company.	Melaksanakan evaluasi terhadap hasil pemantauan dan analisis transaksi nasabah. Evaluasi ini bertujuan untuk memastikan adanya atau tidak adanya Transaksi Keuangan Mencurigakan (TKM), transaksi keuangan tunai, dan/atau transaksi transfer dana dari dan ke luar negeri di Perseroan. Berdasarkan hasil evaluasi yang dilakukan, sepanjang tahun 2025, tidak terdapat Transaksi Keuangan Mencurigakan dan Transaksi Keuangan Tunai. Implementing evaluation of the results of monitoring and analyzing customer transactions. This evaluation aims to confirm the presence or absence of Suspicious Financial Transactions (TKM), cash financial transactions, and/or fund transfer transactions from and to overseas in the Company. Based on the evaluation results, throughout 2025, there were no Suspicious Financial Transactions and Cash Financial Transactions.
Memastikan pengkinian data dan profil nasabah serta data dan profil transaksi nasabah. Ensuring the updating of customer data and profiles as well as customer transaction data and profiles.	Memastikan pengkinian data dan profil nasabah serta data dan profil transaksi nasabah untuk periode 1 Januari 2025 - 31 Desember 2025. Proses ini melibatkan pembaruan informasi nasabah yang dilakukan baik secara manual atau melalui aplikasi internal Perseroan. Ensuring the updating of customer data and profiles as well as customer transaction data and profiles for the period January 1st, 2025 - December 31st, 2025. This process involves updating customer information which is done either manually or through the Company's internal application.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Memastikan bahwa kegiatan usaha Perseroan yang berisiko tinggi terhadap Pencucian Uang, Pendanaan Terorisme, dan Pendanaan Proliferasi Senjata Pemusnah Massal diidentifikasi secara efektif sesuai kebijakan dan prosedur Perseroan dan regulasi yang berlaku. Ensuring that the Company's business activities with high risk of Money Laundering, Financing of Terrorism, and Financing of Proliferation of Weapons of Mass Destruction are effectively identified in accordance with the Company's policies and procedures and applicable regulations.	Memastikan bahwa kegiatan usaha Perseroan yang berisiko tinggi terhadap APU PPT & PPPSPM diidentifikasi secara efektif sesuai dengan ketentuan sebagaimana dimuat dalam Pedoman Penerapan Program APU PPT & PPPSPM. Hal ini mencakup penilaian dan pengawasan rutin untuk memastikan bahwa setiap kegiatan yang berisiko tinggi terdeteksi sesuai dengan kebijakan dan prosedur Perseroan serta peraturan yang berlaku. Ensuring that the Company's high-risk AML - CFT & CPF business activities are effectively identified in accordance with the provisions of the Law as stipulated in the AML - CFT & CPF Program Implementation Guidelines. This includes regular assessment and monitoring to ensure that any high-risk activities are detected in accordance with the Company's policies and procedures as well as applicable regulations.
Memastikan adanya mekanisme komunikasi yang baik dengan unit-unit kerja terkait di Perseroan dengan menjaga kerahasiaan informasi dan memperhatikan ketentuan anti-*tipping-off*. Ensuring a good communication mechanism with related work units in the Company by maintaining the confidentiality of information and paying attention to anti-tipping-off provisions.	Memastikan adanya mekanisme komunikasi yang efektif dengan unit-unit kerja terkait di Perseroan. Mekanisme ini bertujuan untuk menjaga kerahasiaan informasi dan mematuhi ketentuan anti-*tipping-off*. Proses komunikasi yang terstruktur memastikan bahwa informasi sensitif terkait risiko APU PPT & PPPSPM disampaikan secara aman dan tepat waktu. Di mana secara berkala penanggung jawab APU PPT & PPPSPM melakukan koordinasi melalui rapat, baik secara *online* maupun *offline* bersama PIC pelaksana APU PPT & PPPSPM. Ensuring an effective communication mechanism with relevant work units in the Company. This mechanism aims to maintain the confidentiality of information and comply with anti-tipping-off provisions. A structured communication process ensures that sensitive information related to AML - CFT & CPF risks is conveyed in a safe and timely manner. In which the person in charge of AML - CFT & CPF coordinates on a regular basis through meetings, both online and offline with the PIC implementing AML - CFT & CPF.
Memastikan adanya identifikasi area yang berisiko tinggi terkait dengan penerapan program APU PPT & PPPSPM di Perseroan dengan mengacu pada peraturan perundang-undangan dan sumber informasi yang memadai. Ensuring the identification of high-risk areas related to the implementation of AML - CFT & CPF programs in the Company by referring to laws and regulations and adequate sources of information.	Memastikan identifikasi area yang berisiko tinggi terkait dengan penerapan program APU PPT & PPPSPM di Perseroan. Proses identifikasi ini mengacu pada SRA dan NRA serta implementasinya juga disesuaikan Pedoman Penerapan Program APU PPT & PPPSPM, peraturan perundang-undangan yang berlaku, dan sumber informasi yang memadai, termasuk data internal dan eksternal mengenai potensi risiko. Ensuring the identification of high-risk areas related to the implementation of AML - CFT & CPF program in the Company. This identification process refers to SRA and NRA and its implementation is also adjusted to AML - CFT & CPF Program Implementation Guidelines, applicable laws and regulations, and adequate information sources, including internal and external data regarding potential risks.
Menerima, melakukan analisis, dan menyusun laporan TKM dan/atau transaksi keuangan tunai yang disampaikan oleh unit-unit kerja di Perseroan. Receiving, analyzing, and compiling reports of TKM and/or cash financial transaction submitted by working units in the Company.	Menerima dan menganalisis laporan TKM dan transaksi keuangan tunai yang disampaikan oleh unit-unit kerja di Perseroan. Proses ini mencakup penilaian terhadap data yang diterima untuk mengidentifikasi potensi risiko terkait APU PPT & PPPSPM. Receiving and analyzing reports of TKM and cash financial transactions submitted by working units in the Company. This process includes assessing the data received to identify potential risks related to AML/CFT & CPF.
Menyusun laporan TKM, transaksi keuangan tunai, dan/atau transaksi keuangan transfer dana dari dan ke luar negeri. Preparing reports on TKM, cash financial transactions, and/or financial transactions transferring funds from and to overseas.	Berdasarkan hasil analisis yang dilakukan, pada tahun 2025, tidak ada TKM, Transaksi Keuangan Tunai, dan/atau transaksi keuangan transfer dana dari dan ke luar negeri. Based on the results of analysis conducted in 2025, there were no TKM, Cash Financial Transactions, and/or financial transactions transferring funds from and to overseas.
Memantau secara berkala dan memastikan tindak lanjut terhadap DTTOT dan daftar PPPSPM telah sesuai dengan regulasi yang berlaku. Periodically monitoring and ensuring follow-up on DTTOT and CPF lists are in accordance with applicable regulations.	Melakukan pemantauan secara berkala terhadap Daftar Terduga Terorris dan Organisasi Teroris (DTTOT) dan daftar PPPSPM. Dengan memantau dan menindaklanjuti secara konsisten, APU PPT & PPPSPM memastikan bahwa seluruh transaksi dan entitas yang tercantum dalam daftar diperlakukan sesuai dengan ketentuan hukum dan kebijakan internal, menjaga kepatuhan dan integritas sistem pengendalian risiko Perseroan. Berdasarkan hasil analisis yang dilakukan, pada tahun 2025, tidak terdapat nasabah Perseroan yang masuk ke dalam DTTOT dan daftar PPPSPM. Monitoring periodically the List of Suspected Terrorists and Terrorist Organizations (DTTOT) and CPF list. By consistently monitoring and following up, AML - CFT & CPF ensures that all transactions and entities listed in the list are treated in accordance with legal provisions and internal policies, maintaining compliance and integrity of the Company's risk control system. Based on the results of analysis conducted in 2025, there were no customers of the Company included in the DTTOT and CPF list.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Memantau, menganalisis, dan merekomendasikan kebutuhan pelatihan tentang APU PPT & PPPSPM bagi seluruh karyawan Perseroan. Monitoring, analyzing, and recommending training needs on AML - CFT & CPF for all employees of the Company.	Memantau dan menganalisis kebutuhan pelatihan mengenai APU PPT & PPPSPM untuk seluruh karyawan Perseroan. Pada tanggal 25 Maret 2025, telah dilaksanakan *refreshment* APU PPT & PPPSPM kepada karyawan Perseroan. Monitoring and analyzing training needs regarding AML - CFT & CPF for all employees of the Company. On March 25th, 2025, AML - CFT & CPF refreshment was conducted to the Company's employees.
Memantau rekening dan pelaksanaan transaksi nasabah yang berkaitan dengan nasabah. Monitoring accounts and execution of customer transactions relating to customers.	Memantau rekening dan pelaksanaan transaksi nasabah secara rutin untuk mengidentifikasi dan menilai risiko terkait APU PPT & PPPSPM. Monitoring accounts and execution of customer transactions on a regular basis to identify and assess risks related to AML-CFT & CPF.
Menatausahakan hasil pemantauan dan evaluasi terhadap analisis TKM. Organizing the results of monitoring and evaluation on TKM analysis.	Menatausahakan hasil pemantauan dan evaluasi terhadap analisis TKM dengan cermat untuk penyempurnaan ke depannya. Organizing the results of monitoring and evaluation of TKM analysis meticulously for future improvement.

Rapat

APU PPT & PPPSPM wajib menyelenggarakan rapat paling sedikit 1 kali dalam setahun. Sepanjang tahun 2025, APU PPT & PPPSPM telah menyelenggarakan rapat sebanyak 9 kali. Adapun tingkat kehadiran dalam setiap rapat tersebut tercatat sebagai berikut.

Meeting

AML - CFT & CPF is required to hold meetings at least once a year. Throughout 2025, AML - CFT & CPF held a total of 9 meetings. The attendance rate at each of these meetings was recorded as follows.

Nama Name	Jabatan Position	Jumlah Kehadiran Total Attendance	Jumlah Rapat Total Meeting	Tingkat Kehadiran Level of Attendance (%)
Ivo Santri Lubis	Ketua Chairman	9	9	100,00
Pondi Pratama	Anggota Member	9	9	100,00
Christine Prety Ballerena	Anggota Member	9	9	100,00
Nadia Erlikasna Br. Pandia	Anggota Member	9	9	100,00

Pengembangan Kompetensi

Pengembangan kompetensi anggota APU PPT & PPPSPM dikelola secara sistematis oleh Departemen *Talent Management*, yang bertanggung jawab untuk mengoordinasikan berbagai program pelatihan dan pengembangan sesuai dengan kebutuhan serta tantangan yang dihadapi. Pengembangan kompetensi ini dapat dilakukan melalui berbagai bentuk, seperti pelatihan formal, *workshop*, seminar, *mentoring*, hingga pembelajaran mandiri yang relevan. Proses ini juga didokumentasikan secara rapi untuk memastikan keberlanjutan dan evaluasi efektivitas pengembangan kompetensi, sehingga anggota APU PPT & PPPSPM dapat terus meningkatkan kapabilitas dan kontribusinya dalam mendukung tata kelola perusahaan yang baik.

Competency Development

The competency development for the members of AML - CFT & CPF is managed systematically by the Talent Management Department, which is responsible for coordinating various training and development programs in accordance with identified needs and challenges. Such competency development can be conducted in various forms, including formal training, workshops, seminars, mentoring, and relevant self-directed learning. This process is also properly documented to ensure continuity and to enable evaluation of the effectiveness of competency development initiatives, allowing the members of AML - CFT & CPF to continuously enhance their capabilities and contributions in supporting the implementation of good corporate governance.

Sepanjang tahun 2025, seluruh anggota APU PPT & PPPSPM telah melaksanakan berbagai kegiatan pengembangan kompetensi. Informasi mengenai pengembangan kompetensi yang diikuti oleh Anggota APU PPT & PPPSPM diungkapkan sebagai berikut.

Throughout 2025, all members of AML - CFT & CPF participated in various competency development activities. Information regarding the competency development programs attended by Members of AML - CFT & CPF is disclosed as follows.

Pengembangan Kompetensi Competency Development	Kehadiran Attendance			
	Ivo Santri Lubis	Pondi Pratama	Christine Prety Ballerena	Nadia Erlikasna Br. Pandia
ISO 37001:2025 *The New Era of Anti Bribery Management System.*	✓	-	-	✓
Kelangsungan Bisnis di 2025 : Pendekatan Risiko Hukum dan Manajemen Kepatuhan. Business Sustainability in 2025: A Legal Risk and Compliance Management Approach.	-	✓	-	-
Sustainability Accounting and Reporting in Financial Sector.	-	-	✓	-

Unit Anti-*Fraud*

Unit Anti-*Fraud* memiliki peran penting dalam mendeteksi, mencegah, dan menangani segala bentuk kecurangan yang dapat merugikan Perseroan. Dengan pendekatan yang sistematis dan teknologi yang mendukung, Unit Anti-*Fraud* melakukan investigasi atas indikasi *fraud* dan mengembangkan langkah-langkah pencegahan untuk memperkuat sistem pengendalian internal. Kehadiran Unit Anti-*Fraud* membantu menjaga integritas operasional Perseroan sekaligus melindungi aset dan reputasi dari potensi kerugian yang timbul akibat tindakan tidak etis atau ilegal.

Pedoman Kerja

Unit Anti-*Fraud* melaksanakan tugas dan tanggung jawabnya dengan berpedoman pada Pedoman Penerapan Pencegahan dan Penindakan *Fraud* PT Lippo General Insurance Tbk yang telah disahkan dan diperbarui per Januari 2025. Pedoman tersebut dibuat dengan mengacu pada prinsip-prinsip GCG yang umum diterapkan, sekaligus mematuhi peraturan perundang-undangan yang berlaku di sektor asuransi dan pasar modal.

Anti-Fraud Unit

The Anti-Fraud Unit plays a critical role in detecting, preventing, and addressing all forms of fraud that may cause losses to the Company. Through a systematic approach supported by appropriate technology, the Anti-Fraud Unit conducts investigations into indications of fraud and develops preventive measures to strengthen the internal control system. The presence of the Anti-Fraud Unit helps maintain the integrity of the Company's operations while protecting its assets and reputation from potential losses arising from unethical or illegal actions.

Work Guidelines

The Anti-Fraud Unit carries out its duties and responsibilities in accordance with the Guidelines for the Implementation of Fraud Prevention and Prosecution of PT Lippo General Insurance Tbk, which were approved and last updated as of January 2025. These guidelines were formulated with reference to generally accepted GCG principles and in compliance with prevailing laws and regulations in the insurance and capital market sectors.

Komposisi

Informasi mengenai komposisi Unit Anti-*Fraud* per 31 Desember 2025 diuraikan sebagai berikut.

Composition

Information regarding the composition of the Anti-Fraud Unit as of December 31st, 2025, is presented below.

Nama Name	Jabatan Position	Kualifikasi Qualification	Periode Menjabat dan Dasar Pengangkatan Office Tenure and Basis of Appointment
Setyo Andi Mupriyanto	Ketua Chairman	Manajemen Risiko dan Asuransi Risk Management and Insurance	Diangkat berdasarkan Surat Keputusan Direksi No. 226/DIR-CS/IX/2024 tanggal 17 September 2024. Periode jabatan mengikuti masa kerja Direksi yang ditetapkan dalam Anggaran Dasar. Appointed by the Decree of the Board of Directors No. 226/DIR-CS/IX/2024 dated September 17th, 2024. The office term follows the Board of Directors office term as stipulated in the Articles of Association.
Mathias Elsson	Anggota Member	*Certified Risk Management Professional* (CRMP)	
Shandy Maulana	Anggota Member	Manajemen Risiko dan Asuransi Risk Management and Insurance	
dr. Doddy Eka Pratama	Anggota Member	Medis dan Kedokteran Medical and Medicine	
Susanti Halim	Anggota Member	Manajemen Personalia dan Manajemen Sumber Daya Personnel Management and Human Resource Management	
Imelda Dewijanti	Anggota Member	Asuransi Insurance	
Wisnu Erlangga	Anggota Member	Asuransi, Pemasaran, dan Manajemen Insurance, Marketing, and Management	
Berry Fernando Gultom	Anggota Member	Asuransi Insurance	
Boicko Johannes Pakpahan	Anggota Member	Asuransi dan Medis Insurance and Medical	
Ivo Santri Lubis	Anggota Member	Hukum Legal	

Independensi

Perseroan memastikan bahwa anggota Unit Anti-*Fraud* yang sedang menjabat dapat menjalankan tugas dan tanggung jawabnya secara independen tanpa adanya intervensi dari Dewan Komisaris, Direksi, maupun Pemegang Saham. Hal ini dilakukan untuk menjaga objektivitas dan integritas dalam pengambilan keputusan serta memastikan Unit Anti-*Fraud* dapat bekerja secara profesional dan transparan demi kepentingan terbaik Perseroan. Dengan demikian, independensi Unit Anti-*Fraud* menjadi salah satu prinsip utama yang dijaga untuk mendukung tata kelola perusahaan yang baik.

Independency

The Company ensures that the current members of the Anti-Fraud Unit perform their duties and responsibilities independently, without any intervention from the Board of Commissioners, Board of Directors, or Shareholders. This is intended to maintain objectivity and integrity in decision-making and to ensure that the Anti-Fraud Unit operates professionally and transparently in the best interests of the Company. Accordingly, the independence of the Anti-Fraud Unit is one of the key principles upheld to support the implementation of good corporate governance.

Tugas dan Tanggung Jawab

Informasi mengenai tugas dan tanggung jawab serta realisasi program kerja Unit Anti-*Fraud* pada tahun 2025 diuraikan sebagai berikut.

Duties and Responsibilities

Information regarding the duties and responsibilities, as well as the realization of the Anti-Fraud Unit's work programs in 2025, is presented as follows.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Membantu Direksi dalam menetapkan kebijakan dan prosedur pengendalian yang khususnya ditujukan dalam rangka penerapan Strategi Anti-*Fraud*. Assisting the Board of Directors in establishing control policies and procedures specifically aimed at implementing Anti-Fraud Strategy.	Membantu Direksi dalam mengevaluasi Pedoman Penerapan Strategi Anti-*Fraud* yang sudah dibuat oleh Perseroan. Unit Anti-*Fraud* bekerja sama dengan Direksi untuk memastikan bahwa kebijakan yang ditetapkan sesuai dengan standar industri dan kebutuhan spesifik Perseroan, serta mengacu pada Peraturan OJK No. 12 Tahun 2024 tentang Penerapan Strategi Anti-*Fraud* bagi Lembaga Jasa Keuangan. Selain itu, Unit Anti-*Fraud* juga memberikan rekomendasi tentang prosedur yang efektif untuk mengurangi risiko *fraud* dan meningkatkan pengendalian internal. Assisting the Board of Directors in evaluating the Anti-Fraud Strategy Implementation Guidelines that have been made by the Company. The Anti-Fraud Unit works closely with the Board of Directors to ensure that the policies set are in line with industry standards and the specific needs of the Company, as well as referring to OJK Regulation No. 12 of 2024 on the Implementation of Anti-Fraud Strategies for Financial Services Institutions. In addition, the Anti-Fraud Unit also provides recommendations on effective procedures to reduce fraud risk and improve internal control.
Menangani pengendalian *fraud* berkoordinasi dengan seluruh pihak yang terkait. Managing fraud control in coordination with all relevant parties.	Menangani pengendalian *fraud* dengan berkoordinasi secara intensif dengan seluruh pihak terkait di Perseroan. Unit Anti-*Fraud* memastikan adanya komunikasi yang efektif dan integrasi antara tim internal, manajemen, dan pihak eksternal jika diperlukan, dalam rangka pencegahan, deteksi, dan investigasi *fraud* (mengatasi dan memitigasi potensi kerugian akibat *fraud*). Koordinasi ini membantu memastikan respons yang cepat dan terkoordinasi, serta penguatan pengendalian *fraud* di seluruh tingkatan manajemen. Selain itu, juga diadakan sosialisasi kepada seluruh karyawan terkait anti-*fraud* dalam rangka menumbuhkan kesadaran anti-*fraud*. Handling fraud control by coordinating intensively with all relevant parties in the Company. The Anti-Fraud Unit ensures effective communication and integration between internal teams, management, and external parties as necessary, in the context of fraud prevention, detection, and investigation (addressing and mitigating potential fraud losses). This coordination helps ensure a quick and coordinated response, as well as the strengthening of fraud controls at all levels of management. In addition, there is also dissemination to all employees related to ant-fraud in order to foster anti-fraud awareness.

Rapat

Unit Anti-*Fraud* wajib menyelenggarakan rapat paling sedikit 1 kali dalam setahun atau lebih apabila diperlukan. Sepanjang tahun 2025, Unit Anti-*Fraud* telah menyelenggarakan rapat sebanyak 2 kali. Adapun tingkat kehadiran dalam setiap rapat tersebut tercatat sebagai berikut.

Meeting

The Anti-Fraud Unit is required to hold meetings at least once a year or more frequently if necessary. Throughout 2025, the Anti-Fraud Unit held a total of 2 meetings. The attendance rate at each of these meetings was recorded as follows.

Nama Name	Jabatan Position	Jumlah Kehadiran Total Attendance	Jumlah Rapat Total Meeting	Tingkat Kehadiran Level of Attendance (%)
Setyo Andi Mupriyanto	Ketua Chairman	2	2	100,00
Mathias Elsson	Anggota Member	2	2	100,00
Shandy Maulana	Anggota Member	2	2	100,00
dr. Doddy Eka Pratama	Anggota Member	2	2	100,00
Susanti Halim	Anggota Member	2	2	100,00
Imelda Dewijanti	Anggota Member	2	2	100,00
Wisnu Erlangga	Anggota Member	2	2	100,00

Nama Name	Jabatan Position	Jumlah Kehadiran Total Attendance	Jumlah Rapat Total Meeting	Tingkat Kehadiran Level of Attendance (%)
Berry Fernando Gultom	Anggota Member	2	2	100,00
Boicko Johannes Pakpahan	Anggota Member	2	2	100,00
Ivo Santri Lubis	Anggota Member	2	2	100,00

Pengembangan Kompetensi

Pengembangan kompetensi anggota Unit Anti-*Fraud* dikelola secara sistematis oleh Departemen *Talent Management*, yang bertanggung jawab untuk mengoordinasikan berbagai program pelatihan dan pengembangan sesuai dengan kebutuhan serta tantangan yang dihadapi. Pengembangan kompetensi ini dapat dilakukan melalui berbagai bentuk, seperti pelatihan formal, *workshop*, seminar, *mentoring*, hingga pembelajaran mandiri yang relevan. Proses ini juga didokumentasikan secara rapi untuk memastikan keberlanjutan dan evaluasi efektivitas pengembangan kompetensi, sehingga anggota Unit Anti-*Fraud* dapat terus meningkatkan kapabilitas dan kontribusinya dalam mendukung tata kelola perusahaan yang baik.

Sepanjang tahun 2025, seluruh anggota Unit Anti-*Fraud* telah melaksanakan berbagai kegiatan pengembangan kompetensi. Informasi mengenai pengembangan kompetensi yang diikuti oleh Bapak Ivo Santri Lubis, dr. Doddy Eka Pratama, dan Ibu Susanti Halim selaku Anggota Unit Anti-*Fraud* telah diungkapkan dalam pembahasan pengembangan kompetensi APU PPT & PPPSPM, Komite Medis, dan Komite Remunerasi dan Nominasi. Sedangkan, pengembangan kompetensi yang diikuti oleh Ketua dan Anggota Unit Anti-*Fraud* lainnya diungkapkan sebagai berikut.

Competency Development

The competency development for the members of Anti-Fraud Unit is managed systematically by the Talent Management Department, which is responsible for coordinating various training and development programs in accordance with identified needs and challenges. Such competency development can be conducted in various forms, including formal training, workshops, seminars, mentoring, and relevant self-directed learning. This process is also properly documented to ensure continuity and to enable evaluation of the effectiveness of competency development initiatives, allowing Anti-Fraud Unit members to continuously enhance their capabilities and contributions in supporting sound corporate governance.

Throughout 2025, all members of the Anti-Fraud Unit participated in various competency development activities. Information regarding the competency development programs attended by Mr. Ivo Santri Lubis, dr. Doddy Eka Pratama, and Mrs. Susanti Halim as members of the Anti-Fraud Unit has been disclosed in the explanation of competency development for the AML-CFT & CPF, Medical Committee, and Remuneration and Nomination Committee. Meanwhile, the competency development programs attended by the Chairman and other Members of the Anti-Fraud Unit are disclosed as follows.

Pengembangan Kompetensi Competency Development	Kehadiran Attendance						
	Setyo Andi Mupriyanto	Mathias Elsson	Shandy Maulana	Imelda Dewijanti	Wisnu Erlangga	Berry Fernando Gultom	Boicko Johannes Pakpahan
ISO 37001:2025 *The New Era of Anti Bribery Management System.*	✓	-	-	-	-	-	-
AICLA ACC 25 - *Traditional Claims Management in a Digital Age.*	-	✓	-	-	-	-	-
Facing the Inevitable : Strategies for the Dynamic Construction & Renewable Energy Sectors.	-	-	✓	-	-	-	✓

Pengembangan Kompetensi Competency Development	Kehadiran Attendance						
	Setyo Andi Mupriyanto	Mathias Elsson	Shandy Maulana	Imelda Dewijanti	Wisnu Erlangga	Berry Fernando Gultom	Boicko Johannes Pakpahan
Strategi dan Solusi : Mengintegrasikan *Contingency Plan* dan *Incident Response* untuk Meningkatkan Ketahanan Perusahaan Asuransi. Strategies and Solutions: Integrating Contingency Plans and Incident Response to Enhance Insurance Company Resilience.	-	-	-	✓	-	-	-
RiskHub - Securing the unseen : Data, Threats, & the Future of Cyber Risk Management.	-	-	-	-	✓	-	-
GRC *Webinar* "Undang-Undang BUMN dalam Kaitannya dengan Implementasi Anti-*Fraud*". GRC Webinar: "State-Owned Enterprise Laws in Relation to Anti-Fraud Implementation."	-	-	-	-	-	✓	-

Unit Pelindungan Konsumen dan Masyarakat

Unit Pelindungan Konsumen dan Masyarakat berperan sebagai garda terdepan dalam memastikan hak dan kepentingan nasabah serta masyarakat terlindungi dengan baik. Unit Pelindungan Konsumen dan Masyarakat menangani pengaduan, memberikan edukasi, dan mengawasi pelaksanaan layanan agar sesuai dengan standar yang berlaku dan prinsip keadilan. Dengan fokus pada transparansi, responsivitas, dan kepuasan nasabah, Unit Pelindungan Konsumen dan Masyarakat membantu membangun kepercayaan serta reputasi positif Perseroan di mata publik, sekaligus mendorong praktik bisnis yang bertanggung jawab dan beretika.

Pedoman Kerja

Unit Pelindungan Konsumen dan Masyarakat melaksanakan tugas dan tanggung jawabnya dengan berpedoman pada Pedoman Pelindungan Konsumen dan Masyarakat yang telah disahkan dan diperbarui pada tanggal 1 Juli 2024. Pedoman tersebut dibuat dengan mengacu pada prinsip-prinsip GCG yang umum diterapkan, sekaligus mematuhi peraturan perundang-undangan yang berlaku di sektor asuransi dan pasar modal.

Consumer and Public Protection Unit

The Consumer and Public Protection Unit serves as the frontline in ensuring that the rights and interests of policyholders and the public are properly protected. The Consumer and Public Protection Unit handles complaints, provides education, and oversees the implementation of services to ensure compliance with applicable standards and principles of fairness. By focusing on transparency, responsiveness, and customer satisfaction, the Consumer and Public Protection Unit helps build trust and enhance the Company's public reputation, while promoting responsible and ethical business practices.

Work Guidelines

The Consumer and Public Protection Unit carries out its duties and responsibilities in accordance with the Guidelines of Consumer and Public Protection, which were approved and updated on July 1st, 2024. These guidelines were formulated with reference to generally accepted GCG principles and in compliance with prevailing laws and regulations in the insurance and capital market sectors.

Komposisi

Informasi mengenai komposisi Unit Pelindungan Konsumen dan Masyarakat per 31 Desember 2025 diuraikan sebagai berikut.

Composition

Information regarding the composition of the Consumer and Public Protection Unit as of December 31st, 2025, is presented below.

Nama Name	Jabatan Position	Kualifikasi Qualification	Periode Menjabat dan Dasar Pengangkatan Office Tenure and Basis of Appointment
Irsan Rivani	Ketua Chairman	AAAIK	Diangkat berdasarkan Surat Keputusan Direksi No. SK-216/DIR-CS/II/2024 tanggal 19 Februari 2024 Periode jabatan mengikuti masa kerja Direksi yang ditetapkan dalam Anggaran Dasar. Appointed by the Decree of the Board of Directors No. SK-216/DIR-CS/II/2024 dated February 19th, 2024. The office term follows the Board of Directors office term as stipulated in the Articles of Association.
Janto Rivai	Anggota Member	AAAIK	
Satini Kartika Sari	Anggota Member	Hukum dan Kepatuhan Legal and Compliance	
Ivo Santri Lubis	Anggota Member	Hukum dan AAAIK Legal and AAAIK	
Maureen Indriaty	Anggota Member	AAAIK	
Wineke Winawati	Anggota Member	AAAIK	
Dedi Susilo	Anggota Member	ICCA - *Service Excellence* dan Pelayanan Konsumen ICCA - Service Excellence and Customer Service	
Aditya Prasetyo	Anggota Member	Teknologi Informasi Information Technology	

Independensi

Perseroan memastikan bahwa anggota Unit Pelindungan Konsumen dan Masyarakat yang sedang menjabat dapat menjalankan tugas dan tanggung jawabnya secara independen tanpa adanya intervensi dari Dewan Komisaris, Direksi, maupun Pemegang Saham. Hal ini dilakukan untuk menjaga objektivitas dan integritas dalam pengambilan keputusan serta memastikan Unit Pelindungan Konsumen dan Masyarakat dapat bekerja secara profesional dan transparan demi kepentingan terbaik Perseroan. Dengan demikian, independensi Unit Pelindungan Konsumen dan Masyarakat menjadi salah satu prinsip utama yang dijaga untuk mendukung tata kelola perusahaan yang baik.

Independency

The Company ensures that the current members of the Consumer and Public Protection Unit perform their duties and responsibilities independently, without any intervention from the Board of Commissioners, Board of Directors, or Shareholders. This is intended to maintain objectivity and integrity in decision-making and to ensure that the Consumer and Public Protection Unit operates professionally and transparently in the best interests of the Company. Accordingly, the independence of the Consumer and Public Protection Unit is one of the key principles upheld to support the implementation of good corporate governance.

Tugas dan Tanggung Jawab

Informasi mengenai tugas dan tanggung jawab serta realisasi program kerja Unit Pelindungan Konsumen dan Masyarakat pada tahun 2025 diuraikan sebagai berikut.

Duties and Responsibilities

Information regarding the duties and responsibilities, as well as the realization of the Consumer and Public Protection Unit's work programs in 2025, is presented as follows.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Memberikan sosialisasi kepada seluruh karyawan Perseroan mengenai pelindungan konsumen dan masyarakat. Providing dissemination to all employees of the Company regarding consumer and community protection.	Pada tahun 2025, Perseroan telah melaksanakan sosialisasi mengenai pelindungan konsumen dan masyarakat pada tanggal 30 September 2025 kepada karyawan Perseroan. In 2025, the Company conducted dissemination on consumer and community protection on September 30th, 2025 to the Company's employees.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Mengoordinasikan pelaksanaan proses kepatuhan perencanaan Perseroan dan terhadap ketentuan mengenai pelindungan konsumen dan masyarakat di sektor jasa keuangan. Coordinating the planning process and implementation of the Company's compliance with the provisions on consumer and community protection in the financial services sector.	Mengoordinasikan proses perencanaan dan pelaksanaan kepatuhan Perseroan terhadap ketentuan mengenai pelindungan konsumen dan masyarakat di sektor jasa keuangan. Tugas ini melibatkan koordinasi antara berbagai departemen untuk memastikan bahwa seluruh kebijakan dan prosedur yang diterapkan mematuhi peraturan pelindungan konsumen yang berlaku. Coordinating the planning and implementation of the Company's compliance with the provisions on consumer and community protection in the financial services sector. This task involves coordination across departments to ensure that all policies and procedures implemented comply with applicable consumer protection regulations.
Berkoordinasi dengan unit terkait untuk pemantauan dan evaluasi atas pelaksanaan kepatuhan Perseroan terhadap ketentuan mengenai pelindungan konsumen dan masyarakat di sektor jasa keuangan. Coordinating with relevant units to monitor and evaluate the implementation of the Company's compliance with the provisions on consumer and community protection in the financial services sector.	Berkoordinasi dengan unit-unit terkait untuk memantau dan mengevaluasi pelaksanaan kepatuhan Perseroan terhadap ketentuan mengenai pelindungan konsumen dan masyarakat di sektor jasa keuangan. Coordinating with relevant units to monitor and evaluate the implementation of the Company's compliance with the provisions regarding consumer and community protection in the financial services sector.
Melaporkan kepada Direksi mengenai implementasi pelindungan konsumen dan masyarakat serta memberikan rekomendasi untuk perbaikan dan pengembangan pelindungan konsumen dan masyarakat. Reporting to the Board of Directors on the implementation of consumer and community protection and providing recommendations for the improvement and development of consumer and community protection.	Melaporkan kepada Direksi mengenai implementasi pelindungan konsumen dan masyarakat dengan memberikan ringkasan hasil pemantauan dan evaluasi. Laporan ini mencakup analisis tentang sejauh mana kebijakan pelindungan konsumen diterapkan dan kepatuhan terhadap peraturan yang berlaku. Reporting to the Board of Directors on the implementation of consumer and community protection by providing a summary of monitoring and evaluation results. This report includes an analysis of the extent to which consumer protection policies are implemented and compliance with applicable regulations.
Mengoordinasikan penyusunan dan penyampaian laporan terkait pelindungan konsumen dan masyarakat sesuai dengan ketentuan peraturan perundang-undangan di sektor jasa keuangan. Coordinating the preparation and submission of reports related to consumer and community protection in accordance with the provisions of laws and regulations in the financial services sector.	Mengoordinasikan penyusunan dan penyampaian laporan terkait pelindungan konsumen dan masyarakat untuk disampaikan kepada Otoritas Jasa Keuangan sesuai dengan ketentuan peraturan perundang-undangan di sektor jasa keuangan. Proses ini melibatkan pengumpulan data dan informasi yang relevan dari berbagai unit terkait, serta penyusunan laporan yang mematuhi peraturan yang berlaku. Coordinating the preparation and submission of reports related to consumer and community protection to be submitted to the Financial Services Authority in accordance with the provisions of laws and regulations in the financial services sector. This process involves the collection of relevant data and information from various related units, as well as the preparation of reports that comply with applicable regulations.
Menerima, menangani, dan menyelesaikan pengaduan yang disampaikan oleh konsumen. Receiving, handling, and resolving complaints submitted by consumers.	Telah melaksanakan tugas, menerima, menangani, dan menyelesaikan pengaduan yang disampaikan oleh konsumen melalui berbagai saluran komunikasi yang disediakan oleh Perseroan maupun Otoritas Jasa Keuangan. Setiap pengaduan yang diterima dikaji dan diverifikasi, kemudian ditindaklanjuti dengan koordinasi bersama unit terkait untuk memperoleh solusi yang adil bagi konsumen. Penyelesaian dilakukan melalui mediasi, pemberian jawaban resmi, serta rekomendasi perbaikan layanan apabila diperlukan, sebagai bagian dari komitmen dalam melindungi hak konsumen dan meningkatkan kualitas layanan Perseroan. Carrying out duties, receiving, handling, and resolving complaints submitted by consumers through various communication channels provided by the Company and Financial Services Authority. Each complaint received was reviewed and verified, then followed up in coordination with the relevant units to obtain a fair solution for consumers. Settlements were made through mediation, provision of official answers, and recommendations for service improvements where necessary, as part of the commitment to protect consumer rights and improve the Company's service quality.

Rapat

Unit Pelindungan Konsumen dan Masyarakat dapat menyelenggarakan rapat sesuai dengan kebutuhan. Sepanjang tahun 2025, Unit Pelindungan Konsumen dan Masyarakat telah menyelenggarakan rapat sebanyak 7 kali. Adapun tingkat kehadiran dalam setiap rapat tersebut tercatat sebagai berikut.

Meeting

The Consumer and Public Protection Unit may hold meetings as necessary. Throughout 2025, the Consumer and Public Protection Unit held a total of 7 meetings. The attendance rate at each of these meetings was recorded as follows.

Nama Name	Jabatan Position	Jumlah Kehadiran Total Attendance	Jumlah Rapat Total Meeting	Tingkat Kehadiran Level of Attendance (%)
Irsan Rivani	Ketua Chairman	7	7	100,00
Janto Rivai	Anggota Member	7	7	100,00
Satini Kartika Sari	Anggota Member	7	7	100,00
Ivo Santri Lubis	Anggota Member	7	7	100,00
Maureen Indriaty	Anggota Member	7	7	100,00
Wineke Winawati	Anggota Member	6	7	85,71
Dedi Susilo	Anggota Member	6	7	85,71
Aditya Prasetyo	Anggota Member	7	7	100,00

Pengembangan Kompetensi

Pengembangan kompetensi anggota Unit Pelindungan Konsumen dan Masyarakat dikelola secara sistematis oleh Departemen *Talent Management*, yang bertanggung jawab untuk mengoordinasikan berbagai program pelatihan dan pengembangan sesuai dengan kebutuhan serta tantangan yang dihadapi. Pengembangan kompetensi ini dapat dilakukan melalui berbagai bentuk, seperti pelatihan formal, *workshop*, seminar, *mentoring*, hingga pembelajaran mandiri yang relevan. Proses ini juga didokumentasikan secara rapi untuk memastikan keberlanjutan dan evaluasi efektivitas pengembangan kompetensi, sehingga anggota Unit Pelindungan Konsumen dan Masyarakat dapat terus meningkatkan kapabilitas dan kontribusinya dalam mendukung tata kelola perusahaan yang baik.

Sepanjang tahun 2025, seluruh anggota Unit Pelindungan Konsumen dan Masyarakat telah melaksanakan berbagai kegiatan pengembangan kompetensi. Informasi mengenai pengembangan kompetensi yang diikuti oleh Ibu Satini Kartika Sari dan Bapak Ivo Santri Lubis selaku Anggota Unit Pelindungan Konsumen dan Masyarakat telah diungkapkan dalam pembahasan pengembangan kompetensi Sekretaris Perusahaan dan APU PPT & PPPSPM. Sedangkan, pengembangan kompetensi yang diikuti oleh Ketua dan Anggota Unit Pelindungan Konsumen dan Masyarakat lainnya diungkapkan sebagai berikut.

Competency Development

The competency development for the members of Consumer and Public Protection Unit is managed systematically by the Talent Management Department, which is responsible for coordinating various training and development programs in accordance with identified needs and challenges. Such competency development can be conducted in various forms, including formal training, workshops, seminars, mentoring, and relevant self-directed learning. This process is also properly documented to ensure continuity and to enable evaluation of the effectiveness of competency development initiatives, allowing members to continuously enhance their capabilities and contributions in supporting the implementation of good corporate governance.

Throughout 2025, all members of the Consumer and Public Protection Unit participated in various competency development activities. Information regarding the competency development programs attended by Mrs. Satini Kartika Sari and Mr. Ivo Santri Lubis as members of the Consumer and Public Protection Unit has been disclosed in the explanation of the competency development for Corporate Secretary and AML - CFT & CPF. Meanwhile, the competency development programs attended by the Chairman and other Members of the Consumer and Public Protection Unit are disclosed as follows.

Pengembangan Kompetensi Competency Development	Kehadiran Attendance					
	Irsan Rivani	Janto Rivai	Maureen Indriaty	Wineke Winawati	Dedi Susilo	Aditya Praseyo
Seminar Pelindungan Konsumen di Era Digital : Implementasi Peraturan OJK No. 22/2023 oleh Pelaku Usaha di Sektor Asuransi. Consumer Protection Seminar in the Digital Age: Implementation of OJK Regulation No. 22/2023 by Business Entities in the Insurance Sector.	✓	-	-	-	-	-
Facing the Inevitable : Strategies for the Dynamic Construction & Renewable Energy Sectors.	-	✓	-	-	-	-
Seminar Pelindungan Konsumen di Era Digital: Implementasi Peraturan OJK No. 22/2023 oleh Pelaku Usaha di Sektor Asuransi. Consumer Protection Seminar in the Digital Age: Implementation of OJK Regulation No. 22/2023 by Business Entities in the Insurance Sector.	-	-	✓	-	✓	-
Risk Maturity Transformation: Building Resilience in a Volatile Landscape.	-	-	-	✓	-	-
AAUI Seminar - Menghadapi Era Baru Pelindungan Data: Implementasi UU PDP di Industri Asuransi. AAUI Seminar — Facing the New Era of Data Protection: Implementation of the Personal Data Protection Law in the Insurance Industry.	-	-	-	-	-	✓

Unit *Corporate Social Responsibility*

Unit *Corporate Social Responsibility* bertanggung jawab merancang dan melaksanakan program-program sosial yang selaras dengan nilai dan tujuan Perseroan, sekaligus memberikan dampak positif bagi masyarakat dan lingkungan sekitar. Unit *Corporate Social Responsibility* mengelola inisiatif yang mendukung pembangunan berkelanjutan, seperti kegiatan pendidikan, kesehatan, dan pelestarian lingkungan, dengan pendekatan yang inklusif dan berkelanjutan. Melalui peran aktif Unit *Corporate Social Responsibility*, Perseroan tidak hanya berkontribusi pada kesejahteraan sosial, tetapi juga memperkuat hubungan harmonis dengan komunitas dan meningkatkan citra serta reputasi perusahaan di mata publik.

Pedoman Kerja

Unit *Corporate Social Responsibility* melaksanakan tugas dan tanggung jawabnya dengan berpedoman pada Instruksi Kerja Penerapan Program/Kegiatan *Corporate Social Responsibility* (CSR) yang telah disahkan dan diperbarui pada tanggal 10 Februari 2020. Instruksi Kerja tersebut dibuat dengan mengacu pada prinsip-prinsip GCG yang umum diterapkan, sekaligus mematuhi peraturan perundang-undangan yang berlaku di sektor asuransi dan pasar modal.

Corporate Social Responsibility Unit

The Corporate Social Responsibility Unit is responsible for designing and implementing social programs aligned with the Company's values and objectives, while generating positive impacts on surrounding communities and the environment. The Corporate Social Responsibility Unit manages initiatives that support sustainable development, including programs in education, healthcare, and environmental conservation, using an inclusive and sustainable approach. Through the active role of the Corporate Social Responsibility Unit, the Company not only contributes to social welfare, but also strengthens harmonious relationships with communities and enhances its public image and corporate reputation.

Work Guidelines

The Corporate Social Responsibility Unit carries out its duties and responsibilities in accordance with the Implementation of Corporate Social Responsibility (CSR) Programs/Activities Work Instructions, which was approved and last updated on February 10th, 2020. These Work Instructions were formulated in accordance with generally accepted GCG principles and in compliance with prevailing laws and regulations applicable to the insurance and capital markets sectors.

Komposisi

Informasi mengenai komposisi Unit *Corporate Social Responsibility* per 31 Desember 2025 diuraikan sebagai berikut.

Composition

Information on the composition of the Corporate Social Responsibility Unit as of December 31st, 2025, is presented below.

Nama Name	Jabatan Position	Kualifikasi Qualification	Periode Menjabat dan Dasar Pengangkatan Office Tenure and Basis of Appointment
Luhur Prihatiningrum	Ketua Chairman	Asuransi Insurance	Diangkat berdasarkan Surat Keputusan Direksi No. 147/DIR-CS/II/2020 tanggal 10 Februari 2020. Appointed by the Decree of the Board of Directors No. 147/DIR-CS/II/2020 dated February 10th, 2020.

Independensi

Perseroan memastikan bahwa anggota Unit *Corporate Social Responsibility* yang sedang menjabat dapat menjalankan tugas dan tanggung jawabnya secara independen tanpa adanya intervensi dari Dewan Komisaris, Direksi, maupun Pemegang Saham. Hal ini dilakukan untuk menjaga objektivitas dan integritas dalam pengambilan keputusan serta memastikan Unit *Corporate Social Responsibility* dapat bekerja secara profesional dan transparan demi kepentingan terbaik Perseroan. Dengan demikian, independensi Unit *Corporate Social Responsibility* menjadi salah satu prinsip utama yang dijaga untuk mendukung tata kelola perusahaan yang baik.

Independency

The Company ensures that current members of the Corporate Social Responsibility Unit carry out their duties and responsibilities independently, without any intervention from the Board of Commissioners, Board of Directors, or Shareholders. This is being done to maintain objectivity and integrity in decision-making and to ensure that the Corporate Social Responsibility Unit operates professionally and transparently in the best interests of the Company. Accordingly, the independence of the Corporate Social Responsibility Unit is one of the core principles upheld to support the implementation of good corporate governance.

Tugas dan Tanggung Jawab

Informasi mengenai tugas dan tanggung jawab serta realisasi program kerja Unit *Corporate Social Responsibility* pada tahun 2025 diuraikan sebagai berikut.

Duties and Responsibilities

Information regarding the duties and responsibilities, as well as the realization of the Corporate Social Responsibility Unit's work programs in 2025, is presented as follows.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Merencanakan dan melaksanakan program/kegiatan CSR Perseroan.	Merencanakan dan melaksanakan berbagai program serta kegiatan CSR Perseroan. Unit *Corporate Social Responsibility* memastikan bahwa kegiatan CSR yang dilaksanakan dapat memberikan manfaat yang signifikan masyarakat dan *stakeholder*, sesuai dengan tujuan sosial dan lingkungan yang telah ditetapkan. Sepanjang tahun 2025, telah dilaksanakan 4 kegiatan CSR.
Planning and implementing the Company's CSR programs/ activities.	Planning and implementing the Company's various CSR programs and activities. The Corporate Social Responsibility Unit ensures that the CSR activities implemented can provide significant benefits to the community and stakeholder, in accordance with the social and environmental objectives that have been set. Throughout 2025, 4 CSR activities were carried out.

Rapat

Unit *Corporate Social Responsibility* dapat menyelenggarakan rapat sesuai dengan kebutuhan. Sepanjang tahun 2025, Unit *Corporate Social Responsibility* telah menyelenggarakan rapat sebanyak 4 kali. Adapun tingkat kehadiran dalam setiap rapat tersebut tercatat sebagai berikut.

Meeting

The Corporate Social Responsibility Unit may hold meetings as necessary. Throughout 2025, the Corporate Social Responsibility Unit held 4 meetings. The attendance rate at each of these meetings was recorded as follows.

Nama Name	Jabatan Position	Jumlah Kehadiran Total Attendance	Jumlah Rapat Total Meeting	Tingkat Kehadiran Level of Attendance (%)
Luhur Prihatiningrum	Ketua Chairman	4	4	100,00

Pengembangan Kompetensi

Pengembangan kompetensi anggota Unit *Corporate Social Responsibility* dikelola secara sistematis oleh Departemen *Talent Management*, yang bertanggung jawab untuk mengoordinasikan berbagai program pelatihan dan pengembangan sesuai dengan kebutuhan serta tantangan yang dihadapi. Pengembangan kompetensi ini dapat dilakukan melalui berbagai bentuk, seperti pelatihan formal, *workshop*, seminar, *mentoring*, hingga pembelajaran mandiri yang relevan. Proses ini juga didokumentasikan secara rapi untuk memastikan keberlanjutan dan evaluasi efektivitas pengembangan kompetensi, sehingga anggota Unit *Corporate Social Responsibility* dapat terus meningkatkan kapabilitas dan kontribusinya dalam mendukung tata kelola perusahaan yang baik.

Sepanjang tahun 2025, seluruh anggota Unit *Corporate Social Responsibility* telah melaksanakan berbagai kegiatan pengembangan kompetensi. Informasi mengenai pengembangan kompetensi yang diikuti oleh Ketua Unit *Corporate Social Responsibility* diungkapkan sebagai berikut.

Competency Development

Competency development for members of the Corporate Social Responsibility Unit is systematically managed by the Talent Management Department, which is responsible for coordinating various training and development programs tailored to the needs and challenges faced. Such competency development can be conducted in various forms, including formal training, workshops, seminars, mentoring, and relevant self-directed learning. This process is also carefully documented to ensure continuity and to evaluate the effectiveness of competency development, enabling Corporate Social Responsibility Unit members to continuously enhance their capabilities and contributions in supporting the implementation of good corporate governance.

Throughout 2025, all Corporate Social Responsibility Unit members participated in various competency development activities. Information regarding the competency development activities attended by the Head of the Corporate Social Responsibility Unit is disclosed as follows.

Pengembangan Kompetensi Competency Development	Kehadiran Attendance
	Luhur Prihatiningrum
Webinar on Sustainability Report.	✓

Unit Edukasi Literasi dan Inklusi Keuangan

Unit Edukasi Literasi dan Inklusi Keuangan berperan penting dalam meningkatkan pemahaman dan kesadaran masyarakat mengenai produk serta layanan keuangan yang tersedia. Unit Edukasi Literasi dan Inklusi Keuangan menyelenggarakan berbagai program edukasi yang bertujuan memperkuat kemampuan masyarakat dalam mengelola keuangan secara bijak, sekaligus mendorong akses yang lebih luas terhadap layanan keuangan formal. Dengan fokus pada inklusi keuangan, Unit Edukasi Literasi dan Inklusi Keuangan membantu mengurangi kesenjangan ekonomi dan memberdayakan masyarakat untuk berpartisipasi aktif dalam sistem keuangan secara aman dan berkelanjutan.

Financial Literacy and Inclusion Education Unit

The Financial Literacy and Inclusion Education Unit plays an important role in enhancing public understanding and awareness of available financial products and services. The Financial Literacy and Inclusion Education Unit implements various educational programs aimed at strengthening the public's ability to manage finances prudently, while also promoting broader access to formal financial services. With a focus on financial inclusion, the Financial Literacy and Inclusion Education Unit helps reduce economic disparities and empowers communities to participate actively in the financial system safely and sustainably.

Pedoman Kerja

Unit Edukasi Literasi dan Inklusi Keuangan melaksanakan tugas dan tanggung jawabnya dengan berpedoman pada Pedoman Edukasi Literasi dan Inklusi Keuangan yang telah disahkan dan diperbarui pada tanggal 29 Desember 2023. Pedoman tersebut dibuat dengan mengacu pada prinsip-prinsip GCG yang umum diterapkan, sekaligus mematuhi peraturan perundang-undangan yang berlaku di sektor asuransi dan pasar modal.

Work Guidelines

The Financial Literacy and Inclusion Education Unit carries out its duties and responsibilities in accordance with the Guidelines for Financial Literacy and Inclusion Education, which were approved and last updated on December 29th, 2023. These guidelines were formulated in accordance with generally accepted GCG principles and in compliance with prevailing laws and regulations in the insurance and capital market sectors.

Komposisi

Informasi mengenai komposisi Unit Edukasi Literasi dan Inklusi Keuangan per 31 Desember 2025 diuraikan sebagai berikut.

Composition

Information regarding the composition of the Financial Literacy and Inclusion Education Unit as of December 31st, 2025, is presented below.

Nama Name	Jabatan Position	Kualifikasi Qualification	Periode Menjabat dan Dasar Pengangkatan Office Tenure and Basis of Appointment
Wineke Winawati	Ketua Chairman	AAAIK	Diangkat berdasarkan Surat Keputusan Direksi No. SK-139/DIR-CS/XI/2019 tanggal 22 November 2019. Appointed by the Decree of the Board of Directors No. SK-139/DIR-CS/XI/2019 dated November 22nd, 2019.

Independensi

Perseroan memastikan bahwa anggota Unit Edukasi Literasi dan Inklusi Keuangan yang sedang menjabat dapat menjalankan tugas dan tanggung jawabnya secara independen tanpa adanya intervensi dari Dewan Komisaris, Direksi, maupun Pemegang Saham. Hal ini dilakukan untuk menjaga objektivitas dan integritas dalam pengambilan keputusan serta memastikan Unit Edukasi Literasi dan Inklusi Keuangan dapat bekerja secara profesional dan transparan demi kepentingan terbaik Perseroan. Dengan demikian, independensi Unit Edukasi Literasi dan Inklusi Keuangan menjadi salah satu prinsip utama yang dijaga untuk mendukung tata kelola perusahaan yang baik.

Independency

The Company ensures that current members of the Financial Literacy and Inclusion Education Unit perform their duties and responsibilities independently, without any intervention from the Board of Commissioners, Board of Directors, or Shareholders. This is intended to maintain objectivity and integrity in decision-making and to ensure that the Unit operates professionally and transparently in the best interests of the Company. Accordingly, the independence of the Financial Literacy and Inclusion Education Unit is upheld as one of the key principles supporting the implementation of good corporate governance.

Tugas dan Tanggung Jawab

Informasi mengenai tugas dan tanggung jawab serta realisasi program kerja Unit Edukasi Literasi dan Inklusi Keuangan pada tahun 2025 diuraikan sebagai berikut.

Duties and Responsibilities

Information regarding the duties and responsibilities, as well as the realization of the Financial Literacy and Inclusion Education Unit's work programs in 2025, is presented as follows.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Merencanakan dan melaksanakan kegiatan dalam rangka meningkatkan literasi dan inklusi keuangan. Planning and implementing activities to improve financial literacy and inclusion.	Merencanakan dan melaksanakan berbagai kegiatan untuk meningkatkan edukasi literasi dan inklusi keuangan. Kegiatan yang dilaksanakan termasuk pelatihan, seminar, *workshop*, dan kampanye informasi yang ditargetkan kepada berbagai segmen masyarakat. Dengan upaya ini, Unit Edukasi Literasi dan Inklusi Keuangan berfokus pada pemberdayaan masyarakat dalam pengelolaan keuangan pribadi dan mempromosikan inklusi keuangan sebagai bagian dari tanggung jawab sosial Perseroan. Planning and implementing various activities to improve financial literacy and inclusion education. Activities include trainings, seminars, workshops, and information campaigns targeted at various segments of society. With these efforts, the Financial Literacy and Inclusion Education Unit focuses on empowering people in personal financial management and promoting financial inclusion as part of the Company's social responsibility.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Melaksanakan pemantauan dan evaluasi atas pelaksanaan kegiatan dalam rangka meningkatkan literasi dan inklusi keuangan yang telah dilaksanakan Perseroan. Monitoring and evaluating the implementation of activities to improve financial literacy and inclusion that have been implemented by the Company.	Melaksanakan pemantauan dan evaluasi terhadap kegiatan yang dilakukan untuk meningkatkan edukasi literasi dan inklusi keuangan. Berdasarkan hasil pemantauan dan evaluasi, Unit Edukasi Literasi dan Inklusi Keuangan memberikan rekomendasi untuk peningkatan program di masa depan, memastikan bahwa kegiatan yang dilakukan terus memenuhi tujuan untuk meningkatkan edukasi literasi dan inklusi keuangan secara efektif. Monitoring and evaluating the activities conducted to improve financial literacy and inclusion education. Based on the results of monitoring and evaluation, the Financial Literacy and Inclusion Education Unit provides recommendations for future program improvements, ensuring that the activities undertaken continue to meet the objective of effectively improving financial literacy and inclusion education.
Membuat pelaporan rencana kegiatan, realisasi, dan evaluasi untuk dilaporkan kepada manajemen dan regulator. Reporting on activity plans, realization, and evaluation to be reported to management and regulators.	Menyusun laporan mengenai rencana kegiatan, realisasi, dan evaluasi yang terkait dengan upaya peningkatan literasi dan inklusi keuangan untuk dilaporkan kepada Otoritas Jasa Keuangan. Preparing a report on activity plans, realization, and evaluation related to efforts to improve financial literacy and inclusion to be reported to the Financial Services Authority.

Kegiatan yang Berhasil Dilaksanakan

Sebagai bagian dari upaya meningkatkan pemahaman masyarakat terhadap produk dan layanan keuangan, Perseroan secara konsisten melaksanakan kegiatan edukasi literasi dan inklusi keuangan. Seluruh kegiatan tersebut diselenggarakan sesuai dengan ketentuan yang diatur dalam Peraturan OJK No. 22 Tahun 2023 tentang Pelindungan Konsumen dan Masyarakat. Sepanjang tahun 2025, Perseroan telah menyelenggarakan 6 kali kegiatan edukasi literasi dan inklusi keuangan yang diuraikan sebagai berikut.

Activities Successfully Implemented

As part of its efforts to enhance public understanding of financial products and services, the Company consistently conducts financial literacy and inclusion education activities. All such activities are implemented in accordance with the provisions stipulated in OJK Regulation No. 22 of 2023 on Consumer and Public Protection. Throughout 2025, the Company conducted 6 financial literacy and inclusion education activities, which are outlined below.

Nama Kegiatan Name of Activity	Periode Kegiatan Period of Activity
Electric Vehicles Energy Efficient, Fully Protected.	20 Februari-20 Maret 2025 February 20th-March 20th, 2025
Peran Penting Pembiayaan dan Asuransi Dalam Pertumbuhan Usaha. The Important Role of Financing and Insurance in Business Growth.	6 Agustus 2025 August 6th, 2025
Lindungi Aset, Hijaukan Bumi. Protect Assets, Green the Earth.	12 September-17 Oktober 2025 September 12th-October 17th, 2025
Literasi Edukasi *Goes to School* + Pembekalan bagi Siswa SMK Menjelang Dunia Magang. Financial Literacy Goes to School + Preparation for Vocational High School Students Ahead of Their Internships.	31 Desember 2025 December 31st, 2025

Rapat

Unit Edukasi Literasi dan Inklusi Keuangan dapat menyelenggarakan rapat sesuai dengan kebutuhan. Sepanjang tahun 2025, Unit Edukasi Literasi dan Inklusi Keuangan telah menyelenggarakan rapat sebanyak 2 kali. Adapun tingkat kehadiran dalam setiap rapat tersebut tercatat sebagai berikut.

Meeting

The Financial Literacy and Inclusion Education Unit may hold meetings as necessary. Throughout 2025, the Financial Literacy and Inclusion Education Unit held 2 meetings. The attendance rate at each of these meetings was recorded as follows.

Nama Name	Jabatan Position	Jumlah Kehadiran Total Attendance	Jumlah Rapat Total Meeting	Tingkat Kehadiran Level of Attendance (%)
Wineke Winawati	Ketua Chairman	2	2	100,00

Pengembangan Kompetensi

Pengembangan kompetensi anggota Unit Edukasi Literasi dan Inklusi Keuangan dikelola secara sistematis oleh Departemen *Talent Management*, yang bertanggung jawab untuk mengoordinasikan berbagai program pelatihan dan pengembangan sesuai dengan kebutuhan serta tantangan yang dihadapi. Pengembangan kompetensi ini dapat dilakukan melalui berbagai bentuk, seperti pelatihan formal, *workshop*, seminar, *mentoring*, hingga pembelajaran mandiri yang relevan. Proses ini juga didokumentasikan secara rapi untuk memastikan keberlanjutan dan evaluasi efektivitas pengembangan kompetensi, sehingga anggota Unit Edukasi Literasi dan Inklusi Keuangan dapat terus meningkatkan kapabilitas dan kontribusinya dalam mendukung tata kelola perusahaan yang baik. Informasi mengenai pengembangan kompetensi yang diikuti oleh Ketua Unit Edukasi Literasi dan Inklusi Keuangan telah diungkapkan dalam pembahasan pengembangan kompetensi Unit Pelindungan Konsumen dan Masyarakat.

Competency Development

The competency development for the members of Financial Literacy and Inclusion Education Unit is systematically managed by the Talent Management Department, which is responsible for coordinating various training and development programs based on identified needs and challenges. Such competency development can be conducted in various forms, including formal training, workshops, seminars, mentoring, and relevant self-directed learning. This process is properly documented to ensure continuity and to evaluate the effectiveness of competency development, enabling the members of the Financial Literacy and Inclusion Education Unit to continuously enhance their capabilities and contributions in supporting the implementation of good corporate governance. Information regarding the competency development attended by the Head of the Financial Literacy and Inclusion Education Unit has been disclosed in the explanation of the competency development for Consumer and Public Protection Unit.

Unit *Asset & Liability Management*

Unit *Asset & Liability Management* memiliki peran strategis dalam mengelola keseimbangan antara aset dan kewajiban Perseroan untuk menjaga likuiditas, profitabilitas, dan stabilitas keuangan. Unit *Asset & Liability Management* bertugas menganalisis risiko terkait suku bunga, likuiditas, dan pasar, serta merancang strategi pengelolaan yang efektif agar Perseroan dapat memenuhi kewajibannya tepat waktu tanpa mengorbankan pertumbuhan aset. Dengan pengelolaan Unit *Asset & Liability Management* yang matang, Perseroan mampu menghadapi ketidakpastian ekonomi sekaligus memaksimalkan nilai tambah bagi Pemegang Saham dan pemangku kepentingan lainnya.

Asset & Liability Management Unit

The Asset & Liability Management Unit plays a strategic role in managing the balance between the Company's assets and liabilities to maintain liquidity, profitability, and financial stability. The Unit is responsible for analyzing risks related to interest rates, liquidity, and market conditions, as well as formulating effective management strategies to ensure that the Company can meet its obligations in a timely manner without compromising asset growth. Through sound management of its Asset & Liability Management Unit, the Company is able to face economic uncertainty while maximizing added value for Shareholders and other stakeholders.

Pedoman Kerja

Unit *Asset & Liability Management* melaksanakan tugas dan tanggung jawabnya dengan berpedoman pada Pedoman Pemantauan Aset dan Liabilitas yang telah disahkan dan diperbarui pada tanggal 3 Februari 2020. Pedoman tersebut

Work Guidelines

The Asset & Liability Management Unit carries out its duties and responsibilities in accordance with the Asset and Liability Monitoring Guidelines, which were approved and last updated on February 3rd, 2020. These guidelines

dibuat dengan mengacu pada prinsip-prinsip GCG yang umum diterapkan, sekaligus mematuhi peraturan perundang-undangan yang berlaku di sektor asuransi dan pasar modal.

were formulated in accordance with generally accepted GCG principles and in compliance with prevailing laws and regulations in the insurance and capital market sectors.

Komposisi

Informasi mengenai komposisi Unit *Asset & Liability Management* per 31 Desember 2025 diuraikan sebagai berikut.

Composition

Information regarding the composition of the Asset & Liability Management Unit as of December 31st, 2025, is presented below.

Nama Name	Jabatan Position	Kualifikasi Qualification	Periode Menjabat dan Dasar Pengangkatan Office Tenure and Basis of Appointment
Yuita Kusmawaty	Ketua Chairman	Akuntansi Accounting	Diangkat berdasarkan Surat Keputusan Direksi No. 181/DIR-CS/VIII/2022 tanggal 1 Agustus 2022. Appointed by the Decree of the Board of Directors No. 181/DIR-CS/VIII/2022 dated August 1st, 2022.
Cintya Cloreta	Anggota Member	Aktuaria dengan gelar ASAI Actuarial with ASAI certification	

Independensi

Perseroan memastikan bahwa anggota Unit *Asset & Liability Management* yang sedang menjabat dapat menjalankan tugas dan tanggung jawabnya secara independen tanpa adanya intervensi dari Dewan Komisaris, Direksi, maupun Pemegang Saham. Hal ini dilakukan untuk menjaga objektivitas dan integritas dalam pengambilan keputusan serta memastikan Unit *Asset & Liability Management* dapat bekerja secara profesional dan transparan demi kepentingan terbaik Perseroan. Dengan demikian, independensi Unit *Asset & Liability Management* menjadi salah satu prinsip utama yang dijaga untuk mendukung tata kelola perusahaan yang baik.

Independency

The Company ensures that the current members of the Asset & Liability Management Unit perform their duties and responsibilities independently, without any intervention from the Board of Commissioners, Board of Directors, or Shareholders. This is intended to maintain objectivity and integrity in decision-making and to ensure that the Asset & Liability Management Unit operates professionally and transparently in the best interests of the Company. Accordingly, the independence of the Asset & Liability Management Unit is upheld as one of the key principles supporting the implementation of good corporate governance.

Tugas dan Tanggung Jawab

Informasi mengenai tugas dan tanggung jawab serta realisasi program kerja Unit *Asset & Liability Management* pada tahun 2025 diuraikan sebagai berikut.

Duties and Responsibilities

Information regarding the duties and responsibilities, as well as the realization of the Asset & Liability Management Unit's work programs in 2025, is presented as follows.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Melakukan evaluasi secara berkala terhadap pengelolaan aset dan investasi beserta isu-isu risiko dalam pengelolaan aset investasi Perseroan. Conducting evaluation periodically on asset and investment management along with risk issues in the management of the Company's investment assets.	Melakukan evaluasi secara berkala terhadap pengelolaan aset dan investasi, serta isu-isu risiko yang terkait. Evaluasi juga mencakup identifikasi dan penilaian risiko yang mungkin memengaruhi aset dan investasi, serta rekomendasi untuk mitigasi risiko tersebut sesuai dengan kondisi pasar dan kebutuhan Perseroan. Performing periodic evaluations of asset and investment management, as well as related risk issues. The evaluation also includes the identification and assessment of risks that may affect assets and investments, as well as recommendations for mitigating such risks in accordance with market conditions and the Company needs.
Melakukan pemetaan terhadap aset Perseroan untuk mengetahui aset yang lebih likuid atau illikuid dari pada liabilitas. Mapping the Company's assets to identify assets that are more liquid or illiquid than liabilities.	Melakukan pemetaan terhadap aset Perseroan untuk mengidentifikasi aset yang lebih likuid atau illikuid dibandingkan dengan liabilitas. Dengan pemetaan ini, Unit *Asset & Liability Management* dapat mengevaluasi sejauh mana aset dapat dengan mudah diuangkan untuk memenuhi liabilitas atau kebutuhan likuiditas lainnya. Mapping the Company's assets to identify assets that are more liquid or illiquid than liabilities. With this mapping, the Asset & Liability Management Unit can evaluate the extent to which assets can be easily cashed out to meet liabilities or other liquidity needs.

Rapat

Unit *Asset & Liability Management* dapat menyelenggarakan rapat sesuai dengan kebutuhan. Sepanjang tahun 2025, Unit *Asset & Liability Management* telah menyelenggarakan rapat sebanyak 4 kali. Adapun tingkat kehadiran dalam setiap rapat tersebut tercatat sebagai berikut.

Meeting

The Asset & Liability Management Unit may hold meetings as necessary. Throughout 2025, the Asset & Liability Management Unit held 4 meetings. The attendance rate at each of these meetings was recorded as follows.

Nama Name	Jabatan Position	Jumlah Kehadiran Total Attendance	Jumlah Rapat Total Meeting	Tingkat Kehadiran Level of Attendance (%)
Yuita Kusmawaty	Anggota Member	4	4	100,00
Cintya Cloreta	Anggota Member	4	4	100,00

Pengembangan Kompetensi

Pengembangan kompetensi anggota Unit *Asset & Liability Management* dikelola secara sistematis oleh Departemen *Talent Management*, yang bertanggung jawab untuk mengoordinasikan berbagai program pelatihan dan pengembangan sesuai dengan kebutuhan serta tantangan yang dihadapi. Pengembangan kompetensi ini dapat dilakukan melalui berbagai bentuk, seperti pelatihan formal, *workshop*, seminar, *mentoring*, hingga pembelajaran mandiri yang relevan. Proses ini juga didokumentasikan secara rapi untuk memastikan keberlanjutan dan evaluasi efektivitas pengembangan kompetensi, sehingga anggota Unit *Asset & Liability Management* dapat terus meningkatkan kapabilitas dan kontribusinya dalam mendukung tata kelola perusahaan yang baik.

Competency Development

The competency development for the members of Asset & Liability Management Unit is systematically managed by the Talent Management Department, which is responsible for coordinating various training and development programs based on identified needs and challenges. Such competency development can be conducted in various forms, including formal training, workshops, seminars, mentoring, and relevant self-directed learning. This process is properly documented to ensure continuity and to evaluate the effectiveness of competency development, enabling members of the Asset & Liability Management Unit to continuously enhance their capabilities and contributions in supporting the implementation of good corporate governance.

Sepanjang tahun 2025, seluruh anggota Unit *Asset & Liability Management* telah melaksanakan berbagai kegiatan pengembangan kompetensi. Informasi mengenai pengembangan kompetensi yang diikuti oleh Anggota Unit *Asset & Liability Management* diungkapkan sebagai berikut.

Throughout 2025, all members of the Asset & Liability Management Unit participated in various competency development activities. Information regarding the competency development undertaken by members of the Asset & Liability Management Unit is disclosed as follows.

Pengembangan Kompetensi Competency Development	Kehadiran Attendance	
	Yuita Kusmawaty	Cintya Cloreta
Training on Coretax Insurance Related.	✓	-
PAI - SOA Joint Webinar.	-	✓

Unit Aksi Keuangan Berkelanjutan

Unit Aksi Keuangan Berkelanjutan merupakan divisi yang fokus pada pengembangan dan implementasi praktik keuangan yang mendukung keberlanjutan lingkungan, sosial, dan tata kelola. Unit Aksi Keuangan Berkelanjutan bertujuan untuk mendorong investasi dan aktivitas keuangan yang tidak hanya mengutamakan keuntungan ekonomi,

Sustainable Financial Action Unit

The Sustainable Financial Action Unit is a division focused on developing and implementing financial practices that support environmental, social, and governance sustainability. The Sustainable Financial Action Unit aims to promote investments and financial activities that not only prioritize economic returns, but also consider positive impacts on

tetapi juga mempertimbangkan dampak positif terhadap lingkungan dan masyarakat. Melalui berbagai program dan kebijakan, Unit Aksi Keuangan Berkelanjutan berperan penting dalam mempercepat transisi menuju ekonomi hijau dan mendukung pencapaian tujuan pembangunan berkelanjutan secara holistik.

the environment and society. Through various programs and policies, the Sustainable Financial Action Unit plays an important role in accelerating the transition toward a green economy and supporting the holistic achievement of sustainable development goals.

Pedoman Kerja

Unit Aksi Keuangan Berkelanjutan melaksanakan tugas dan tanggung jawabnya dengan berpedoman pada Pedoman Program Aksi Keuangan Berkelanjutan yang telah disahkan dan diperbarui pada tanggal 5 Juli 2021. Pedoman tersebut dibuat dengan mengacu pada prinsip-prinsip GCG yang umum diterapkan, sekaligus mematuhi peraturan perundang-undangan yang berlaku di sektor asuransi dan pasar modal.

Work Guidelines

The Sustainable Financial Action Unit carries out its duties and responsibilities in accordance with the Guidelines for Sustainable Finance Action Programs, which were approved and last updated on July 5th, 2021. These guidelines were formulated in accordance with generally accepted GCG principles and in compliance with prevailing laws and regulations in the insurance and capital market sectors.

Komposisi

Informasi mengenai komposisi Unit Aksi Keuangan Berkelanjutan per 31 Desember 2025 diuraikan sebagai berikut.

Composition

Information regarding the composition of the Sustainable Financial Action Unit as of December 31st, 2025, is presented below.

Nama Name	Jabatan Position	Kualifikasi Qualification	Periode Menjabat dan Dasar Pengangkatan Office Tenure and Basis of Appointment
Timmie Manglassa	Ketua Chairman	*Underwriting* dan Pengembangan Produk Underwriting and Product Development	Diangkat berdasarkan Surat Keputusan Direksi No. 227/DIR-CS/IX/2024 tanggal 17 September 2024. Periode jabatan 5 tahun dari 2023-2028. Appointed by the Decree of the Board of Directors No. 227/DIR-CS/IX/2024 dated September 17th, 2024. The term of office is 5 years from 2023-2028.
Yekti Setyaningngingsih	Anggota Member	*Finance*	
Anastasia	Anggota Member	CHRP	
Djoko Perdana	Anggota Member	AAAIK	
Wineke Winawati	Anggota Member	AAAIK	
Imelda Dewijanti	Anggota Member	Asuransi Insurance	
Luhur Prihatiningrum	Anggota Member	Asuransi Insurance	
Christine Prety Ballerena	Anggota Member	Sistem Manajemen Mutu, Sistem Manajemen Keuangan Berkelanjutan, Manajemen Risiko, dan Asuransi Quality Management System, Sustainable Finance Management Management, and Insurance	
Dedik Yulianto	Anggota Member	Asuransi dan *Digital Product* Insurance and Digital Product	

Independensi

Perseroan memastikan bahwa anggota Unit Aksi Keuangan Berkelanjutan yang sedang menjabat dapat menjalankan tugas dan tanggung jawabnya secara independen tanpa adanya intervensi dari Dewan Komisaris, Direksi, maupun Pemegang Saham. Hal ini dilakukan untuk menjaga objektivitas dan integritas dalam pengambilan keputusan serta memastikan Unit Aksi Keuangan Berkelanjutan dapat bekerja secara profesional dan transparan demi kepentingan terbaik Perseroan. Dengan demikian, independensi Unit Aksi

Independency

The Company ensures that the current members of the Sustainable Financial Action Unit perform their duties and responsibilities independently, without any intervention from the Board of Commissioners, Board of Directors, or Shareholders. This is intended to maintain objectivity and integrity in decision-making and to ensure that the Sustainable Financial Action Unit operates professionally and transparently in the best interests of the Company. Accordingly, the independence of the Sustainable Financial

Keuangan Berkelanjutan menjadi salah satu prinsip utama yang dijaga untuk mendukung tata kelola perusahaan yang baik.

Action Unit is upheld as one of the key principles supporting the implementation of good corporate governance.

Tugas dan Tanggung Jawab

Informasi mengenai tugas dan tanggung jawab serta realisasi program kerja Unit Aksi Keuangan Berkelanjutan pada tahun 2025 diuraikan sebagai berikut.

Duties and Responsibilities

Information regarding the duties and responsibilities, as well as the realization of the Sustainable Financial Action Unit's work programs in 2025, is presented as follows.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Membuat program-program yang relevan dengan penerapan keuangan berkelanjutan yang sesuai dengan ke 8 prinsip aksi berkelanjutan. Creating programs that are relevant to the implementation of sustainable finance and align with the 8 principles of sustainable action.	Menyusun program penerapan keuangan berkelanjutan untuk tahun 2025 dengan memperhatikan prinsip aksi keberlanjutan, yakni: 1. Tahun 2025: Tahap lanjutan "Implementasi Aspirasi Keberlanjutan LGI: Inovasi Produk dan Program Edukasi untuk Meningkatkan Kesadaran Keberlanjutan"; 2. Tahun 2026: Tahap implementasi lanjutan "Pengelolaan Emisi dan Edukasi Keberlanjutan: Pengurangan Emisi GHG, Inventarisasi *Scope* 3, dan Program Kesadaran Keberlanjutan"; 3. Tahun 2027: Tahap implementasi lanjutan "Peningkatan Pengelolaan Mutu GHG, Penyempurnaan Laporan Iklim Berkelanjutan, dan Kepatuhan terhadap Peta Jalan OJK 2027"; 4. Tahun 2028: Optimalisasi Pelaporan Keberlanjutan dan Pengelolaan Data GHG: Transparansi, Akurasi, dan Konsistensi untuk Meningkatkan Reputasi Perusahaan; serta 5. Tahun 2029: "Pemantauan dan Penyesuaian Program Keberlanjutan Tahap II (2024-2029) untuk Pencapaian Target Jangka Panjang". Formulating a sustainable finance implementation program for 2025 by considering the principles of sustainability action, as follows: 1. 2025: Advanced stage of "Implementation of LGI Sustainability Aspirations: Product Innovation and Educational Programs to Enhance Sustainability Awareness." 2. 2026: Advanced implementation stage of "Emission Management and Sustainability Education: GHG Emissions Reduction, Scope 3 Inventory, and Sustainability Awareness Programs." 3. 2027: Advanced implementation stage of "Enhancement of GHG Quality Management, Improvement of Sustainable Climate Reporting, and Compliance with the OJK Roadmap 2027." 4. 2028: Optimization of Sustainability Reporting and GHG Data Management: Transparency, Accuracy, and Consistency to Enhance the Company's Reputation; and 5. 2029: "Monitoring and Adjustment of Phase II Sustainability Programs (2024-2029) to Achieve Long-Term Targets."
Mengoordinir pelaksanaan program/kegiatan Aksi Keuangan Berkelanjutan sehingga dapat berjalan dengan lancar dan sesuai dengan RAKB yang telah ditetapkan. Coordinating the implementation of Sustainable Finance Action programs/activities to ensure smooth implementation and in line with the established RAKB.	Secara berkala dilakukan rapat untuk membahas pelaksanaan program/kegiatan Aksi Keuangan Berkelanjutan sepanjang tahun 2025 salah satunya ialah penanaman *mangrove*. Meetings are regularly held to discuss the implementation of Sustainable Finance Action programs/activities throughout 2025, one of which was mangrove planting.

Rapat

Unit Aksi Keuangan Berkelanjutan dapat menyelenggarakan rapat sesuai dengan kebutuhan. Sepanjang tahun 2025, Unit Aksi Keuangan Berkelanjutan telah menyelenggarakan rapat sebanyak 5 kali. Adapun tingkat kehadiran dalam setiap rapat tersebut tercatat sebagai berikut.

Meeting

The Sustainable Financial Action Unit may hold meetings as necessary. Throughout 2025, the Sustainable Financial Action Unit held 5 meetings. The attendance rate at each of these meetings was recorded as follows.

Nama Name	Jabatan Position	Jumlah Kehadiran Total Attendance	Jumlah Rapat Total Meeting	Tingkat Kehadiran Level of Attendance (%)
Timmie Manglassa	Ketua Chairman	5	5	100,00
Yekti Setyaningningsih	Anggota Member	5	5	100,00
Anastasia	Anggota Member	5	5	100,00
Djoko Perdana	Anggota Member	5	5	100,00
Wineke Winawati	Anggota Member	5	5	100,00
Imelda Dewijanti	Anggota Member	5	5	100,00
Luhur Prihatiningrum	Anggota Member	5	5	100,00
Christine Prety Ballerena	Anggota Member	5	5	100,00
Dedik Yulianto	Anggota Member	5	5	100,00

Pengembangan Kompetensi

Pengembangan kompetensi anggota Unit Aksi Keuangan Berkelanjutan dikelola secara sistematis oleh Departemen *Talent Management*, yang bertanggung jawab untuk mengoordinasikan berbagai program pelatihan dan pengembangan sesuai dengan kebutuhan serta tantangan yang dihadapi. Pengembangan kompetensi ini dapat dilakukan melalui berbagai bentuk, seperti pelatihan formal, *workshop*, seminar, *mentoring*, hingga pembelajaran mandiri yang relevan. Proses ini juga didokumentasikan secara rapi untuk memastikan keberlanjutan dan evaluasi efektivitas pengembangan kompetensi, sehingga anggota Unit Aksi Keuangan Berkelanjutan dapat terus meningkatkan kapabilitas dan kontribusinya dalam mendukung tata kelola perusahaan yang baik.

Sepanjang tahun 2025, seluruh anggota Unit Aksi Keuangan Berkelanjutan telah melaksanakan berbagai kegiatan pengembangan kompetensi. Informasi mengenai pengembangan kompetensi yang diikuti oleh Bapak Timmie Manglassa selaku Ketua Unit Aksi Keuangan Berkelanjutan telah diungkapkan dalam pembahasan pengembangan kompetensi Komite Pengembangan Produk. Begitu pula dengan Ibu Yuita Kusmawaty, Ibu Wineke Winawati, Ibu Imelda Dewijanti, Ibu Luhur Prihatiningrum, dan Ibu Christine Prety Ballerena selaku Anggota Unit Aksi Keuangan Berkelanjutan masing-masing telah diungkapkan dalam pembahasan pengembangan kompetensi Unit

Competency Development

The competency development for the members of Sustainable Financial Action Unit is systematically managed by the Talent Management Department, which is responsible for coordinating various training and development programs in accordance with identified needs and challenges. Such competency development can be conducted in various forms, including formal training, workshops, seminars, mentoring, and relevant self-directed learning. This process is properly documented to ensure continuity and to evaluate the effectiveness of competency development, enabling members of the Sustainable Financial Action Unit to continuously enhance their capabilities and contributions in supporting the implementation of good corporate governance.

Throughout 2025, all members of the Sustainable Financial Action Unit participated in various competency development activities. Information regarding the competency development undertaken by Mr. Timmie Manglassa, as Head of the Sustainable Financial Action Unit, has been disclosed in the explanation of competency development for the Product Development Committee. Likewise, the competency development of Mrs. Yuita Kusmawaty, Mrs. Wineke Winawati, Mrs. Imelda Dewijanti, Mrs. Luhur Prihatiningrum, and Mrs. Christine Prety Ballerena, as Members of the Sustainable Financial Action Unit, has been disclosed in the explanation of the competency

Asset & Liability Management, Unit Pelindungan Konsumen dan Masyarakat, Unit Anti-*Fraud*, Unit *Corporate Social Responsibility*, serta APU PPT & PPPSPM. Sedangkan, pengembangan kompetensi yang diikuti oleh Anggota Unit Aksi Keuangan Berkelanjutan lainnya diungkapkan sebagai berikut.

development for Asset & Liability Management Unit, Consumer and Public Protection Unit, Anti-Fraud Unit, Corporate Social Responsibility Unit, and AML - CFT & CPF, respectively. Meanwhile, information regarding the competency development undertaken by other Members of the Sustainable Financial Action Unit is disclosed as follows.

Pengembangan Kompetensi Competency Development	Kehadiran Attendance			
	Yekti Setyaningningsih	Anastasia	Djoko Perdana	Dedik Yulianto
ESG & Risk Align, Adapt, & Accelerate.	✓	-	✓	✓
Webinar on Sustainability Report.	-	✓	-	-

Unit Pelindungan Data Pribadi

Unit Pelindungan Data Pribadi merupakan unit yang bertanggung jawab untuk mengelola dan memastikan perlindungan data pribadi sesuai dengan ketentuan yang diatur dalam Undang-Undang No. 27 Tahun 2022 tentang Perlindungan Data Pribadi (UU PDP). Unit Pelindungan Data Pribadi berperan penting dalam menjaga kerahasiaan, keamanan, dan integritas data pribadi yang dimiliki oleh perusahaan atau organisasi, sekaligus memastikan bahwa pengumpulan, penyimpanan, dan pemrosesan data dilakukan secara legal, transparan, dan bertanggung jawab.

Pedoman Kerja

Unit Pelindungan Data Pribadi melaksanakan tugas dan tanggung jawabnya dengan berpedoman pada Pedoman Pelindungan Data Pribadi yang telah disahkan dan diperbarui pada tanggal 3 Januari 2025. Pedoman tersebut dibuat dengan mengacu pada prinsip-prinsip GCG yang umum diterapkan, sekaligus mematuhi peraturan perundang-undangan yang berlaku di sektor asuransi dan pasar modal.

Komposisi

Informasi mengenai komposisi Unit Pelindungan Data Pribadi per 31 Desember 2025 diuraikan sebagai berikut.

Personal Data Protection Unit

The Personal Data Protection Unit is responsible for managing and ensuring the protection of personal data in accordance with the provisions stipulated in Law No. 27 of 2022 on Personal Data Protection (PDP Law). The Personal Data Protection Unit plays an important role in safeguarding the confidentiality, security, and integrity of personal data owned by the Company or organization, while ensuring that the collection, storage, and processing of data are conducted in a lawful, transparent, and accountable manner.

Work Guidelines

The Personal Data Protection Unit carries out its duties and responsibilities in accordance with the Guidelines for Personal Data Protection, which were approved and last updated on January 3rd, 2025. These guidelines were formulated in accordance with generally accepted GCG principles and in compliance with prevailing laws and regulations in the insurance and capital market sectors.

Composition

Information regarding the composition of the Personal Data Protection Unit as of December 31st, 2025, is presented below.

Nama Name	Jabatan Position	Kualifikasi Qualification	Periode Menjabat dan Dasar Pengangkatan Office Tenure and Basis of Appointment
Ivo Santri Lubis	Ketua Chairman	Hukum Legal	Diangkat berdasarkan Surat Keputusan Direksi No. 228/DIR-CS/IX/2024 tanggal 17 September 2024. Periode jabatan mengikuti masa kerja Direksi sebagaimana dimuat dalam Anggaran Dasar Perseroan. Appointed by the Decree of the Board of Directors No. 228/DIR-CS/IX/2024 dated September 17th, 2024. The term of office is in accordance with the term of office of the Board of Directors as stipulated in the Company's Articles of Association.
Achmad Zaini	Anggota Member	Praktisi *Data Science* Data Science Practitioner	
Aditya Prasetyo	Anggota Member	Teknologi Informasi Information Technology	
Anastasia	Anggota Member	CHRP	
Chaniago	Anggota Member	*Certified Penetration Testing Professional* *Certified Ethical Hacker*	
Charles Hanafie	Anggota Member	Manajemen Risiko, *Underwriting*, Pemasaran Digital, dan Pengembangan Produk Risk Management, Underwriting, Digital Marketing, and Product Development	
Dyah Ayu Arditya	Anggota Member	IT (*System Informasi Business Inteligence*)	
Edhita Ayu Trihapsari Wibowo Notosantoso	Anggota Member	*Underwriting* dan Analisa Risiko Underwriting and Risk Analysis	
Irsan Rivani	Anggota Member	AAAIK	
Jessy Christina Hutagalung	Anggota Member	Statistika, *Underwriting*, dan Tenaga Ahli Perusahaan dengan gelar AAIK Statistics, Underwriting, and Company Expert with AAIK certification	
Ladyawati	Anggota Member	Asuransi dan Pemrosesan Data Insurance and Data Processing	
Maureen Indriaty	Anggota Member	AAAIK	
Nadia Erlikasna Br. Pandia	Anggota Member	Sistem Manajemen Mutu, Sistem Manajemen Keamanan Informasi, dan Manajemen Risiko Quality Management System, Information Security Management System, and Risk Management	
Putut Haryo Pangasto	Anggota Member	Asuransi dan Pemrosesan Data Insurance and Data Processing	
dr. Rudy Tjahjadi	Anggota Member	Medis dan Kedokteran Medical and Medicine	
William Kusmono	Anggota Member	CNLA dan *Underwriting* CNLA and Underwriting	
Wisnu Erlangga	Anggota Member	Asuransi, Pemasaran, dan Manajemen Insurance, Marketing, and Management	

Independensi

Perseroan memastikan bahwa anggota Unit Pelindungan Data Pribadi yang sedang menjabat dapat menjalankan tugas dan tanggung jawabnya secara independen tanpa adanya intervensi dari Dewan Komisaris, Direksi, maupun Pemegang Saham. Hal ini dilakukan untuk menjaga objektivitas dan integritas dalam pengambilan keputusan serta memastikan Unit Pelindungan Data Pribadi dapat bekerja secara profesional dan transparan demi kepentingan terbaik Perseroan. Dengan demikian, independensi Unit

Independency

The Company ensures that the current members of the Personal Data Protection Unit perform their duties and responsibilities independently, without any intervention from the Board of Commissioners, Board of Directors, or Shareholders. This is intended to maintain objectivity and integrity in decision-making and to ensure that the Personal Data Protection Unit operates professionally and transparently in the best interests of the Company. Accordingly, the independence of the Personal Data Protection

Pelindungan Data Pribadi menjadi salah satu prinsip utama yang dijaga untuk mendukung tata kelola perusahaan yang baik.

Unit is upheld as one of the key principles supporting the implementation of good corporate governance.

Tugas dan Tanggung Jawab

Informasi mengenai tugas dan tanggung jawab serta realisasi program kerja Unit Pelindungan Data Pribadi pada tahun 2025 diuraikan sebagai berikut.

Duties and Responsibilities

Information regarding the duties and responsibilities, as well as the realization of the Personal Data Protection Unit's work programs in 2025, is described as follows.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Bertanggung jawab untuk menginformasikan dan memberikan saran kepada Pengendali Data Pribadi atau Prosesor Data Pribadi agar mematuhi ketentuan dalam peraturan perundang-undangan di bidang pelindungan data pribadi. Responsible for informing and advising the Personal Data Controller or Personal Data Processor to comply with the provisions of laws and regulations on personal data protection.	Unit Pelindungan Data Pribadi menginformasikan dan memberikan saran kepada Pengendali Data Pribadi atau Prosesor Data Pribadi melalui sosialisasi implementasi Undang-Undang Pelindungan Data Pribadi di Perseroan. The Personal Data Protection Unit informed and provided advice to the Personal Data Controller or Personal Data Processor through dissemination of the implementation of Personal Data Protection Law in the Company.
Bertanggung jawab memantau dan memastikan kepatuhan terhadap ketentuan dalam peraturan perundang-undangan di bidang pelindungan data pribadi dan kebijakan Pengendali Data Pribadi atau Prosesor Data Pribadi. Responsible for monitoring and ensuring compliance with the provisions of laws and regulations on personal data protection and policies on Personal Data Controller or Personal Data Processor.	Unit Pelindungan Data Pribadi melakukan pemantauan kepatuhan terhadap ketentuan dalam peraturan perundang-undangan di bidang pelindungan data pribadi secara berkala melalui Pedoman Pelindungan Data Pribadi yang telah ditetapkan dan disosialisasikan kepada seluruh Pengendali Data Pribadi dan Prosesor Data Pribadi. The Personal Data Protection Unit supervised compliance with the provisions of laws and regulations on personal data protection on a regular basis through the Personal Data Protection Guidelines that had been established and disseminated to all Personal Data Controllers and Personal Data Processors.
Bertanggung jawab untuk memberikan saran mengenai penilaian dampak Pelindungan Data Pribadi dan memantau kinerja Pengendali Data Pribadi dan Prosesor Data Pribadi. Responsible for providing advice on Personal Data Protection impact assessments and monitoring the performance of Personal Data Controllers and Personal Data Processors.	Unit Pelindungan Data Pribadi memberikan saran mengenai penilaian dampak pelindungan data pribadi dan memantau kinerja Pengendali Data Pribadi dan Prosesor Data Pribadi melalui formulir yang telah ditetapkan di Perseroan. The Personal Data Protection Unit provided advice on the assessment of impact of personal data protection and monitored the performance of Personal Data Controllers and Personal Data Processors through the forms established in the Company.
Bertanggung jawab untuk berkoordinasi dan bertindak sebagai narahubung untuk isu yang berkaitan dengan pemrosesan data pribadi. Responsible for coordinating and acting as a contact person for issues related to personal data processing.	Unit Pelindungan Data Pribadi bertindak sebagai narahubung yang mewakili Perseroan untuk semua isu yang berkaitan dengan data pribadi. The Personal Data Protection Unit acted as a contact person representing the Company for all issues related to personal data.
Bertanggung jawab untuk melaporkan kinerja Pengendali dan/atau Prosesor Data Pribadi kepada *Chief Compliance Officer*, Direksi, dan/atau Lembaga Pelindungan Data Pribadi dalam hal pejabat pelindungan data pribadi menilai pihak tersebut telah atau tidak menerapkan langkah teknis dan operasional yang turut mempertimbangkan pelindungan subjek data pribadi. Responsible for reporting the performance of Controller and/or Personal Data Processor to the Chief Compliance Officer, Board of Directors, and/or Personal Data Protection Agency in the event that the personal data protection officer assesses that the party has or has not implemented technical and operational measures that take into account the protection of personal data subjects.	Sebagai tindak lanjut atas pemantauan kinerja Pengendali dan/atau Prosesor Data Pribadi, maka Unit Pelindungan Data Pribadi akan melaporkan hasil evaluasi ke Chief Compliance Officer, Direksi, dan/atau Lembaga Pelindungan Data Pribadi. As a follow-up to the monitoring of performance of Controller and/or the Personal Data Processor, the Personal Data Protection Unit will report the evaluation results to the Chief Compliance Officer, Board of Directors, and/or Personal Data Protection Agency.
Bertanggung jawab untuk melakukan upaya yang dibutuhkan untuk memastikan Pengendali dan/atau Prosesor Data Pribadi menerapkan langkah teknis dan operasional yang turut mempertimbangkan pelindungan hak dan kebebasan subjek data pribadi.	Unit Pelindungan Data Pribadi secara berkelanjutan berkoordinasi dengan semua bagian di Perseroan yang bertanggung jawab untuk menerapkan langkah teknis dalam implementasi pelindungan data pribadi.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Responsible for making necessary efforts to ensure that the Controller and/or Processor of Personal Data implement technical and operational measures that consider protection of rights and freedoms of personal data subjects.	The Personal Data Protection Unit continuously coordinated with all departments in the Company that were responsible for technical measures in the implementation of personal data protection.
Memberikan sosialisasi kepada seluruh karyawan di Perseroan mengenai pelindungan data pribadi minimal 1 kali dalam setahun. Providing dissemination to all employees in the Company regarding the protection of personal data at least once a year.	Sebagai salah satu bentuk kepatuhan terhadap implementasi Undang-Undang Pelindungan Data Pribadi, Unit Pelindungan Data Pribadi melakukan sosialisasi kepada seluruh karyawan dan melakukan pelatihan tambahan kepada tim yang menangani data sensitif untuk meningkatkan pemahaman tentang risiko pelanggaran data. As a form of compliance with the implementation of Personal Data Protection Law, the Personal Data Protection Unit conducted dissemination to all employees and conducted additional training to teams that handle sensitive data to increase understanding of the risks of data breaches.

Rapat

Unit Pelindungan Data Pribadi wajib menyelenggarakan rapat paling sedikit 1 kali dalam setahun. Sepanjang tahun 2025, Unit Pelindungan Data Pribadi telah menyelenggarakan rapat sebanyak 2 kali. Adapun tingkat kehadiran dalam setiap rapat tersebut tercatat sebagai berikut.

Meeting

The Personal Data Protection Unit is required to hold meetings at least once a year. Throughout 2025, the Personal Data Protection Unit held 2 meetings. The attendance rate at each of these meetings was recorded as follows.

Nama Name	Jabatan Position	Jumlah Kehadiran Total Attendance	Jumlah Rapat Total Meeting	Tingkat Kehadiran Level of Attendance (%)
Ivo Santri Lubis	Ketua Chairman	2	2	100,00
Achmad Zaini	Anggota Member	1	2	50,00
Aditya Prasetyo	Anggota Member	2	2	100,00
Anastasia	Anggota Member	1	2	50,00
Chaniago	Anggota Member	1	2	50,00
Charles Hanafie	Anggota Member	1	2	50,00
Dyah Ayu Arditya	Anggota Member	1	2	50,00
Edhita Ayu Trihapsari Wibowo Notosantoso	Anggota Member	1	2	50,00
Irsan Rivani	Anggota Member	1	2	50,00
Jessy Christina Hutagalung	Anggota Member	1	2	50,00
Ladyawati	Anggota Member	1	2	50,00
Maureen Indriaty	Anggota Member	1	2	50,00
Nadia Erlikasna Br. Pandia	Anggota Member	2	2	100,00
Putut Haryo Pangasto	Anggota Member	1	2	50,00
dr. Rudy Tjahjadi	Anggota Member	1	2	50,00

Nama Name	Jabatan Position	Jumlah Kehadiran Total Attendance	Jumlah Rapat Total Meeting	Tingkat Kehadiran Level of Attendance (%)
William Kusmono	Anggota Member	1	2	50,00
Wisnu Erlangga	Anggota Member	1	2	50,00

Pengembangan Kompetensi

Pengembangan kompetensi anggota Unit Pelindungan Data Pribadi dikelola secara sistematis oleh Departemen *Talent Management*, yang bertanggung jawab untuk mengoordinasikan berbagai program pelatihan dan pengembangan sesuai dengan kebutuhan serta tantangan yang dihadapi. Pengembangan kompetensi ini dapat dilakukan melalui berbagai bentuk, seperti pelatihan formal, *workshop*, seminar, *mentoring*, hingga pembelajaran mandiri yang relevan. Proses ini juga didokumentasikan secara rapi untuk memastikan keberlanjutan dan evaluasi efektivitas pengembangan kompetensi, sehingga anggota Unit Pelindungan Data Pribadi dapat terus meningkatkan kapabilitas dan kontribusinya dalam mendukung tata kelola perusahaan yang baik.

Sepanjang tahun 2025, seluruh anggota Unit Pelindungan Data Pribadi telah melaksanakan berbagai kegiatan pengembangan kompetensi. Informasi mengenai pengembangan kompetensi yang diikuti oleh Bapak Ivo Santri Lubis selaku Ketua Unit Pelindungan Data Pribadi telah diungkapkan dalam pembahasan pengembangan kompetensi APU PPT & PPPSPM. Begitu pula dengan Ibu Anastasia, Bapak Chaniago, Bapak Charles Hanafie, Bapak Irsan Rivani, Ibu Jessy Christina Hutagalung, Ibu Ladyawati, Ibu Maureen Indriaty, Ibu Nadia Erlikasna Br. Pandia, Bapak Putut Haryo Pangasto, dr. Rudy Tjahjadi, Bapak William Kusmono, Bapak Wisnu Erlangga, dan Bapak Aditya Prasetyo sebagai Anggota Unit Pelindungan Data Pribadi masing-masing telah diungkapkan dalam pembahasan pengembangan kompetensi Unit Aksi Keuangan Berkelanjutan, Komite Pengarah Teknologi Informasi, Komite Pemantau Risiko, Unit Pelindungan Konsumen dan Masyarakat, Komite Investasi, Komite Pengarah Teknologi Informasi, Unit Pelindungan Konsumen dan Masyarakat, APU PPT & PPPSPM, Komite Pengarah Teknologi Informasi, Komite Medis, Komite Pengembangan Produk, Unit Anti-*Fraud*, serta Unit Pelindungan Konsumen dan Masyarakat. Sedangkan, pengembangan kompetensi yang diikuti oleh Anggota Unit Pelindungan Data Pribadi lainnya diungkapkan sebagai berikut.

Competency Development

The competency development for the members of Personal Data Protection Unit is systematically managed by the Talent Management Department, which is responsible for coordinating various training and development programs in accordance with identified needs and challenges. Such competency development can be conducted in various forms, including formal training, workshops, seminars, mentoring, and relevant self-directed learning. This process is properly documented to ensure continuity and to evaluate the effectiveness of competency development, enabling members of the Personal Data Protection Unit to continuously enhance their capabilities and contributions in supporting the implementation of good corporate governance.

Throughout 2025, all members of the Personal Data Protection Unit participated in various competency development activities. Information regarding the competency development undertaken by Mr. Ivo Santri Lubis, as Head of the Personal Data Protection Unit, has been disclosed in the explanation of competency development for AML - CFT & CPF. Likewise, the competency development of Mrs. Anastasia, Mr. Chaniago, Mr. Charles Hanafie, Mr. Irsan Rivani, Mrs. Jessy Christina Hutagalung, Mrs. Ladyawati, Mrs. Maureen Indriaty, Mrs. Nadia Erlikasna Br. Pandia, Mr. Putut Haryo Pangasto, dr. Rudy Tjahjadi, Mr. William Kusmono, Mr. Wisnu Erlangga, and Mr. Aditya Prasetyo, as members of the Personal Data Protection Unit, has been disclosed in the explanation of competency development for the Sustainable Finance Action Unit, the Information Technology Steering Committee, the Risk Oversight Committee, the Consumer and Public Protection Unit, the Investment Committee, the Information Technology Steering Committee, the Consumer and Public Protection Unit, the AML-CFT & CPF, the Information Technology Steering Committee, the Medical Committee, the Product Development Committee, the Anti-Fraud Unit, and the Consumer and Public Protection Unit, respectively. Meanwhile, information on competency development undertaken by other members of the Personal Data Protection Unit is disclosed as follows.

Pengembangan Kompetensi Competency Development	Kehadiran Attendance		
	Achmad Zaini	Dyah Ayu Arditya	Edhita Ayu Trihapsari Wibowo Notosantoso
RiskHub - Securing the unseen : Data, Threats, & the Future of Cyber Risk Management.	✓	-	-
Balancing Innovation and Privacy, The Impact of AI on Data Protection in Indonesia.	-	✓	-
Marine & Energy Insurance Seminar.	-	-	✓

Sekretaris Perusahaan
Corporate Secretary

Sekretaris Perusahaan merupakan posisi strategis yang bertanggung jawab untuk memastikan kelancaran komunikasi antara manajemen Perseroan, Direksi, Pemegang Saham, dan pemangku kepentingan lainnya. Selain berperan sebagai penghubung utama dalam hal tata kelola perusahaan, Sekretaris Perusahaan juga memastikan kepatuhan terhadap regulasi dan peraturan yang berlaku, terutama dalam aspek pelaporan dan transparansi. Dengan menjalankan fungsi administratif, koordinasi rapat, dan dokumentasi keputusan Perseroan secara profesional, Sekretaris Perusahaan mendukung terciptanya GCG yang pada akhirnya meningkatkan kredibilitas dan kepercayaan publik terhadap Perseroan.

The Corporate Secretary is a strategic position responsible for ensuring effective communication among the Company's management, Board of Directors, Shareholders, and other stakeholders. In addition to serving as the primary liaison in corporate governance matters, the Corporate Secretary ensures compliance with applicable laws and regulations, particularly in terms of reporting and transparency. By performing administrative functions, coordinating meetings, and professionally managing corporate decision documentation, the Corporate Secretary supports the implementation of GCG, which ultimately enhances the credibility and public trust in the Company.

Pedoman Kerja

Sekretaris Perusahaan melaksanakan tugas dan tanggung jawabnya dengan berpedoman pada Peraturan OJK No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik.

Work Guidelines

The Corporate Secretary performs its duties and responsibilities in accordance with OJK Regulation No. 35/POJK.04/2014 on the Corporate Secretary of Issuers or Public Companies.

Profil Sekretaris Perusahaan

Sebagai penghubung antara Perseroan dengan pemangku kepentingan, peran Sekretaris Perusahaan menjadi sangat penting dalam mendukung transparansi, keterbukaan informasi, dan penerapan GCG. Posisi Sekretaris Perusahaan

Profile of the Corporate Secretary

As the liaison between the Company and its stakeholders, the Corporate Secretary plays a critical role in supporting transparency, information disclosure, and the implementation of GCG. The position of Corporate Secretary is currently

saat ini dijabat oleh Ibu Satini Kartika Sari sejak tahun 2003, berdasarkan Surat Penunjukan No. 049/HRD/LGI/VII/2003 tanggal 31 Juli 2003. Informasi lebih lengkap mengenai profil Ibu Satini Kartika Sari dapat dilihat pada Bab Profil Perusahaan dalam Laporan Tahunan ini.

held by Mrs. Satini Kartika Sari, who has been serving in this position since 2003, pursuant to Appointment Letter No. 049/HRD/LGI/VII/2003 dated July 31st, 2003. More detailed information regarding the profile of Mrs. Satini Kartika Sari is presented in the Company Profile chapter of this Annual Report.

Tugas dan Tanggung Jawab

Informasi mengenai tugas dan tanggung jawab serta realisasi program kerja Sekretaris Perusahaan pada tahun 2025 diuraikan sebagai berikut.

Duties and Responsibilities

Information regarding the duties and responsibilities, as well as the realization of the Corporate Secretary's work programs in 2025, is presented as follows.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Memastikan pelaksanaan aksi korporasi Perseroan sesuai dengan peraturan yang berlaku di bidang asuransi dan pasar modal.	Memastikan pelaksanaan aksi korporasi Perseroan sesuai dengan peraturan yang berlaku di bidang asuransi dan pasar modal. Tugas ini melibatkan pengawasan dan pemantauan terhadap setiap langkah aksi korporasi untuk memastikan bahwa seluruh tindakan dan keputusan mematuhi peraturan dan standar yang ditetapkan oleh otoritas terkait. Sepanjang tahun 2025, Sekretaris Perusahaan telah melaksanakan beberapa aksi korporasi, antara lain: 1. RUPS Luar Biasa pada tanggal 20 Januari 2025 dengan agenda Rapat Pengesahan Pengunduran Diri Komisaris Independen dan Komisaris Perseroan; 2. RUPS Tahunan pada tanggal 29 April 2025; 3. Pembagian dividen tunai yang dibayarkan oleh Perseroan pada tanggal 28 Mei 2025; 4. RUPS Luar Biasa pada tanggal 12 Desember 2025 dengan agenda Persetujuan Perubahan Kepemilikan Sebagian Saham Perseroan dari PT Hanwha Life Insurance Indonesia ke Hanwha General Insurance Co. Ltd dan Penetapan dan/atau Perubahan serta Pengangkatan Susunan Anggota Dewan Komisaris Perseroan termasuk Komisaris Independen; serta 5. *Public Expose* pada tanggal 12 Desember 2025.
Company's corporate actions is in accordance with applicable regulations in the insurance sector and capital market.	Ensuring the implementation of the Company's corporate actions in accordance with the prevailing regulations in the field of insurance and capital markets. This task involves supervising and monitoring every step of corporate action to ensure that all actions and decisions comply with the regulations and standards set by the relevant authorities. Throughout 2025, the Corporate Secretary carried out several corporate actions, among others: 1. Extraordinary GMS held on January 20th, 2025, with the agenda of approving the resignation of the Independent Commissioner and a Commissioner of the Company; 2. Annual GMS held on April 29th, 2025; 3. Distribution of cash dividends paid by the Company on May 28th, 2025; and 4. Extraordinary GMS held on December 12th, 2025, with the agenda of approving the change in ownership of part of the Company's shares from PT Hanwha Life Insurance Indonesia to Hanwha General Insurance Co., Ltd., and the determination and/or amendment as well as the appointment of the composition of the Company's Board of Commissioners, including the Independent Commissioner. 5. Public Expose held on December 12th, 2025.
Menyediakan informasi kepada seluruh Pemegang Saham dan/atau Pemangku Kepentingan lainnya secara tepat waktu, akurat, dan bertanggung jawab berdasarkan pada prinsip transparansi.	Menyediakan informasi kepada seluruh Pemegang Saham dan/atau pemangku kepentingan lainnya secara tepat waktu, akurat, dan bertanggung jawab berdasarkan prinsip transparansi. Tugas ini melibatkan pengumpulan, verifikasi, dan distribusi informasi yang relevan mengenai kinerja, kebijakan, dan kegiatan Perseroan. Sekretaris Perusahaan memastikan bahwa seluruh informasi yang disampaikan memenuhi standar transparansi, memberikan gambaran yang jelas dan komprehensif tentang keadaan Perseroan, serta memperhatikan kebutuhan dan hak-hak Pemegang Saham dan pemangku kepentingan.
Providing information to all Shareholders and/or other Stakeholders in a timely, accurate, and responsible manner in accordance with the transparency principle.	Providing information to all Shareholders and/or other stakeholders in a timely, accurate, and responsible manner based on the principle of transparency. This task involves the collection, verification, and distribution of relevant information regarding the Company's performance, policies, and activities. The Corporate Secretary ensures that all information submitted meets transparency standards, provides a clear and comprehensive picture of the Company's condition, and takes into account the needs and rights of Shareholders and stakeholders.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Memantau perkembangan pasar modal dan industri asuransi untuk memberikan masukan kepada Direksi mengenai kepatuhan dan ketentuan lain yang berlaku terkait pelaksanaan GCG. Monitoring the development in the capital market and Insurance Industry to provide insight to the Board of Directors regarding compliance with the regulations on the capital market and insurance industry as well as other applicable regulations on GCG implementation.	Memantau perkembangan pasar modal dan industri asuransi untuk memberikan masukan kepada Direksi mengenai kepatuhan dan ketentuan lain yang berlaku terkait pelaksanaan GCG. Tugas ini mencakup pemantauan terhadap perubahan peraturan, kebijakan, dan tren industri yang dapat memengaruhi praktik GCG Perseroan. Dalam mendukung pelaksanaan tugas ini, Sekretaris Perusahaan juga terlibat aktif mengikuti berbagai program pengembangan kompetensi, baik yang diselenggarakan oleh Otoritas Jasa Keuangan, Bursa Efek Indonesia, maupun lembaga lain yang membahas mengenai perkembangan regulasi di pasar modal. Monitoring developments in the capital market and insurance industry to provide input to the Board of Directors regarding compliance and other applicable provisions related to GCG implementation. This task includes monitoring changes in regulations, policies, and industry trends that may affect the Company's GCG practices. In supporting the implementation of this task, the Corporate Secretary is also actively involved in participating in various competency development programs, as organized by Financial Services Authority, Indonesia Stock Exchange, and other institutions that discuss regulatory developments in the capital market.
Memastikan bahwa semua izin-izin usaha yang diperlukan oleh Perseroan tersedia dan berlaku. Ensuring that all necessary business permits are available and valid.	Memastikan bahwa seluruh izin-izin usaha yang diperlukan oleh Perseroan tersedia dan berlaku. Tugas ini mencakup pengelolaan dan pemantauan status izin-izin usaha yang diperlukan untuk operasional Perseroan, termasuk izin dari otoritas peraturan di bidang asuransi dan pasar modal. Sekretaris Perusahaan bekerja sama dengan departemen terkait untuk memastikan bahwa seluruh izin diperoleh tepat waktu, diperbarui sesuai jadwal, dan memenuhi persyaratan yang ditetapkan oleh peraturan yang berlaku. Ensuring that all business licenses required by the Company are available and valid. This task includes managing and monitoring the status of business licenses required for the Company's operations, including licenses from regulatory authorities in insurance and capital markets. The Corporate Secretary works closely with the relevant departments to ensure that all licenses are obtained on time, renewed on schedule, and meet the requirements set by the applicable regulations.
Melaksanakan kegiatan sekretariat lainnya. Performing other secretariat activities.	Melaksanakan berbagai kegiatan sekretariat lainnya, termasuk penyusunan dan pengelolaan dokumentasi Perseroan, penjadwalan pertemuan dan rapat, serta koordinasi dengan berbagai pihak internal dan eksternal. Tugas ini juga mencakup pengelolaan arsip, penyampaian notulen rapat, dan dukungan administratif untuk kebutuhan manajemen dan Direksi. Performing various other secretariat activities, including the preparation and management of the Company's documentation, scheduling of meetings and gatherings, and coordination with various internal and external parties. This task also includes archive management, submission of meeting minutes, and administrative support for the needs of management and the Board of Directors.
Memastikan semua laporan kepada regulator industri asuransi, pasar modal, dan instansi terkait lainnya disampaikan secara tepat waktu. Ensuring that all reports are submitted in a timely manner to the regulators of the insurance industry and capital market as well as other related institutions.	Memastikan bahwa seluruh laporan kepada regulator industri asuransi, pasar modal, dan instansi terkait lainnya disampaikan secara tepat waktu. Tugas ini melibatkan pengumpulan, penyusunan, dan verifikasi informasi yang diperlukan untuk laporan, serta memastikan bahwa seluruh dokumen memenuhi standar yang ditetapkan oleh otoritas terkait. Sepanjang tahun 2025, Sekretaris Perusahaan telah menyampaikan laporan berkala dan laporan insidental kepada regulator industri asuransi, pasar modal, dan instansi terkait dengan tepat waktu. Ensuring that all reports to insurance industry regulators, capital markets, and other relevant agencies are submitted in a timely manner. This task involves collecting, compiling, and verifying the information required for the reports, as well as ensuring that all documents meet the standards set by the relevant authorities. Throughout 2025, the Corporate Secretary submitted periodic and incidental reports to insurance industry regulators, capital markets, and other relevant agencies in a timely manner.
Menyelenggarakan dan mendokumentasikan rapat Direksi dan/atau Dewan Komisaris. Organizing and documenting the meetings of the Board of Directors and/or the Board of Commissioners.	Menyelenggarakan dan mendokumentasikan rapat Direksi dan/atau Dewan Komisaris dengan efektif. Tugas ini mencakup perencanaan dan pengaturan rapat, termasuk penjadwalan, penyebaran undangan, dan persiapan agenda. Organizing and documenting Board of Directors and/or Board of Commissioners meetings effectively. This task includes planning and organizing meetings, including scheduling, invitation distribution, and agenda preparation.

Pengembangan Kompetensi

Pengembangan kompetensi Sekretaris Perusahaan menjadi langkah penting untuk meningkatkan kemampuan dan profesionalisme dalam menjalankan tugasnya. Proses pengembangan ini meliputi pelatihan dan pembelajaran yang dirancang agar Sekretaris Perusahaan dapat menguasai keterampilan komunikasi, manajemen waktu, dan pemahaman regulasi Perseroan secara efektif. Seluruh pengelolaan, koordinasi, dan pendokumentasian pengembangan kompetensi ini dilakukan oleh Departemen *Talent Management* guna memastikan proses berjalan dengan terstruktur dan berkelanjutan. Informasi mengenai pengembangan kompetensi yang diikuti oleh Sekretaris Perusahaan sepanjang tahun 2025 diungkapkan sebagai berikut.

Competency Development

The competency development for the Corporate Secretary is an important step in enhancing capability and professionalism in the performance of duties. This development process includes training and learning activities designed to ensure that the Corporate Secretary effectively masters communication skills, time management, and an understanding of the Company's regulations. All management, coordination, and documentation of competency development are carried out by the Talent Management Department to ensure that the process is conducted in a structured and sustainable manner. Information regarding the competency development activities undertaken by the Corporate Secretary throughout 2025 is disclosed as follows.

Topik Pengembangan Kompetensi Competency Development Subject	Tempat dan Waktu Venue and Time	Penyelenggara Organizer
Transformasi Digital: Tren Inovasi Teknologi di Sektor Keuangan (OJK Institute). Digital Transformation: Technology Innovation Trends in the Financial Sector (OJK Institute).	Zoom, 23 Januari 2025 Zoom, January 23rd, 2025	OJK
Sosialisasi Peraturan OJK No. 45 Tahun 2024 tentang Pengembangan dan Penguatan Emiten dan Perusahaan Publik. Dissemination of OJK Regulation No. 45 of 2024 on the Development and Strengthening of Issuers and Public Companies.	Zoom, 6 Februari 2025 Zoom, February 6th, 2025	OJK
Free Float Compliance (IDX).	Zoom, 28 Februari 2025 Zoom, February 28th, 2025	BEI
Mewujudkan Hari Tua yang Sejahtera: Strategi PeningkatanKepesertaan Dana Pensiun di Sektor Informal. Achieving a Prosperous Retirement: Strategies to Increase Pension Fund Participation in the Informal Sector.	Zoom, 21 Agustus 2025 Zoom, August 21st, 2025	OJK
Tren Modus dan Skema Pencucian Uang Terbaru: Strategi Identifikasi, Mitigasi, dan Penegakan Hukum. Latest Trends in Money Laundering Methods and Schemes: Strategies for Identification, Mitigation, and Law Enforcement.	Zoom, 18 September 2025 Zoom, September 18th, 2025	OJK

Unit Audit Internal
Internal Audit Unit

Unit Audit Internal merupakan bagian penting dalam Perseroan yang menjalankan fungsi evaluasi independen atas efektivitas sistem pengendalian internal, proses operasional, dan kepatuhan terhadap kebijakan serta peraturan yang berlaku. Melalui pelaksanaan audit yang objektif dan menyeluruh, Unit Audit Internal berperan dalam mengidentifikasi risiko, kelemahan, dan potensi penyimpangan yang dapat memengaruhi kinerja dan integritas Perseroan. Rekomendasi perbaikan yang dihasilkan

The Internal Audit Unit is an integral part of the Company and is responsible for the implementation of independent evaluation function for the internal control system, operational processes, and compliance with applicable policies and regulations. By performing audits objectively and comprehensively, the Internal Audit Unit helps identify risks, weaknesses, and potential irregularities that may affect the Company's performance and integrity. The recommendations for improvement serve as the basis for

menjadi dasar bagi peningkatan efektivitas pengelolaan sumber daya, mendukung pencapaian tujuan perusahaan, dan memperkuat transparansi serta akuntabilitas di seluruh lini bisnis.

enhancing the effectiveness of resource management, supporting the achievement of the Company's objectives, and strengthening transparency and accountability across all business lines.

Pedoman Kerja

Unit Audit Internal melaksanakan tugas dan tanggung jawabnya dengan berpedoman pada Piagam Internal Audit yang telah disahkan pada tanggal 19 Juli 2024 dan Standar Operasional Prosedur (SOP) tanggal 11 Oktober 2024.

Work Guidelines

The Internal Audit Unit carries out its duties and responsibilities in accordance with the Internal Audit's Charter, which was approved on July 19th, 2024, and the Standard Operating Procedures (SOP) dated October 11th, 2024.

Struktur dan Kedudukan

Dalam menjaga fungsi pengawasan yang efektif, struktur dan kedudukan Unit Audit Internal diatur secara jelas dalam organisasi Perseroan. Penunjukan maupun pemberhentian Kepala Unit Audit Internal dilakukan oleh Presiden Direktur dengan persetujuan Dewan Komisaris, sehingga menjamin adanya keseimbangan antara otoritas manajemen dan pengawasan oleh dewan. Mekanisme ini memastikan Unit Audit Internal memiliki independensi yang memadai sekaligus bertanggung jawab langsung kepada pihak-pihak yang berwenang, sehingga mampu menjalankan perannya secara optimal dalam mendukung tata kelola perusahaan.

Structure and Position

To ensure an effective oversight function, the Internal Audit Unit's structure and position are clearly defined within the Company's organizational framework. The appointment and dismissal of the Head of the Internal Audit Unit are carried out by the President Director with the approval of the Board of Commissioners, thereby ensuring an appropriate balance between management authority and board oversight. This mechanism ensures that the Internal Audit Unit maintains adequate independence while remaining directly accountable to the authorized parties, enabling it to perform its role optimally in supporting the implementation of good corporate governance.



Komposisi, Kualifikasi, dan Profil

Sebagai bagian penting dalam struktur organisasi, Unit Audit Internal dipimpin oleh Kepala Unit Audit Internal yang memiliki peran sentral dalam mengarahkan dan mengawasi pelaksanaan fungsi audit. Saat ini, posisi tersebut dijabat oleh Bapak Samuel Hidayat sejak tahun 2017, berdasarkan Surat Keputusan Pengangkatan No. 212/LI-HR/I/2017. Profil lengkap Kepala Unit Audit Internal telah diuraikan secara rinci dalam Bab Profil Perusahaan yang terdapat dalam Laporan Tahunan ini.

Composition, Qualification, and Profile

As a key component of the organizational structure, the Internal Audit Unit is led by the Head of the Internal Audit Unit, who plays a central role in directing and overseeing the implementation of audit functions. The position is currently held by Mr. Samuel Hidayat, who has been serving in the position since 2017 pursuant to Appointment Decree No. 212/LI-HR/I/2017. A detailed profile of the Head of the Internal Audit Unit is presented in the Company Profile chapter of this Annual Report.

Sertifikasi Unit Audit Internal

Untuk memastikan kualitas dan profesionalisme dalam menjalankan fungsi audit, sertifikasi Unit Audit Internal menjadi langkah krusial. Sertifikasi membantu memperkuat kredibilitas hasil audit dengan memastikan bahwa standar dan prosedur yang diterapkan sesuai dengan *best practice* yang diakui secara luas. Melalui sertifikasi, Unit Audit Internal mampu meningkatkan efektivitasnya dalam mengidentifikasi risiko, memberikan rekomendasi yang tepat, dan mendukung tata kelola perusahaan yang transparan serta akuntabel. Sepanjang tahun 2025, Unit Audit Internal telah memiliki sertifikasi keahlian yang diuraikan sebagai berikut.

Certification of the Internal Audit Unit

To ensure quality and professionalism in carrying out audit functions, certification of the Internal Audit Unit is a critical measure. Certification helps strengthen the credibility of audit results by ensuring that the standards and procedures applied are aligned with widely recognized best practices. Through certification, the Internal Audit Unit is able to enhance its effectiveness in identifying risks, providing appropriate recommendations, and supporting transparent and accountable corporate governance. Throughout 2025, the Internal Audit Unit held the following professional certifications.

Nama Name	Jabatan Position	Sertifikasi Certification	Penyelenggara Organizer
Samuel Hidayat	Kepala Unit Audit Internal Head of Internal Audit Unit	Ahli Asuransi Indonesia Kerugian (AAIK) Indonesian Insurance Experts for Losses (AAIK)	AAMAI/BNSP
		Ahli Manajemen Risiko Perasuransian (AMRP) Insurance Risk Management Experts (AMRP)	AAMAI/BNSP
		ISO 9001:2015 *Internal Audit*	Vidya Consultants
		ISO 27001:2013 *Internal Audit*	Vidya Consultants
		ISO 27001:2022 *Internal Audit*	Robere & Associates
		Sertifikasi IIAP IIAP Certification	IIA Indonesia
Marisa Trianti	Unit Audit *Internal Senior Officer* Internal Audit Unit Senior Officer	ISO 9001:2015 *Quality Management System*	Vidya Consultants
		ISO 27001:2013 *Internal Audit*	Vidya Consultants
		ISO 27001:2022 *Internal Audit*	Robere & Associates
Lia Arfita Meliana	Unit Audit *Internal Senior Officer* Internal Audit Unit Senior Officer	*Certified Internal Auditor Bank*	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
Aurelius Matthew Yonatan	Unit Audit *Internal Senior Officer* Internal Audit Unit Senior Officer	*Certified Accurate Professional*	PT Ultima Tekno Solusindo

Independensi

Perseroan menjamin bahwa Unit Audit Internal dapat melaksanakan tugas dan tanggung jawabnya secara independen tanpa adanya pengaruh atau tekanan dari manajemen maupun pihak lain. Independensi ini menjadi prinsip utama agar audit dapat dilakukan secara objektif, transparan, dan bebas dari konflik kepentingan. Dengan demikian, hasil audit yang diperoleh dapat dipercaya dan menjadi dasar yang kuat bagi pengambilan keputusan serta peningkatan tata kelola perusahaan.

Independency

The Company ensures that the Internal Audit Unit is able to perform its duties and responsibilities independently, without any influence or pressure from management or other parties. This independence is a fundamental principle that ensures audits are conducted objectively, transparently, and free of conflicts of interest. Therefore, audit results can be relied upon as a solid basis for decision-making and for strengthening good corporate governance.

Tugas dan Tanggung Jawab

Informasi mengenai tugas dan tanggung jawab serta realisasi program kerja Unit Audit Internal pada tahun 2025 diuraikan sebagai berikut.

Duties and Responsibilities

Information regarding the duties and responsibilities, as well as the realization of the Internal Audit Unit's work programs in 2025, is presented as follows.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Secara berkala melakukan pemeriksaan atas pengendalian internal, manajemen risiko, dan tata kelola Perseroan, termasuk di dalamnya atas kepatuhan Perseroan terhadap semua peraturan perundangan dan peraturan lainnya. Conducting periodic reviews of the Company's internal controls, risk management, and governance practices, including the Company's compliance with all applicable laws and regulations.	Unit Audit Internal telah melaksanakan pemeriksaan secara berkala terhadap efektivitas pengendalian internal, penerapan manajemen risiko, dan praktik GCG Perseroan. Pemeriksaan tersebut juga mencakup evaluasi kepatuhan Perseroan terhadap peraturan perundang-undangan yang berlaku serta ketentuan internal, sebagai dasar penyampaian rekomendasi perbaikan guna mendukung penguatan sistem pengendalian dan tata kelola perusahaan secara berkelanjutan. The Internal Audit Unit conducted periodic audits of Company's internal control effectiveness, risk management implementation, and GCG practices. These audits also included evaluations of the Company's compliance with prevailing laws and regulations as well as internal provisions, serving as the basis for improvement recommendations to strengthen the internal control and governance framework continuously.
Meninjau, menelaah, dan memastikan bahwa semua Departemen/Divisi/Kantor Cabang/Kantor Pemasaran menjalankan kegiatan operasional sesuai dengan Kebijakan dan Peraturan Internal Perseroan, Standar Operasional Prosedur (SOP), batasan otorisasi, dan peraturan lainnya, baik yang ditetapkan oleh regulator, maupun oleh Manajemen. Reviewing, examining, and ensuring that all Departments/ Divisions/Branch Offices/Marketing Offices carry out their operational activities in accordance with the Company's Internal Policies and Regulations, Standard Operating Procedures (SOP), authorization limits, and other regulations, whether set by regulators or Management.	Unit Audit Internal telah melakukan peninjauan dan penelaahan atas pelaksanaan kegiatan operasional di seluruh Departemen, Divisi, Kantor Cabang, dan Kantor Pemasaran. Kegiatan tersebut dilakukan untuk memastikan bahwa seluruh aktivitas operasional telah dijalankan sesuai dengan Kebijakan dan Peraturan Internal Perseroan, SOP, batasan kewenangan dan otorisasi, serta ketentuan lain yang ditetapkan oleh regulator maupun Manajemen. The Internal Audit Unit reviewed and examined the implementation of operational activities across all Departments, Divisions, Branch Offices, and Marketing Offices. Those activities were aimed at ensuring that operations were conducted in accordance with the Company's Internal Policies and Regulations, SOPs, power and authorization limits, as well as other regulations set by regulators or Management.
Mengamati, memeriksa, dan menyelidiki area kegiatan yang menunjukkan hasil yang tidak memuaskan, mengidentifikasi masalah, dan melaporkan kepada pihak Manajemen dengan memberikan pendapat dan/atau rekomendasi serta menindaklanjuti. Observing, examining, and investigating activities that indicate unsatisfactory results, identifying underlying issues, and reporting findings to Management by providing opinions and/or recommendations and following up.	Unit Audit Internal telah melakukan pengamatan, pemeriksaan, dan penelaahan secara mendalam terhadap area kegiatan yang teridentifikasi memiliki kinerja atau hasil yang belum optimal. Melalui proses tersebut, Unit Audit Internal mengidentifikasi permasalahan utama, menyampaikan hasil temuan kepada Manajemen, serta memberikan pendapat dan rekomendasi perbaikan yang relevan. Unit Audit Internal juga melakukan pemantauan atas tindak lanjut yang dilakukan Manajemen guna memastikan bahwa langkah perbaikan telah dilaksanakan secara efektif dan berkesinambungan. The Internal Audit Unit conducted observations, examinations, and in-depth reviews of activity areas identified as having suboptimal performance or outcomes. Through this process, the Unit identified key issues, reported audit findings to Management, and provided relevant opinions and recommendations for improvement. The Internal Audit Unit also monitored Management's follow-up actions to ensure that corrective measures were implemented effectively and on an ongoing basis.
Mengevaluasi dan memberikan saran perbaikan serta informasi yang objektif atas kegiatan yang diperiksa pada semua tingkat Manajemen. Evaluating and providing recommendations for improvement and objective information on the activities examined at all levels of Management.	Unit Audit Internal telah melakukan evaluasi atas kegiatan yang diperiksa pada seluruh tingkat manajemen serta menyampaikan informasi yang objektif dan independen. Berdasarkan hasil evaluasi tersebut, Unit Audit Internal memberikan saran dan rekomendasi perbaikan kepada Manajemen guna meningkatkan efektivitas proses, pengendalian internal, dan kualitas pelaksanaan kegiatan operasional Perseroan. The Internal Audit Unit evaluated audited activities at all levels of management and provided objective and independent information. Based on the evaluation results, the Internal Audit Unit submitted recommendations to Management to enhance process effectiveness, internal controls, and the quality of the Company's operational activities.
Membuat laporan hasil audit dan menyampaikan laporan tersebut kepada pihak Manajemen termasuk di dalamnya Dewan Komisaris dan Komite Audit. Preparing audit reports and submitting them to Management, including the Board of Commissioners and Audit Committee.	Unit Audit Internal telah menyusun laporan hasil audit secara sistematis dan menyampaikan laporan tersebut kepada Manajemen, termasuk Dewan Komisaris dan Komite Audit. Laporan hasil audit tersebut memuat temuan, analisis, serta rekomendasi perbaikan sebagai dasar bagi pengambilan keputusan dan penguatan pengendalian internal Perseroan. The Internal Audit Unit prepared audit reports systematically and submitted them to Management, including the Board of Commissioners and Audit Committee. These audit reports contained findings, analyses, and recommendations for improvement, serving as a basis for decision-making and strengthening the Company's internal control system.

Tugas dan Tanggung Jawab Duties and Responsibilities	Realisasi Program Kerja 2025 2025 Work Program Realization
Secara berkala meninjau dan membuat rekomendasi untuk mengurangi risiko dan memberikan nilai tambah terhadap prosedur dan/atau kebijakan operasional standar yang ada serta melakukan *review* atas Sistem Manajemen Mutu dan Sistem Manajemen Keamanan Informasi Perseroan. Periodically reviewing and providing recommendations to reduce risks and adding value to existing standard operating procedures and/or policies, as well as conducting reviews of the Company's Quality Management System and Information Security Management System.	Unit Audit Internal telah melakukan peninjauan secara berkala terhadap prosedur dan kebijakan operasional yang berlaku serta menyampaikan rekomendasi untuk mengurangi risiko dan meningkatkan nilai tambah proses bisnis. Selain itu, Unit Audit Internal juga melaksanakan *review* atas penerapan Sistem Manajemen Mutu dan Sistem Manajemen Keamanan Informasi Perseroan guna memastikan kesesuaiannya dengan kebijakan internal dan praktik pengendalian yang ditetapkan. The Internal Audit Unit conducted periodic reviews of prevailing operational procedures and policies and submitted recommendations to mitigate risks and increase business process value. Besides, the Internal Audit Unit reviewed the implementation of the Company's Quality Management System and Information Security Management System to ensure compliance with internal policies and established control practices.

Wilayah Kerja

Wilayah kerja Unit Audit Internal mencakup seluruh aktivitas dan proses operasional Perseroan, mulai dari fungsi keuangan, manajemen risiko, kepatuhan, hingga tata kelola perusahaan. Unit Audit Internal bertugas melakukan pemeriksaan, evaluasi, dan pemantauan secara menyeluruh untuk memastikan bahwa setiap aspek bisnis berjalan sesuai dengan kebijakan, prosedur, dan peraturan yang berlaku. Dengan cakupan yang luas, Unit Audit Internal berperan penting dalam memberikan rekomendasi perbaikan dan memastikan efektivitas pengendalian internal guna mendukung pencapaian tujuan strategis Perseroan secara optimal.

Working Area

The working area of the Internal Audit Unit covers all of the Company's activities and operational processes, including financial functions, risk management, compliance, and corporate governance. The Internal Audit Unit is responsible for conducting comprehensive examinations, evaluations, and monitoring to ensure that every aspect of the business is carried out in accordance with applicable policies, procedures, and regulations. With this broad scope, the Internal Audit Unit plays an essential role in providing improvement recommendations and ensuring the effectiveness of internal controls to support the achievement of the Company's strategic objectives optimally.

Kegiatan Audit Audit Activity	Rencana Plan	Realisasi Realization	Pencapaian Achievement (%)
Memantau seluruh unit bisnis dan unit kerja Business unit and work unit monitoring	39	39	100,00
Pemeriksaan khusus Special audit	-	-	-
Pelaporan profil risiko cabang dan konsolidasi hasil pemeriksaan audit residen per cabang Reporting risk profile in branches and results of resident audit per branch	1	1	100,00
Menelaah Laporan Keuangan Interim Interim Financial Statements review	3	3	100,00

Pengembangan Kompetensi

Untuk memastikan kualitas dan efektivitas pelaksanaan tugas, pengembangan kompetensi Unit Audit Internal menjadi fokus utama yang terus dibina secara berkelanjutan. Seluruh proses pengembangan kompetensi ini dikelola, dikoordinasikan, dan didokumentasikan secara sistematis oleh Departemen *Talent Management*. Dengan pendekatan yang terstruktur ini, Unit Audit Internal dapat meningkatkan kemampuan profesionalnya, menjaga standar kerja, dan mendukung pencapaian tujuan organisasi secara optimal.

Competency Development

To ensure the quality and effectiveness of task execution, the development of the Internal Audit Unit's competencies remains a key focus that is continuously strengthened on a sustainable basis. All competency development processes are systematically managed, coordinated, and documented by the Talent Management Department. Through this structured approach, the Internal Audit Unit is able to enhance its professional capabilities, maintain work standards, and support the achievement of organizational

Informasi mengenai pengembangan kompetensi yang diikuti oleh Unit Audit Internal sepanjang tahun 2025 diungkapkan sebagai berikut.

objectives optimally. Information regarding competency development programs attended by the Internal Audit Unit throughout 2025 is disclosed as follows.

Nama Name	Jabatan Position	Topik Pengembangan Kompetensi Competency Development Subject	Tempat dan Waktu Venue and Time	Penyelenggara Organizer
Samuel Hidayat	Kepala Unit Audit Internal Head of Internal Audit Unit	*How to Achieve Peak Performance in 2025.*	Jakarta, 17 Januari 2025 Jakarta, January 17th, 2025	OJK
		Internal Audit Strategy Development: A Workshop for Success.	Florida, 13 Februari 2025 Florida, February 13th, 2025	Wolters Kluwer
		Peran GRC dalam Meningkatkan Kepercayaan Investor dan Stabilitas Sektor Keuangan. The Role of GRC in Enhancing Investor Confidence and Financial Sector Stability	Jakarta, 25 Februari 2025 Jakarta, February 25th, 2025	OJK
		Sustainability Accounting and Reporting in the Financial Services.	Jakarta, 6 Maret 2025 Jakarta, March 6th, 2025	OJK
		Internal Quality Assessment: How Effective is Your Internal Audit Function?.	Florida, 25 Maret 2025 Florida, March 25th, 2025	Wolters Kluwer
		Insurance Revolution: How AI is Transforming the Underwriting and Optimizing Business Processes.	Jakarta, 24 April 2025 Jakarta, April 24th, 2025	OJK
		Business Fraud Prevention.	Florida, 6 Mei 2025 Florida, May 6th, 2025	Wolters Kluwer
		Implementing an Integrated Approach to Assurance Provision.	Florida, 12 Juni 2025 Florida, June 12th, 2025	Wolters Kluwer
		Digitalisasi Perbankan dari Dua Sudut Pandang. Banking Digitalization from Two Perspectives	Jakarta, 23 Juni 2025 Jakarta, June 23rd, 2025	OJK
		Navigating AI in Internal Audit: Opportunities and Challenges.	Florida, 22 Juli 2025 Florida, July 22nd, 2025	Wolters Kluwer
		EQA Preparation: Conformance and Performance = Quality.	Florida, 5 Agustus 2025 Florida, August 5th, 2025	Wolters Kluwer
		Risk & Governance Summit 2025: Empowering the GRC Ecosystem to Drive Economic Growth and National Resilience.	Jakarta, 19 Agustus 2025 Jakarta, August 19th, 2025	OJK
		Fraud Detection Blueprint: Five Essential Actions for Audit Professionals.	Florida, 16 September 2025 Florida, September 16th, 2025	Wolters Kluwer
		Auditing Change at the Speed of Business.	Florida, 2 Oktober 2025 Florida, October 2nd , 2025	Wolters Kluwer
		Advancing Financial Resilience in a Disrupted Global Landscape.	Yogyakarta, 6—7 Oktober 2025 Yogyakarta, October 6th—7th, 2025	OJK
		Navigating Assurance: Is the 2nd Line Assurance More Valuable than the 3rd?	Florida, 4 November 2025 Florida, December 4th, 2025	Wolters Kluwer

Nama Name	Jabatan Position	Topik Pengembangan Kompetensi Competency Development Subject	Tempat dan Waktu Venue and Time	Penyelenggara Organizer
Marisa Trianti	Unit Audit *Internal Senior Officer* Internal Audit Unit Senior Officer	Literasi Edukasi & Inklusi Keuangan - *Electric Vehicles Energy Efficient, Fully Protected.* *Financial Literacy & Inclusion - Electric Vehicles Energy Efficient, Fully Protected.*	Jakarta, 20 Februari 2025 Jakarta, February 20th, 2025	Internal LGI x BAF
		Awareness ISO 27001: 2022.	Jakarta, 16 Mei 2024 Jakarta, May 16th, 2024	Internal LGI x Robere & Associates
		Internal Auditor Training.	Jakarta, 6 Juni 2024 Jakarta, June 6th, 2024	Internal LGI x Robere & Associates
		ISMS ISO 27001:2022 — Internal Auditor Training.	Jakarta, 7 Juni 2024 Jakarta, June 7th, 2024	Internal LGI x Robere & Associates
		Financial Statement Fraud and Risk Mechanisms and Strategies.	Jakarta, 15 Desember 2021 Jakarta, December 15th, 2021	ACFE
Lia Arfita Meliana	Unit Audit *Internal Senior Officer* Internal Audit Unit Senior Officer	*Basic Insurance: Prinsip Dasar Asuransi.* Basic Insurance: Basic Principles of Insurance.	Jakarta, 25 April 2025 Jakarta, April 25th, 2025	Internal LGI
		Anti-Fraud Awareness.	Jakarta, 28 Juli 2025 Jakarta, July 28th, 2025	Internal LGI
		Fraud Detection Blueprint.	Florida, 16 September 2025 Florida, September 16th, 2025	Wolters Kluwer
Aurelius Matthew Yonatan	Unit Audit *Internal Senior Officer* Internal Audit Unit Senior Officer	*Fraud Detection Blueprint.*	Florida, 16 September 2025 Florida, September 16th, 2025	Wolters Kluwer
		Basic Insurance: Prinsip Dasar Asuransi. Basic Insurance: Basic Principles of Insurance.	Jakarta, 16 Oktober 2025 Jakarta, October 16th, 2025	Internal LGI
		Basic Insurance: Hukum Asuransi. Basic Insurance: Insurance Law.	Jakarta, 5 November 2025 Jakarta, November 5th, 2025	Internal LGI

Sistem Pengendalian Internal
Internal Control System

Sistem Pengendalian Internal (SPI) merupakan suatu kerangka kerja yang dirancang untuk memastikan bahwa seluruh proses operasional, pelaporan keuangan, dan kepatuhan terhadap peraturan dan kebijakan di dalam Perseroan berjalan secara efektif dan efisien. SPI berfungsi sebagai mekanisme pengawasan yang membantu mengidentifikasi, mencegah, dan mengurangi risiko yang dapat menghambat pencapaian tujuan Perseroan. Dengan adanya SPI yang baik, Perseroan mampu menjaga integritas data, meningkatkan keandalan Laporan Keuangan, dan melindungi aset dari potensi penyalahgunaan atau kerugian, sehingga mendukung terciptanya tata kelola perusahaan yang transparan dan akuntabel.

The Internal Control System (ICS) is a framework designed to ensure that all operational processes, financial reporting, and compliance with regulations and internal policies within the Company are carried out effectively and efficiently. The ICS serves as a control mechanism to help identify, prevent, and mitigate risks that may hinder the achievement of the Company's objectives. Through a sound ICS, the Company is able to maintain data integrity, enhance the reliability of its Financial Statements, and protect the assets from potential misuse or losses, thereby supporting the implementation of transparent and accountable corporate governance.

Kesesuaian Sistem Pengendalian Internal dengan Kerangka COSO

Perseroan memastikan bahwa SPI yang diterapkan selaras dengan kerangka kerja *Committee of Sponsoring Organizations of the Treadway Commission* (COSO), yang merupakan standar internasional dalam mengelola risiko dan pengendalian internal secara efektif. Dengan mengadopsi 5 komponen utama COSO: lingkungan pengendalian, penilaian risiko, aktivitas pengendalian, informasi dan komunikasi, serta aktivitas pemantauan (*monitoring*), Perseroan mampu membangun SPI yang komprehensif dan terintegrasi. Kesesuaian ini membantu Perseroan dalam menjaga keandalan pelaporan keuangan, memastikan kepatuhan terhadap peraturan, dan meningkatkan efisiensi operasional, sehingga mendukung pencapaian tujuan strategis serta keberlanjutan Perseroan secara berkelanjutan.

Compatibility of the Internal Control System with the COSO Framework

The Company ensures that the implemented ICS is aligned with the framework of the Committee of Sponsoring Organizations of the Treadway Commission (COSO), an international standard for effective risk management and internal control. By adopting COSO's 5 key components: control environment, risk assessment, control activities, information and communication, and monitoring activities, the Company is able to develop a comprehensive and integrated SPI. This alignment enables the Company to maintain the reliability of its financial reporting, ensure regulatory compliance, and enhance operational efficiency, thereby supporting the achievement of its strategic objectives and long-term sustainability.

1 Lingkungan Pengendalian
Control Environment

Kerangka dasar dalam sistem pengendalian internal yang mencakup struktur organisasi, kebijakan dan prosedur, budaya perusahaan, komitmen manajemen, pengawasan, serta integritas dan nilai etika yang bersama-sama memastikan pengelolaan risiko dan kepatuhan yang efektif.

The basic framework in internal control system that includes organizational structure, policies and procedures, corporate culture, management commitment, supervision, and integrity and ethical values that together ensure effective risk management and compliance.

2 Penilaian Risiko
Risk Assessment

Penilaian risiko merupakan proses sistematis yang dilakukan untuk mengidentifikasi dan mengevaluasi risiko-risiko yang dapat menghambat pencapaian tujuan Perseroan. Proses ini melibatkan analisis dampak dan probabilitas risiko, sehingga memungkinkan Perseroan untuk memprioritaskan risiko yang perlu mendapatkan perhatian khusus dan menentukan strategi pengelolaan yang tepat.

Risk assessment is a systematic process undertaken to identify and evaluate risks that may hinder the achievement of the Company's objectives. This process involves analyzing the potential impact and likelihood of risks, enabling the Company to prioritize risks that require special attention and to determine appropriate risk management strategies.

3 Aktivitas Pengendalian
Control Activities

Aktivitas pengendalian merupakan tindakan dan kebijakan yang dirancang untuk mengurangi risiko dan memastikan bahwa arahan manajemen terlaksana dengan baik. Aktivitas ini meliputi berbagai prosedur seperti verifikasi, otorisasi, pemeriksaan, dan pemisahan tugas yang bertujuan untuk menjaga keandalan operasional serta kepatuhan terhadap peraturan yang berlaku.

Control activities consist of actions and policies designed to mitigate risks and ensure that management directives are implemented effectively. These activities include procedures such as verification, authorization, reviews, and segregation of duties, which aim to maintain operational reliability and ensure compliance with applicable regulations.

4 Informasi dan Komunikasi
Information and Communication

Informasi dan komunikasi merupakan elemen penting yang memastikan data dan informasi yang relevan tersampaikan secara tepat waktu dan akurat kepada seluruh pihak yang berkepentingan. Dengan sistem komunikasi yang efektif, Perseroan dapat mendukung pengambilan keputusan yang tepat dan memperkuat koordinasi antar unit dalam mengelola risiko serta menjalankan pengendalian internal.

Information and communication constitute essential elements that ensure relevant data and information are delivered accurately and in a timely manner to all relevant stakeholders. Through effective communication systems, the Company supports sound decision-making and strengthens coordination among units in managing risks and implementing internal controls.

5 Aktivitas Pemantauan (*Monitoring*)
Monitoring Activities

Aktivitas pemantauan merupakan proses berkelanjutan yang dilakukan untuk mengevaluasi efektivitas SPI dan mengidentifikasi kelemahan atau perubahan risiko yang memerlukan tindakan korektif. Melalui pemantauan yang rutin dan terstruktur, Perseroan dapat memastikan bahwa pengendalian yang diterapkan tetap relevan dan berjalan sesuai dengan tujuan yang telah ditetapkan.

Monitoring activities are ongoing processes conducted to evaluate the effectiveness of ICS and to identify weaknesses or changes in risks that require corrective actions. Through regular and structured monitoring, the Company ensures that implemented controls remain relevant and function in accordance with established objectives.

Implementasi Sistem Pengendalian Internal (SPI)

Melalui penerapan SPI, Perseroan dapat mengidentifikasi dan mengelola risiko secara tepat, menjaga keandalan informasi keuangan, dan melindungi aset dari potensi penyalahgunaan. Informasi mengenai implementasi SPI di Perseroan secara lebih lengkap diuraikan sebagai berikut.

Implementation of the Internal Control Systems (ICS)

Through the ICS implementation, the Company is able to identify and manage risks effectively, maintain the reliability of financial information, and protect its assets from potential misuse. More detailed information regarding the implementation of the ICS within the Company is described below.

Komponen Sistem Pengendalian Internal Internal Control System Component	Implementasi Implementation
Lingkungan Pengendalian	1. Perseroan memiliki visi dan misi yang dipahami oleh seluruh insan Perseroan. 2. Manajemen menetapkan tujuan seluruh aktivitas yang sejalan dengan visi dan misi Perseroan. 3. Secara berkala, dilaksanakan penilaian kinerja atas pencapaian tujuan aktivitas, antara lain mengukur capaian target, anggaran, serta perbandingan dengan capaian kinerja periode sebelumnya. 4. Perseroan memiliki Peraturan Perusahaan serta Etika dan Tanggung Jawab Profesi yang dievaluasi secara berkala dan dijadikan sebagai pedoman dalam berperilaku yang wajib dipatuhi oleh seluruh karyawan dan karyawati Perseroan. 5. Etika dan Tanggung Jawab Profesi disosialisasikan secara periodik dan sudah dipahami oleh seluruh insan Perseroan. 6. Perseroan memiliki Nilai Perusahaan yang dibuat slogan dalam bentuk tulisan dan lambang khusus untuk mendorong insan Perseroan agar mematuhi serta melaksanakan Etika dan Tanggung Jawab Profesi. 7. Terdapat mekanisme pemberian sanksi atas pelanggaran kebijakan Perseroan. 8. Perseroan memiliki struktur organisasi yang sesuai dan selaras dengan strategi Perseroan. 9. Penelaahan dan pembaruan Struktur Organisasi Perseroan secara berkala untuk menyesuaikan dengan strategi Perseroan. 10. Perseroan memiliki cetak biru pengembangan kualitas SDM. 11. Perseroan melakukan pemilihan karyawan secara selektif serta memperhatikan aspek *hard* dan *soft competency*. 12. Perseroan berkomitmen pada kompetensi dan pengembangan SDM melalui pelatihan teknis maupun non-teknis. 13. Seluruh insan Perseroan mendapatkan dukungan sumber daya, seperti fasilitas, dana, dan akses informasi untuk melaksanakan tugasnya. 14. Perseroan mengembangkan budaya sadar risiko di lingkungan Perseroan. 15. Seluruh insan Perseroan memiliki uraian tugas dan tanggung jawab yang jelas.

Komponen Sistem Pengendalian Internal Internal Control System Component	Implementasi Implementation
Control Environment	1. The Company has a vision and mission that are understood by all Company personnel. 2. Management sets goals for all activities that are in line with the Company's vision and mission. 3. Periodically, a performance assessment is carried out on the achievement of activity objectives, among others, measuring target achievements, budgets, and comparisons with previous period performance achievements. 4. The Company already has Company Regulations as well as Professional Ethics and Responsibilities which is evaluated on a regular basis and serve as guidelines for behavior that must be obeyed by all Company's employees. 5. Ethics and Professional Responsibility are disseminated periodically as well as already understood by all Company personnel. 6. The Company has Corporate Values which made as slogans in writing and special symbols to encourage the Company's personnel to comply with and implement Professional Ethics and Responsibilities. 7. There is a mechanism in imposing sanction for violating the Company's policies. 8. The Company has an organizational structure that is appropriate and aligned with the Company's strategy. 9. Review and update the Company's Organizational Structure on a regular basis to conform with the Company's strategy. 10. The Company has a blueprint for developing the quality of HR. 11. The Company selects employees selectively and pays attention to aspects of hard and soft competency. 12. The Company is committed to HR competency and development through technical and non-technical competency. 13. All Company personnel are supported by resources, such as facilities, funds, and access to information to carry out their duties. 14. The Company develops a risk-aware culture within the Company. 15. All Company's personnel have clear job descriptions and responsibilities.
Penilaian Risiko	1. Perseroan memiliki Departemen *Enterprise Risk Management* yang bekerja sama dengan personel kunci pada setiap unit kerja yang bertugas sebagai *risk owner* dan bertanggung jawab untuk mengidentifikasi seluruh risiko secara berkala yang dilengkapi dengan atribut risiko (sebab dan akibat). 2. Perseroan memiliki Komite Manajemen Risiko dan Komite Pemantau Risiko yang membuat laporan secara berkala untuk manajemen risiko terintegrasi pada tingkat Perseroan. 3. Perseroan memiliki Komite Pengarah Teknologi Informasi yang bertugas untuk membantu Direksi dalam penerapan manajemen risiko secara efektif terkait penggunaan dan pemanfaatan teknologi informasi di lingkungan Perseroan. 4. Penyusunan target kinerja maupun program kerja masing-masing unit kerja. 5. Perseroan memiliki kebijakan terkait manajemen risiko untuk mengendalikan risiko-risiko yang terjadi di Perseroan.
Risk Assessment	1. The Company has a Enterprise Risk Management Department that works closely with key personnel in each work unit who serve as risk owners and are responsible for identifying all risks on a regular basis accompanied by risk attributes (cause and effect). 2. The Company has a Risk Management Committee and a Risk Oversight Committee that prepares regular reports for integrated risk management at the Company level. 3. The Company has an Information Technology Steering Committee to assist the Board of Directors in implementing effective risk management related to the use and utilization of information technology within the Company. 4. Preparation of performance targets and work programs for each work unit. 5. The Company has risk management-related policies to control the risks within the Company.
Aktivitas Pengendalian	1. Perseroan memiliki kebijakan dalam penyusunan untuk setiap jenis kebijakan. 2. Seluruh proses bisnis Perseroan telah didukung dengan kebijakan yang memadai. 3. Seluruh kebijakan Perseroan telah disosialisasikan dan dipahami dengan baik oleh seluruh insan Perseroan yang terkait. 4. Seluruh karyawan berkewajiban mematuhi Standar Operasional Prosedur (SOP) yang berlaku di Perseroan agar kegiatan operasional Perseroan berjalan dengan efektif. 5. Perseroan melakukan pengujian secara berkala maupun insidental untuk memastikan keamanan informasi dan data. 6. Perseroan memiliki dan melaksanakan mekanisme otorisasi untuk persetujuan atas seluruh transaksi. 7. Perseroan memiliki unit kerja Unit Audit Internal maupun Komite Audit. 8. Perseroan secara berkala melakukan *review* dan pemutakhiran atas kebijakan-kebijakan. 9. Perseroan memiliki sistem pengarsipan yang memadai atas seluruh dokumen.
Control Activities	1. The Company has a policy in drafting for each type of policy. 2. All of the Company's business processes have been supported by adequate policies. 3. All of the Company's policies have been disseminated and well understood by all relevant Company's personnel. 4. All employees have an obligation to comply with the applicable Standard Operating Procedures (SOP) so the Company's operational activities can run effectively. 5. The Company conducts periodic and incidental tests to ensure information and data security. 6. The Company has and implements an authorization mechanism for the approval of all transactions. 7. The Company already has an Internal Audit Unit work unit and an Audit Committee. 8. The Company periodically reviews and updates its policies. 9. The Company has an adequate filing system for all documents.

Komponen Sistem Pengendalian Internal Internal Control System Component	Implementasi Implementation
Informasi dan Komunikasi	1. Penyampaian informasi secara berkala dan berjenjang sampai dengan manajemen puncak perihal capaian kinerja dan pelaksanaan proses bisnis melalui komunikasi dan koordinasi secara efektif. 2. Terdapat saluran komunikasi bagi seluruh insan Perseroan untuk menyampaikan informasi berupa kebijakan-kebijakan terbaru maupun perihal lain terkait Perseroan. 3. Perseroan memanfaatkan situs web sebagai media saluran komunikasi dengan pihak eksternal Perseroan. 4. Terdapat saluran pengaduan bagi nasabah untuk menyampaikan keluhan yang berkaitan dengan produk dan pelayanan Perseroan. 5. Perseroan telah memenuhi seluruh kewajiban penyampaian informasi kepada pihak-pihak di luar Perseroan.
Information and Communication	1. Periodic and tiered information submission up to top management regarding performance achievements and business process implementation through effective communication and coordination. 2. There is a communication channel for all Company's employees to convey information in the form of the latest policies or other matters related to the Company. 3. The Company utilizes its website as a communication media channel with external parties. 4. There is a complaint channel for customers to file complaints related to the Company's products and services. 5. The Company has fulfilled all obligations to convey information to parties outside the Company.
Aktivitas Pemantauan *(Monitoring)*	1. Melibatkan seluruh pihak dalam melakukan pengendalian risiko, agar terciptanya sistem pengendalian internal yang efektif dan efisien. 2. Perseroan melaksanakan program pemantauan secara berkala untuk menguji keandalan sistem pengendalian manajemen. 3. Memaksimalkan pemanfaatan saluran *Whistleblowing System* (WBS).
Monitoring Activities	1. Involve all parties in controlling risk, to create an effective and efficient internal control system. 2. The Company carries out regular monitoring programs to test the reliability of the management control system. 3. Maximizing the utilization of Whistleblowing System (WBS) channels.

Tinjauan atas Efektivitas Sistem Pengendalian Internal

Unit Audit Internal secara rutin melaksanakan evaluasi berkala terhadap efektivitas SPI yang diterapkan di Perseroan. Evaluasi ini mencakup pemeriksaan menyeluruh atas prosedur, kebijakan, dan pelaksanaan pengendalian yang ada untuk memastikan bahwa seluruh mekanisme berjalan sesuai dengan standar dan tujuan yang telah ditetapkan. Hasil evaluasi tersebut kemudian disampaikan kepada manajemen sebagai bahan acuan dalam mengambil keputusan strategis dan melakukan perbaikan apabila diperlukan, sehingga SPI dapat terus disempurnakan dan disesuaikan dengan dinamika bisnis.

Berdasarkan tinjauan yang telah dilakukan, dapat disimpulkan bahwa SPI yang diterapkan Perseroan telah berjalan dengan semestinya dan memberikan kontribusi positif dalam menjaga kelancaran operasional serta kepatuhan terhadap regulasi. Keberhasilan ini menunjukkan komitmen kuat Perseroan dalam menerapkan GCG dan mengelola risiko secara efektif. Dengan demikian, SPI tidak hanya berfungsi sebagai alat pengendalian, tetapi juga sebagai fondasi yang mendukung keberlanjutan dan stabilitas perusahaan dalam menghadapi tantangan bisnis.

Review on Effectiveness of Internal Control System

The Internal Audit Unit regularly conducts periodic evaluations of the effectiveness of the ICS implemented within the Company. These evaluations include a comprehensive review of existing procedures, policies, and control implementations to ensure that all mechanisms operate in accordance with established standards and objectives. The results of these evaluations are subsequently reported to management as a reference for strategic decision-making and for implementing improvements where necessary, thereby ensuring that the ICS can be continuously refined and adapted to the dynamics of the business.

Based on the reviews conducted, it can be concluded that the Company's ICS has been implemented properly and has made a positive contribution to maintaining smooth operational performance and regulatory compliance. This achievement reflects the Company's strong commitment to implementing GCG and managing risks effectively. Accordingly, the ICS functions not only as a control mechanism, but also as a foundation supporting the Company's sustainability and stability in addressing business challenges.

Pernyataan Dewan Komisaris dan Direksi atas Kecukupan Sistem Pengendalian Internal

Dewan Komisaris dan Direksi menyatakan bahwa SPI yang diterapkan Perseroan telah berjalan dengan baik dan efektif dalam mendukung pencapaian tujuan Perseroan. Setelah melakukan evaluasi menyeluruh berdasarkan laporan dari Unit Audit Internal dan pemantauan berkala, kedua pihak meyakini bahwa SPI mampu mengelola risiko secara memadai, menjaga keandalan pelaporan keuangan, serta memastikan kepatuhan terhadap peraturan yang berlaku. Pernyataan ini mencerminkan komitmen Dewan Komisaris dan Direksi dalam menjaga tata kelola perusahaan yang transparan dan akuntabel demi keberlanjutan usaha.

Statements of the Board Commissioners and the Board of Directors on the Adequacy of Internal Control System

The Board of Commissioners and Board of Directors state that the ICS implemented by the Company has been operating properly and effectively in supporting the achievement of the Company's objectives. Following a comprehensive evaluation based on reports from the Internal Audit Unit and periodic monitoring, both organs are confident that the ICS is capable of adequately managing risks, maintaining the reliability of financial reporting, and ensuring compliance with applicable laws and regulations. This statement reflects the commitment of the Board of Commissioners and Board of Directors to upholding transparent and accountable corporate governance for business sustainability.

Sistem Manajemen Risiko
Risk Management System

Sistem manajemen risiko merupakan bagian integral dari pengelolaan usaha dan kerangka pengendalian internal Perseroan. Perseroan telah menerapkan sistem manajemen risiko terintegrasi di tingkat korporasi dengan melibatkan seluruh satuan kerja sebagai bagian dari strategi untuk mengidentifikasi dan mengelola risiko sesuai kebijakan Perseroan.

Dalam menjalankan kegiatan perasuransian, Perseroan menyadari bahwa risiko melekat pada setiap aktivitas usaha dan dapat memengaruhi kinerja apabila tidak dikelola dengan baik. Oleh karena itu, Perseroan secara berkelanjutan meningkatkan penerapan manajemen risiko guna mendukung pengambilan keputusan yang tepat serta memastikan keselarasan dengan perkembangan bisnis dan kondisi ekonomi.

The risk management system is an integral part of the Company's business management and internal control framework. The Company has implemented an integrated risk management system at the corporate level by involving all work units as part of its strategy to identify and manage risks in accordance with the Company's policies.

In conducting its insurance business activities, the Company recognizes that risks are inherent in every business activity and may affect performance if not properly managed. Therefore, the Company continuously enhances the implementation of risk management to support sound decision-making and to ensure alignment with business developments and economic conditions.

Kebijakan Manajemen Risiko

Kebijakan manajemen risiko Kebijakan manajemen risiko yang diterapkan dalam Perseroan terdiri dari 4 elemen utama sebagai berikut.

Risk Management Policy

The risk management implemented in the Company consists of the following 4 main elements.

1 Pengawasan Aktif Dewan Komisaris dan Direksi
Active Supervision by Board of Commissioners and Board of Directors

Direksi bertanggung jawab atas implementasi dan pengelolaan manajemen risiko secara efektif dalam kegiatan operasional Perseroan sehari-hari. Direksi memastikan bahwa risiko-risiko yang dihadapi Perseroan diidentifikasi, diukur, dipantau, dan dikendalikan sesuai dengan kebijakan dan strategi Perseroan, serta menumbuhkan budaya manajemen risiko di seluruh organisasi. Direksi juga memastikan tersedianya struktur organisasi yang memadai, kejelasan wewenang dan tanggung jawab pada setiap jenjang jabatan yang terkait dengan manajemen risiko, serta kecukupan jumlah dan kompetensi sumber daya manusia guna mendukung penerapan manajemen risiko secara efektif.

Dewan Komisaris bertanggung jawab untuk melakukan pengawasan secara aktif dan menyeluruh terhadap efektivitas dan kualitas penerapan manajemen risiko oleh Direksi. Dewan Komisaris memberikan arahan, masukan, dan rekomendasi strategis kepada Direksi, termasuk terkait aspek keuangan, operasional, komersial, pemasaran, dan SDM, guna memastikan penerapan manajemen risiko telah sejalan dengan ketentuan peraturan perundang-undangan dan prinsip kehati-hatian.

The Board of Directors is responsible for the effective implementation and management of risk management in the Company's day-to-day operational activities. The Board of Directors ensures that the risks faced by the Company are identified, measured, monitored, and controlled in accordance with the Company's policies and strategies, while also fostering a risk management culture throughout the organization. The Board of Directors also ensures the availability of an adequate organizational structure, clear authority and responsibilities at each level of position related to risk management, as well as the adequacy in both the number and competence of human resources to support the effective implementation of risk management.

The Board of Commissioners is responsible for conducting active and comprehensive oversight of the effectiveness and quality of the implementation of risk management by the Board of Directors. The Board of Commissioners provides direction, input, and strategic recommendations to the Board of Directors, including with respect to financial, operational, commercial, marketing, and HR aspects, to ensure that the implementation of risk management is in line with prevailing laws and regulations as well as the principles of prudent.

2 Kecukupan Kebijakan, Prosedur, dan Penetapan Limit Risiko
Adequacy of Policies, Procedures, and Establishment of Risk Limits

Kecukupan kebijakan, prosedur, dan penetapan limit risiko tercantum dalam informasi terdokumentasi, seperti Pedoman, Surat Keputusan Dewan Komisaris, Surat Keputusan Direksi, Surat Edaran, SOP, instruksi kerja/petunjuk kerja, dan Memorandum yang diperbaharui secara berkala. Informasi terdokumentasi tersebut dikomunikasikan kepada seluruh karyawan serta dilakukan kaji ulang dan diperbarui untuk mengakomodasi perubahan atas faktor-faktor yang berdampak terhadap risiko Perseroan.

The adequacy of policies, procedures, and the establishment of risk limits are set out in documented information, such as Guidelines, Board of Commissioners' Decrees, Board of Directors' Decrees, Circular Letters, Standard Operating Procedures (SOPs), work instructions/work guidelines, and Memoranda, which are updated periodically. Such documented information is communicated to all employees and is reviewed and updated to accommodate changes in factors that may affect the Company's risks.

3 Proses Identifikasi, Pengukuran, Pengendalian, serta Pemantauan Risiko
Risk Identification, Measurement, Control, and Monitoring Process

- Identifikasi Risiko: Perseroan melakukan identifikasi risiko, termasuk risiko yang melekat pada kegiatan usaha yang dilakukan oleh Departemen *Enterprise Risk Management.*
- Pengukuran Risiko: Perseroan memiliki metode pengukuran risiko, di mana risiko diukur sesuai dengan karakteristik dan kompleksitas kegiatan usaha.
- Pengendalian Risiko: Perseroan telah melakukan pengendalian risiko untuk mengetahui efektivitas penerapan manajemen risiko dengan mempertimbangkan hasil pengukuran risiko, termasuk menetapkan strategi mitigasi risiko.

- Risk Identification: The Company identifies risks, including risks inherent in each business activity carried out by each work unit (risk owner) together with the Enterprise Risk Management Department.
- Risk Measurement: The Company has a risk measurement method, in which risks are measured according to the characteristics and complexity of business activities.
- Risk Control: The Company has conducted risk control to determine the effectiveness of risk management implementation by considering risk measurement results, including setting strategies in mitigating any arising risks.

- Pemantauan Risiko: Perseroan melakukan pemantauan terhadap hasil pengukuran dan pengendalian risiko secara keseluruhan.

Risiko-risiko tersebut diidentifikasi, diukur, dan dikendalikan oleh Perseroan, serta dipantau dalam suatu bentuk dokumentasi risiko (*risk register*).

- Risk Monitoring: The Company monitors the overall risk measurement, stress testing, and control results.

These risks are identified, measured, and controlled by the Company, as well as monitored in a form of risk documentation (risk register).

4

Sistem Pengendalian Internal
Internal Control System

Perseroan telah menerapkan Sistem Pengendalian Internal yang memadai dan efektif untuk memastikan bahwa seluruh risiko yang melekat dalam pelaksanaan kegiatan usaha dapat dikelola secara optimal pada setiap jenjang organisasi. Sistem Pengendalian Internal dilaksanakan secara menyeluruh melalui pendekatan *three lines of defense*, yang mencakup fungsi pengendalian pada unit kerja operasional, fungsi manajemen risiko dan kepatuhan sebagai pengendali independen, serta fungsi audit internal sebagai pihak yang melakukan evaluasi secara independen atas efektivitas pengendalian. Sistem Pengendalian Internal tersebut dirancang untuk mendukung tercapainya tujuan Perseroan, menjaga keandalan pelaporan keuangan dan manajerial, memastikan kepatuhan terhadap peraturan perundang-undangan, serta melindungi aset Perseroan.

The Company has implemented an adequate and effective Internal Control System to ensure that all risks inherent in the execution of its business activities can be managed optimally at every level of the organization. The Internal Control System is implemented comprehensively through the three lines of defense approach, which includes control functions within operational work units, risk management and compliance functions as independent control functions, and the internal audit function as the party that conducts an independent evaluation of the effectiveness of the controls. The Internal Control System is designed to support the achievement of the Company's objectives, maintain the reliability of financial and managerial reporting, ensure compliance with prevailing laws and regulations, and safeguard the Company's assets.

Identifikasi, Pengukuran, Pengendalian, dan Pemantauan Risiko

Proses identifikasi, pengukuran, pengendalian, dan pemantauan risiko dilakukan Perseroan dengan berpedoman pada peraturan berikut.

1. Peraturan OJK No. 28 Tahun 2025 tentang Penerapan Manajemen Risiko Bagi Perusahaan Perasuransian, Lembaga Penjamin, dan Dana Pensiun;
2. Peraturan OJK No. 33 Tahun 2025 tentang Penilaian Tingkat Kesehatan Perusahaan Perasuransian, Lembaga Penjamin, dan Dana Pensiun;
3. Peraturan OJK No. 28/POJK.05/2020 tentang Penilaian Tingkat Kesehatan Lembaga Jasa Keuangan Non-Bank;
4. Surat Edaran OJK No. 8/SEOJK.05/2021 tentang Penerapan Manajemen Risiko bagi Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah;
5. Surat Edaran OJK No. 22/SEOJK.05/2021 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Lembaga Jasa Keuangan Non-Bank; dan
6. Surat Edaran OJK No. 1/SEOJK.05/2021 tentang Penilaian Tingkat Kesehatan Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah.

Risk Identification, Measurement, Control, and Monitoring

The risk identifying, measuring, controlling, and monitoring process is carried out by the Company refers to the following regulations.

1. OJK Regulation No. 28 of 2025 on the Implementation of Risk Management for Insurance Companies, Guarantee Institutions, and Pension Funds;
2. OJK Regulation No. 28 of 2025 on the Assessment of the Financial Soundness of Insurance Companies, Guarantee Institutions, and Pension Funds;
3. OJK Regulation No. 28/POJK.05/2020 on the Assessment of the Soundness of Non-Bank Financial Services Institutions;
4. OJK Circular Letter No. 8/SEOJK.05/2021 on the Implementation of Risk Management for Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Companies;
5. OJK Circular Letter No. 22/SEOJK.05/2021 on Implementation of Risk Management in the Use of Information Technology by Non-Bank Financial Services Institutions; and
6. OJK Circular Letter No. 1/SEOJK.05/2021 on Sound Level Assessment of Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Companies.

Identifikasi Risiko

Proses identifikasi risiko dilakukan secara menyeluruh dan komprehensif terhadap setiap peristiwa atau kejadian yang berasal dari internal maupun eksternal Perseroan yang dapat berpengaruh terhadap pencapaian target serta tujuan Perseroan. Peristiwa atau kejadian yang memberikan pengaruh positif disebut sebagai peluang, sedangkan yang memberikan pengaruh negatif disebut sebagai risiko.

Pengukuran Risiko

Proses pengukuran risiko dilakukan untuk memahami risiko dengan lebih mendalam dengan cara mencermati sumber risiko dan tingkat pengendalian yang ada, serta dengan menilai tingkat kemungkinan terjadi dan dampaknya terhadap Perseroan. Proses ini ditinjau secara berkala terhadap kesesuaian pendekatan, sumber data, dan prosedur yang digunakan untuk mengukur risiko. Risiko yang diukur terbagi menjadi 2 macam, yaitu risiko inheren dan risiko residual. Risiko inheren merupakan risiko yang berasal dari sifat transaksi bisnis atau operasi tanpa penerapan pengendalian internal untuk memitigasi risiko. Sementara itu, risiko residual merupakan risiko yang masih ada setelah dilakukan pengendalian manajemen risiko terhadap risiko inheren.

Pengendalian Risiko

Proses perencanaan tahapan, kebijakan, alat bantu, praktik, atau tindakan lain terkait pengendalian risiko yang bertujuan untuk mengurangi atau menghindari risiko yang dihadapi Perseroan. Pengendalian risiko dapat berupa pengendalian yang sudah diterapkan oleh manajemen pada saat melakukan evaluasi risiko atau pengendalian yang akan dilakukan, yang merupakan pengembangan dan tambahan dari pengendalian risiko yang sudah ada sehingga kemungkinan terjadi dan dampak terjadinya risiko dapat dikurangi pada tingkat yang dapat diterima.

Pemantauan Risiko

Pemantauan risiko dilakukan melalui kegiatan pengawasan untuk memastikan bahwa risiko telah diidentifikasi pada setiap aktivitas operasional, konsekuensi, dan frekuensi terjadinya risiko telah diukur dan telah dilakukan langkah-langkah pengendaliannya secara efektif, sehingga memberikan hasil yang optimal.

Sistem Informasi Manajemen Risiko

Sistem informasi manajemen risiko dilakukan untuk menyajikan kebutuhan informasi secara akurat, tepat waktu, serta terkini dan mendukung fungsi manajemen untuk memudahkan proses perencanaan dan pengambilan keputusan terkait suatu risiko. Setiap proses manajemen risiko tersebut dilaporkan dan didokumentasikan dengan baik, serta hasil evaluasi risiko dipantau secara periodik untuk dilakukan tindak lanjut berikutnya.

Risk Identification

The risk identification process is carried out thoroughly and comprehensively for every event or occurrence originating from both internal and external sources that may affect the achievement of the Company's targets and objectives. Events or occurrences that have a positive impact are referred to as opportunities, while those with a negative impact are referred to as risks.

Risk Measurement

The risk measurement process is conducted to gain a deeper understanding of risks by examining the sources of risk and the existing level of controls, as well as assessing the likelihood of occurrence and the potential impact on the Company. This process is reviewed periodically to ensure the appropriateness of the approaches, data sources, and procedures used to measure risks. The measured risks are divided into 2 types, namely inherent and residual. Inherent risk refers to the risk arising from the nature of business transactions or operations without the application of internal controls to mitigate the risk. Meanwhile, residual risk refers to the risk that remains after risk management controls have been applied to mitigate inherent risk.

Risk Control

The process of planning stages, policies, tools, practices, or other actions related to risk control aimed at reducing or avoiding risks faced by the Company. Risk control may take the form of controls that have already been implemented by management during the risk evaluation process or controls that will be implemented as enhancements or additions to existing controls, so that the likelihood and impact of risks can be reduced to an acceptable level.

Risk Monitoring

Risk monitoring is conducted through supervisory activities to ensure that risks have been identified in each operational activity, and that the consequences and frequency of risk occurrences have been measured and appropriate control measures have been implemented effectively, thereby producing optimal outcomes.

Risk Management Information System

The risk management information system is designed to provide accurate, timely, and up-to-date information to support management functions and facilitate risk planning and decision-making. Each stage of the risk management process is properly reported and documented, and the results of risk evaluations are monitored periodically to enable appropriate follow-up actions.

Pemetaan Risiko dan Mitigasi

Perseroan melakukan pemetaan risiko dan mitigasi untuk menetapkan prioritas risiko berdasarkan kepentingan Perseroan serta manfaat program kerja/proyek bagi keberlangsungan usaha Perseroan. Hal ini dilakukan sebagai bentuk komitmen Perseroan dalam menerapkan sistem manajemen risiko secara efektif dan efisien.

Strategi pemetaan risiko Perseroan, terdiri dari:
1. Membentuk fungsi kontrol yang bertanggung jawab secara profesional dalam melakukan koordinasi penerapan sistem manajemen risiko secara terintegrasi di seluruh unit kerja;
2. Mengintegrasikan wewenang dan tanggung jawab setiap pihak yang terlibat dalam penerapan sistem manajemen risiko ke dalam *job description*; serta
3. Mengintegrasikan sistem manajemen risiko ke dalam proses bisnis Perseroan.

Langkah-langkah strategis yang dilakukan dalam memitigasi risiko-risiko tersebut, yaitu:

Risk Mapping and Mitigation

The Company conducts risk mapping and mitigation to establish risk priorities based on the Company's interests and the benefits of work programs or projects for the sustainability of the Company's business. This reflects the Company's commitment to implementing an effective and efficient risk management system.

The Company's risk mapping strategy, consists of:
1. Establish control function that is professionally responsible for coordinating the integrated implementation of risk management at all work units;
2. Integrate the authority and responsibilities of each party involved in the risk management implementation to job description; and
3. Integrate risk management to the Company's business process.

Strategic measures taken to mitigate these risks, namely:

1

Menerapkan fungsi kontrol untuk mengendalikan risiko.

Implement control function to minimize risk.

2

Menghindari risiko dengan menghilangkan penyebab risiko dan/atau konsekuensi.

Prevent risk by eliminating the risk cause and/or consequence.

3

Membatasi risiko dengan menerapkan fungsi kontrol guna meminimalkan dampak kerugian dan ancaman dari risiko tersebut.

Limit risk by implementing control function that minimizes the impact of loss from occurring threats.

4

Mengelola risiko dengan menetapkan upaya mitigasi risiko yang memprioritaskan, menerapkan, serta memelihara fungsi kontrol.

Manage risk by establishing risk management plan that prioritizes, implement, and maintain control function.

Jenis Risiko dan Upaya Mitigasi

Risiko yang dihadapi Perseroan serta langkah mitigasinya diuraikan sebagai berikut.

Risk Types and Mitigation Efforts

The risks faced by the Company and their mitigation steps are described as follows.

Jenis Risiko Risk Type	Penjelasan Explanation	Pengukuran Risiko Risk Measurement	Mitigasi Mitigation
Risiko Strategis	Risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan strategis, serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis.	Pengukuran risiko strategis dilakukan melalui penilaian kuantitatif dan kualitatif. Penilaian kuantitatif mencakup rasio perbandingan realisasi terhadap target, realisasi pengembangan produk baru terhadap target, realisasi pengembangan jaringan kantor terhadap target, pertumbuhan premi polis baru, serta rasio pertumbuhan laba dari bisnis utama. Sementara itu, penilaian kualitatif meliputi kesesuaian strategi bisnis dengan visi, misi, dan kondisi lingkungan usaha, pilihan tingkat strategi bisnis (berisiko tinggi atau rendah), posisi strategis Perseroan di industri perasuransian, serta pencapaian realisasi bisnis Perseroan.	Perseroan telah memiliki sistem dan mekanisme pengendalian yang memadai untuk memantau pelaksanaan strategi, proses pengambilan keputusan bisnis, serta respons terhadap perubahan eksternal guna memastikan bahwa risiko yang diambil tetap berada dalam batas toleransi yang telah ditetapkan. Perseroan juga membentuk Komite Manajemen Risiko yang bertanggung jawab untuk mengidentifikasi dan melaporkan deviasi atau penyimpangan yang signifikan kepada Direksi. Sistem pengendalian risiko tersebut telah memperoleh persetujuan Direksi dan ditelaah secara berkala untuk memastikan efektivitas serta kesesuaiannya secara berkelanjutan. Selain itu, Perseroan memiliki kebijakan yang mengatur proses penyusunan dan penetapan strategi secara terstruktur serta fungsi yang melakukan pemantauan atas implementasi rencana strategis Perseroan.
Strategy Risk	Risks resulting from inaccuracy in making and/or implementing strategic decisions, as well as failure to anticipate changes in the business environment.	Strategic risk measurement is conducted through quantitative and qualitative assessments. The quantitative assessment includes the ratio of actual results to targets, new product development results to targets, office network development results to targets, new policy premium growth, and core business profit growth. Meanwhile, the qualitative assessment covers the alignment of business strategy with the company's vision, mission, and business environment, the choice of business strategy level (high or low risk), the Company's strategic position in the insurance industry, and the Company's business realization achievements.	The Company has adequate control system and mechanism in place to monitor strategy implementation, business decision-making process, and response to external changes to ensure that risks remain within the established tolerance limits. The Company has also established a Risk Management Committee that is responsible for identifying and reporting significant deviations or irregularities to the Board of Directors. This risk control system has received approval from the Board of Directors and is reviewed periodically to ensure its ongoing effectiveness and suitability. Furthermore, the Company has policies that structure the strategy formulation and implementation process, as well as a function that monitors the implementation of the Company's strategic plan.

Jenis Risiko Risk Type	Penjelasan Explanation	Pengukuran Risiko Risk Measurement	Mitigasi Mitigation
Risiko Operasional	Risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan/atau adanya kejadian eksternal yang memengaruhi operasional Perseroan.	Perseroan menggunakan indikator/ parameter dan mempertimbangkan berbagai faktor dalam melakukan pengukuran risiko operasional. Penilaian kuantitatif menggunakan beberapa indikator utama, yaitu pertumbuhan premi bruto, rasio tagihan premi terhadap premi bruto, pertumbuhan beban usaha, rasio beban komisi terhadap premi bruto, rasio jumlah biaya operasional yang dikeluarkan kepada afiliasi dibandingkan dengan total biaya operasional, pertumbuhan risiko operasional (dari Modal Minimum Berbasis Risiko/MMBR), jumlah riwayat kecurangan (*fraud*) internal dan eksternal, serta jumlah kejadian gangguan sistem teknologi informasi. Kemudian untuk penilaian kualitatif terdiri dari karakteristik dan kompleksitas usaha Perseroan, SDM, teknologi Informasi dan infrastruktur pendukung, risiko kecurangan, kejadian eksternal, serta sistem administrasi.	Perseroan telah menerapkan pengendalian atas proses teknologi informasi dan kegiatan alih daya dengan memastikan perlindungan kerahasiaan serta keamanan data melalui pengaturan dalam Perjanjian Kerja Sama (PKS). Sistem pendukung yang dimiliki mampu mendeteksi kesalahan secara dini, memproses transaksi secara akurat dan tepat waktu, serta menjaga integritas dan keamanan data. Selain itu, Perseroan melakukan kaji ulang berkala atas prosedur, sistem, dan rencana kontinjensi guna meminimalkan potensi kesalahan dan gangguan operasional.
Operational Risk	Risks resulting from inadequacy and/or malfunctioning of internal process, human error, system failure, and/or external events that affect the Company's operations.	The Company uses indicators/parameters and considers various factors in measuring operational risk. The quantitative assessment utilizes several key indicators, such as gross premium growth, ratio of premium receivables to gross premium, growth in operating expenses, ratio of commission expenses to gross premiums, ratio of operating expenses paid to affiliates to total operating expenses, growth in operational risk (based on Minimum Risk-Based Capital/MMBR), the number of internal and external fraud cases, and the number of information technology system disruptions. The qualitative assessment then comprises the Company's business characteristics and complexity, HR, information technology and supporting infrastructure, fraud risk, external events, and administrative system.	The Company has implemented control over its information technology process and outsourcing activities by ensuring data confidentiality and security through provisions stipulated in the Cooperation Agreement (PKS). Its support systems are capable of early error detection, accurate and timely transaction processing, and data integrity and security. Furthermore, the Company conducts regular reviews of its procedures, systems, and contingency plans to minimize potential errors and operational disruptions.

Jenis Risiko Risk Type	Penjelasan Explanation	Pengukuran Risiko Risk Measurement	Mitigasi Mitigation
Risiko Asuransi	Risiko kegagalan Perseroan untuk memenuhi kewajiban kepada pemegang polis, tertanggung, atau peserta sebagai akibat dari ketidakcukupan proses seleksi risiko (*underwriting*), penetapan premi atau kontribusi, penggunaan reasuransi, dan/atau penanganan klaim.	Perseroan mengukur risiko asuransi dengan menggunakan indikator penilaian kuantitatif dan kualitatif. Penilaian kuantitatif mencakup rasio premi neto terhadap modal sendiri, rasio klaim terhadap premi, rasio cadangan teknis terhadap premi neto, lapse ratio, retention ratio, rasio pertumbuhan bisnis baru, rasio pertumbuhan cadangan teknis, loss ratio dari bisnis utama, rasio imbal hasil terbesar yang digaransi atau rata-rata imbal hasil 3 tahun terakhir, rasio kecukupan premi dan hasil investasi terhadap pembayaran klaim dan biaya umum, serta pertumbuhan risiko asuransi (MMBR). Sementara itu, penilaian kualitatif meliputi aspek *underwriting*, penetapan premi/ kontribusi, struktur reasuransi, klaim, pemantauan kinerja produk asuransi, risiko terhadap produk, saluran pemasaran, risiko liabilitas, sifat bisnis asuransi, komposisi dan diversifikasi portofolio bisnis, serta wilayah geografi.	Perseroan memiliki Departemen *Enterprise Risk Management* yang melaksanakan fungsi manajemen risiko asuransi termasuk melakukan pemantauan dan pelaporan eksposur risiko asuransi kepada Direksi. Dalam pelaksanaannya, Departemen *Enterprise Risk Management* berkoordinasi dengan departemen terkait dalam melakukan analisis dan tindak lanjut atas risiko asuransi yang teridentifikasi.
Insurance Risk	The risk of the Company's failure to fulfill its obligations to policyholders, insured parties, or participants as a result of inadequate risk selection process (underwriting), premium or contribution determination, use of reinsurance, and/or claims handling.	The Company measures insurance risk using quantitative and qualitative assessment indicators. The quantitative assessment includes net premium to equity ratio, claims to premium ratio, technical reserves to net premium ratio, lapse ratio, retention ratio, new business growth ratio, technical reserves growth ratio, loss ratio from core business, the highest guaranteed return ratio or the average return over the past three years, premium adequacy ratio and investment returns to claims payment and general expenses, and insurance risk growth (MMBR). Meanwhile, the qualitative assessment covers underwriting aspect, premium/ contribution determination, reinsurance structure, claims, insurance product performance monitoring, product risks, marketing channels, liability risk, the nature of insurance business, composition and diversification of the business portfolio, and geographic regions.	The Company has an Enterprise Risk Management Department that carries out insurance risk management functions, including monitoring and reporting insurance risk exposures to the Board of Directors. In its implementation, the Enterprise Risk Management Department coordinates with relevant departments in analyzing and following up on identified insurance risks.

Jenis Risiko Risk Type	Penjelasan Explanation	Pengukuran Risiko Risk Measurement	Mitigasi Mitigation
Risiko Kredit	Risiko akibat kegagalan pihak lain dalam memenuhi kewajiban kepada Perseroan.	Perseroan mengukur risiko kredit dengan menggunakan parameter kuantitatif dan kualitatif. Parameter kuantitatif mencakup rasio aset berisiko, pertumbuhan premi reasuransi dibandingkan dengan pertumbuhan premi asuransi (*year on year*), rasio penempatan reasuransi luar negeri terhadap total reasuransi, pertumbuhan tagihan reasuransi, pertumbuhan risiko kredit (MMBR), serta rasio Aset Yang Diperkenankan (AYD) piutang reasuransi terhadap total piutang reasuransi (baik dari premi maupun klaim/*recovery*). Sementara itu, parameter kualitatif meliputi risiko dari pengelolaan piutang, risiko konsentrasi penempatan investasi dan *rating counterparty* tempat investasi ditempatkan, serta risiko kegagalan reasuradur.	Perseroan memastikan bahwa fungsi pengelolaan dana dan investasi dilaksanakan secara memadai dengan tetap menjaga eksposur risiko kredit sesuai limit yang ditetapkan dan prinsip kehati-hatian. Pengelolaan portofolio dilakukan secara aktif melalui penetapan batas konsentrasi risiko dalam rencana investasi, pengaturan kewenangan persetujuan investasi, dan analisis konsentrasi secara berkala. Selain itu, Perseroan memiliki kebijakan untuk mendeteksi dan menangani investasi atau transaksi bermasalah. Setiap langkah penanganan didokumentasikan dan digunakan sebagai bahan evaluasi guna memperkuat pengelolaan risiko kredit ke depan. Selain itu, Perseroan memiliki kebijakan untuk mendeteksi investasi bermasalah atau transaksi bermasalah lainnya. Setiap strategi dan hasil penanganan investasi bermasalah atau transaksi bermasalah tersebut ditatausahakan, selanjutnya digunakan sebagai masukan (*input*) untuk kepentingan fungsi pengelolaan dana atau investasi.
Credit Risk	The risk resulting from failure of other parties to fulfill their obligations to the Company.	The Company measures credit risk using quantitative and qualitative parameters. Quantitative parameters include the ratio of assets at risk, reinsurance premium growth compared to insurance premium growth (year-on-year), ratio of foreign reinsurance placements to total reinsurance, reinsurance receivables growth, credit risk growth (MMBR), and ratio of Allowable Assets (AYD) of reinsurance receivables to total reinsurance receivables (both from premiums and claims/recoveries). Meanwhile, qualitative parameters include risks from receivables management, investment concentration risk, counterparty ratings of the investments, and the risk of reinsurer failure.	The Company ensures that its fund and investment management functions are implemented adequately while maintaining credit risk exposure within the established limits and adhering to prudent principles. Portfolio management is carried out actively by establishing risk concentration limit in investment plans, regulating investment approval authority, and conducting regular concentration analysis. Furthermore, the Company has a policy for detecting and handling problematic investments or transactions. Each handling step is documented and used as evaluation material to strengthen future credit risk management. Moreover, the Company has a policy for detecting non-performing investments or other non-performing transactions. Each strategy and outcome of handling non-performing investments or non-performing transactions are administered and then used as input for the fund or investment management function.

Jenis Risiko Risk Type	Penjelasan Explanation	Pengukuran Risiko Risk Measurement	Mitigasi Mitigation
Risiko Pasar	Risiko pada posisi aset, liabilitas, ekuitas, dan/atau rekening administratif, termasuk transaksi derivatif akibat perubahan dari kondisi pasar.	Perseroan mengukur risiko pasar dengan menggunakan parameter kuantitatif dan kualitatif. Parameter kuantitatif mencakup rasio tingkat pengembalian investasi, rasio aset berisiko dengan peringkat/klaster di atas 3 terhadap total aset, pertumbuhan risiko pasar (MMBR), rasio aset dalam mata uang asing terhadap total aset, serta rasio aset dalam mata uang asing terhadap liabilitas dalam mata uang asing. Sementara itu, parameter kualitatif meliputi aspek alokasi dan/atau struktur investasi, tujuan dan strategi investasi, serta valuasi aset investasi.	Perseroan telah mengambil langkah-langkah pengendalian risiko, termasuk pencegahan terjadinya kerugian risiko pasar yang lebih besar. Perseroan memiliki surat berharga dan obligasi yang dilakukan kaji ulang secara berkala disesuaikan dengan kondisi, kredibilitas, dan kemampuan membayar kembali penerbit surat berharga serta obligasi.
Market Risk	Risks in asset, liability, equity and/or administrative account positions, including derivative transactions due to changes in market conditions.	The Company measures market risk using quantitative and qualitative parameters. Quantitative parameters include investment return ratio, ratio of risky assets with a rating/cluster above 3 to total assets, market risk growth (MMBR), ratio of foreign currency assets to total assets, and ratio of foreign currency assets to foreign currency liabilities. Meanwhile, qualitative parameters include investment allocation and/or structure, investment objectives and strategies, and investment asset valuation.	The Company has taken risk control measures, including the prevention of greater market risk losses. The Company has securities and bonds which are reviewed regularly and adjusted to the issuer of securities and bonds conditions, credibility, and ability to repay them.
Risiko Likuiditas	Risiko akibat ketidakmampuan Perseroan untuk memenuhi liabilitas yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid yang dapat dengan mudah dikonversi menjadi kas tanpa mengganggu aktivitas dan kondisi keuangan Perseroan.	Perseroan mempertimbangkan pengukuran risiko likuiditas dengan menggunakan parameter kuantitatif yang meliputi rasio likuiditas, rasio kekayaan lancar terhadap total kewajiban, rasio kecukupan investasi kurang dari 1 tahun terhadap total kewajiban kepada pemegang polis kurang dari 1 tahun, rasio kecukupan investasi, rasio pertumbuhan RKI, *lock-up period asset ratio*, serta pertumbuhan risiko likuiditas. Sementara itu, pengukuran kualitatif meliputi jumlah, kualitas, diversifikasi, dan likuiditas penjualan aset dan liabilitas; risiko ketidaksesuaian antara besaran dan jatuh tempo aset dengan besaran dan jatuh tempo liabilitas; risiko *lock-up period* atas investasi yang tidak dapat dicairkan dalam jangka waktu tertentu; arus kas; profil aset jangka pendek; serta profil liabilitas jangka pendek.	Perseroan melakukan mitigasi risiko likuiditas melalui diversifikasi sumber pendanaan, penerapan mekanisme lindung nilai, serta penyediaan aset likuid berkualitas tinggi yang memadai, termasuk penguatan permodalan untuk mengantisipasi potensi kerugian. Perseroan juga secara berkala memantau dan menganalisis posisi likuiditas, termasuk dampak pembayaran klaim, berdasarkan proyeksi arus kas yang disusun secara periodik. Komposisi aset likuid dikelola secara optimal agar mampu memenuhi kebutuhan likuiditas jangka pendek maupun jangka Panjang sesuai dengan profil risiko Perseroan.

Jenis Risiko Risk Type	Penjelasan Explanation	Pengukuran Risiko Risk Measurement	Mitigasi Mitigation
Liquidity Risk	The risk resulting from the Company's inability to meet maturing liabilities from cash flow funding sources and/or from liquid assets that can be easily converted into cash without disrupting the Company's activities and financial condition.	The Company considers liquidity risk measurement using quantitative parameters, including liquidity ratio, ratio of current assets to total liabilities, ratio of investment adequacy that is less than one year to total liabilities to policyholders that is less than one year, investment adequacy ratio, RKI growth ratio, lock-up period asset ratio, and growth of liquidity risk. Meanwhile, qualitative measurements include the quantity, quality, diversification, and liquidity of asset and liability sales; risk of a mismatch between the size and maturity of assets and the size and maturity of liabilities; risk of a lock-up period on investments that cannot be liquidated within a certain period; cash flow; short-term asset profile; and short-term liability profile.	The Company mitigates liquidity risk through diversification of funding sources, implementation of hedging mechanism, and provision of adequate high-quality liquid assets, including strengthening capital to anticipate potential loss. The Company also regularly monitors and analyzes its liquidity position, including the impact of claim payments, based on periodically prepared cash flow projections. The composition of liquid assets is optimally managed to meet both short-term and long-term liquidity needs in accordance with the Company's risk profile.
Risiko Hukum	Risiko yang timbul akibat tuntutan hukum dan/atau kelemahan aspek yuridis.	Perseroan melakukan pengukuran terhadap risiko hukum dengan menggunakan pendekatan kuantitatif dan kualitatif. Pendekatan kuantitatif mencakup perbandingan rasio liabilitas kontinjensi terhadap aset lancar, rasio jumlah kasus hukum yang dimenangkan oleh perusahaan asuransi dan perusahaan reasuransi di pengadilan terhadap jumlah gugatan, serta jumlah nominal gugatan yang sedang diajukan. Sementara itu, pendekatan kualitatif meliputi ketiadaan atau perubahan peraturan perundang-undangan, kegagalan perjanjian atau kelemahan perikatan, serta litigasi atau penyelesaian sengketa.	Perseroan, melalui satuan kerja membidangi fungsi hukum, telah menerapkan sistem pengendalian internal yang komprehensif dalam pengelolaan risiko hukum, termasuk melalui kaji ulang secara berkala atas proses dan eksposur risiko yang ada. Perseroan juga melakukan identifikasi dan pengendalian risiko hukum yang melekat pada produk maupun aktivitas baru, termasuk dalam perjanjian kerja sama dengan pihak ketiga. Langkah tersebut dilakukan antara lain melalui evaluasi atas aspek enforceability untuk memastikan keabsahan dan kekuatan hak dalam perjanjian, serta identifikasi risiko hukum pada setiap kegiatan fungsional.
Legal Risk	Risks arising from legal claims and/or weakness in legal aspects.	The Company measures legal risk using quantitative and qualitative approaches. The quantitative approach includes a comparison of ratio of contingent liabilities to current assets, ratio of the number of legal cases won by insurance and reinsurance companies in court to the number of lawsuits, and the nominal value of lawsuits currently being filed. Meanwhile, the qualitative approach includes the absence or amendments to laws and regulations, failed agreements or weakness in obligations, and litigation or dispute resolution.	The Company, through its legal unit, has implemented a comprehensive internal control system for managing legal risk, including through regular reviews of existing process and risk exposures. The Company also identifies and controls legal risks inherent in new products and activities, including cooperation agreements with third parties. This includes evaluating enforceability aspects to ensure the validity and strength of rights in agreements, as well as identifying legal risks in each functional activity.

Jenis Risiko Risk Type	Penjelasan Explanation	Pengukuran Risiko Risk Measurement	Mitigasi Mitigation
Risiko Kepatuhan	Risiko akibat Perseroan tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku bagi Perseroan.	Perseroan mengukur risiko kepatuhan dengan menggunakan parameter kuantitatif dan kualitatif. Parameter kuantitatif mencakup frekuensi pelanggaran terhadap peraturan yang berlaku, frekuensi tindak lanjut atas pelanggaran terhadap peraturan yang berlaku, serta jumlah denda. Sementara itu, parameter kualitatif meliputi jenis dan signifikansi pelanggaran yang dilakukan, frekuensi pelanggaran termasuk sanksi yang dikenakan atau *track record* ketidakpatuhan Perseroan, pelanggaran atas ketentuan peraturan perundang-undangan, ketentuan yang berlaku bagi Perseroan atau standar bisnis yang berlaku umum, serta tindak lanjut atas pelanggaran termasuk pemenuhan rencana tindak (*action plan*) yang disampaikan kepada OJK.	Perseroan menerapkan sistem pengendalian risiko kepatuhan yang mengacu pada kebijakan dan prosedur internal serta ketentuan peraturan perundang-undangan yang berlaku. Proses pengendalian dilakukan dengan menyesuaikan eksposur risiko terhadap *risk appetite* dan *risk tolerance* yang telah ditetapkan. Upaya mitigasi antara lain dilakukan melalui pemantauan kepatuhan secara berkala, kaji ulang atas kebijakan dan prosedur, sosialisasi regulasi kepada unit kerja terkait, serta pelaksanaan fungsi *review* dan pengawasan independen untuk memastikan seluruh aktivitas Perseroan telah sesuai dengan ketentuan yang berlaku dan meminimalkan potensi sanksi atau kerugian akibat ketidakpatuhan.
Compliance Risk	Risks resulting from the Company not complying with and/or not implementing the laws and regulations and provisions applicable to the Company.	The Company measures compliance risk using quantitative and qualitative parameters. Quantitative parameters include frequency of violations of applicable regulations, th frequency of follow-up actions for violations of applicable regulations, and amount of fines. Meanwhile, qualitative parameters include the type and significance of violations committed, the frequency of violations, including sanctions imposed, or the Company's track record of non-compliance, violations of laws and regulations, provisions applicable to the Company, or generally accepted business standards, and follow-up actions for violations, including compliance with the action plan submitted to the OJK.	The Company implements a compliance risk control system that adheres to internal policies and procedures and applicable laws and regulations. The control process is carried out by adjusting risk exposure to the established risk appetite and risk tolerance. Mitigation efforts include regular compliance monitoring, reviewing policies and procedures, disseminating regulations to relevant work units, and implementing independent review and oversight functions to ensure all Company activities comply with applicable regulations and minimize potential sanction or loss resulting from non-compliance.
Risiko Reputasi	Risiko akibat menurunnya tingkat kepercayaan pemangku kepentingan yang bersumber dari persepsi negatif terhadap Perseroan.	Perseroan mengukur risiko reputasi dengan menggunakan parameter kuantitatif dan kualitatif. Parameter kuantitatif mencakup rasio jumlah pengaduan terhadap total polis, rasio tindak lanjut pengaduan terhadap jumlah pengaduan, serta frekuensi pemberitaan negatif tentang Perseroan dalam 1 tahun. Sementara itu, parameter kualitatif meliputi pengaruh reputasi pemilik dan grup, pelanggaran etika bisnis, kompleksitas produk dan kerja sama bisnis, penerapan strategi branding, serta materialitas pengaduan dari pemegang polis, tertanggung, dan/atau peserta.	Perseroan secara proaktif menindaklanjuti dan memberikan penyelesaian atas setiap keluhan pemegang polis, tertanggung, maupun peserta, termasuk dalam hal terdapat gugatan hukum yang berpotensi meningkatkan eksposur risiko reputasi. Perseroan juga menerapkan mekanisme pengendalian risiko reputasi yang efektif, antara lain melalui penyampaian informasi secara transparan atas setiap perubahan kebijakan atau ketentuan kepada para pemangku kepentingan. Selain itu, Perseroan secara berkelanjutan melakukan evaluasi dan penyempurnaan terhadap kelemahan pengendalian maupun prosedur yang berpotensi menimbulkan risiko reputasi.

Jenis Risiko Risk Type	Penjelasan Explanation	Pengukuran Risiko Risk Measurement	Mitigasi Mitigation
Reputation Risk	The risk resulting from a decline in the level of stakeholders' trust stemming from negative perceptions of the Company.	The Company measures reputational risk using quantitative and qualitative parameters. Quantitative parameters include ratio of the number of complaints to the total number of policies, ratio of complaint follow-up to the total number of complaints, and frequency of negative news coverage about the Company within a year. Meanwhile, qualitative parameters include the impact on the owner's and group's reputation, violations of business ethics, product complexity and business partnerships, implementation of branding strategies, and materiality of complaints from policyholders, insured parties, and/or participants.	The Company proactively follows up and resolves all complaints from policyholders, insured parties, and participants, including lawsuits that could potentially increase reputational risk exposure. The Company also implements effective reputational risk control mechanism, including transparently providing information on any changes to policies or regulations to stakeholders. Furthermore, the Company continuously evaluates and improves weakness in controls and procedures that could potentially pose reputational risk.

Penilaian Profil Risiko

Perseroan melakukan penilaian sendiri profil risiko dengan mengacu pada Surat Edaran OJK No. 1/SEOJK.05/2021 tentang Penilaian Tingkat Kesehatan Perusahaan Asuransi. Hasil penilaian profil risiko Perseroan pada tahun 2025 menunjukkan peringkat Profil Risiko 2, sebagaimana ditunjukkan berikut.

Risk Profile Assessment

The Company conducted its own risk profile assessment based on OJK Circular Letter No. 1/SEOJK.05/2021 on the Assessment of Insurance Company Soundness Levels. The Company's risk profile assessment results for 2025 indicated a Risk Profile rating of 2, as shown below.

Profil Risiko	Penilaian Tahun 2025 Assessment Year 2025			Risk Profile
	Peringkat Risiko Inheren Inherent Risk Rating	Peringkat Kualitas Penerapan Manajemen Risiko Quality Rating of Risk Management Implementation	Penerapan Tingkat Risiko Implementation of Risk Level	
Risiko Strategis	1	2	1	Strategy Risk
Risiko Operasional	2	2	2	Operational Risk
Risiko Asuransi	3	3	3	Insurance Risk
Risiko Kredit	2	2	2	Credit Risk
Risiko Pasar	2	2	2	Market Risk
Risiko Likuiditas	2	2	2	Liquidity Risk
Risiko Hukum	1	2	2	Legal Risk
Risiko Kepatuhan	2	2	2	Compliance Risk
Risiko Reputasi	1	2	1	Reputation Risk
Peringkat Profil Risiko	2	2	2	**Risk Profile Rating**

Analisis	Analysis
Peringkat Risiko Inheren *(Inherent Risk Rating)* Berdasarkan hasil penilaian secara kuantitatif dan kualitatif, risiko inheren Perseroan pada tahun 2025 berada pada level Rendah hingga Sedang, dengan peningkatan pada Risiko Operasional dan Risiko Kepatuhan menjadi level 2 (Rendah hingga Sedang), serta Risiko Asuransi meningkat menjadi level 3 (Sedang). Risiko Asuransi menjadi eksposur paling signifikan, sejalan dengan karakteristik bisnis inti Perseroan serta dinamika *underwriting*, klaim, kecukupan cadangan teknis dan saluran pemasaran. Secara keseluruhan, peringkat komposit risiko inheren Perseroan dapat dikategorikan pada tingkat Rendah hingga Sedang, mengingat adanya peningkatan eksposur pada Risiko Asuransi.	**Inherent Risk Rating** Based on the quantitative and qualitative assessment results, the Company's inherent risk in 2025 was at a Low to Medium level, with an increase in Operational Risk and Compliance Risk to level 2 (Low to Medium), and Insurance Risk increasing to level 3 (Medium). Insurance Risk is the most significant exposure, in line with the characteristics of the Company's core business and dynamics of underwriting, claims, and adequacy of technical reserves and marketing channels. Overall, the Company's inherent risk composite rating can be categorized at a Low to Medium level, considering the increased exposure to Insurance Risk.
Peringkat Kualitas Penerapan Manajemen Risiko (*Quality Rating of Risk Management Implementation*) Berdasarkan penilaian tingkat kualitas penerapan manajemen risiko (KPMR) menunjukkan bahwa tingkat KPMR Perseroan berada pada level cukup kuat (*Strong Level*) dengan pengecualian pada Risiko Asuransi yang berada pada level 3 (*Adequate*). Hal ini dapat diartikan bahwa sistem manajemen risiko yang telah diterapkan Perseroan berjalan dengan baik. Dewan Komisaris dan Direksi memiliki pemahaman yang baik mengenai manajemen risiko dan bertanggung jawab untuk mengembangkan budaya organisasi terkait manajemen risiko yang diterapkan secara konsisten dan terkini di setiap unit organisasi. Tindakan tersebut bertujuan agar seluruh karyawan dapat mengidentifikasi dan mengelola risiko secara efektif. Oleh karena itu, KPMR Perseroan dinilai telah memadai. Meskipun terdapat beberapa kelemahan kecil, namun kelemahan tersebut dapat diatasi dalam jangka pendek.	**Quality Rating of Risk Management Implementation** Based on the assessment of quality level of risk management implementation (KPMR), the Company's KPMR level was at a fairly Strong Level, with the exception of Insurance Risk, which was at level 3 (Adequate). This can be interpreted as indicating that the risk management system implemented by the Company is running well. The Board of Commissioners and Board of Directors have a good understanding of risk management and are responsible for developing an organizational culture related to risk management that is consistent and up-to-date in every organizational unit. These actions aim to ensure that all employees can identify and manage risks effectively. Therefore, the Company's KPMR is considered adequate. Although there are some minor weaknesses, these weaknesses can be overcome in the short term.
Implementation of Risk Level Peringkat profil risiko Perseroan secara keseluruhan yang mencakup tingkat risiko inheren dan kualitas penerapan manajemen risiko berada pada peringkat 2. Hal ini berdasarkan hasil penilaian risiko inheren yang berada pada level Rendah hingga Sedang dan kualitas penerapan manajemen risiko yang berada pada level *Strong*. Dari hasil penilaian tersebut, dapat disimpulkan bahwa kemungkinan kerugian yang dihadapi Perseroan akibat risiko inheren adalah rendah hingga sedang. Secara keseluruhan, kualitas penerapan manajemen risiko sudah memadai, namun jika terdapat kelemahan maka perlu mendapat perhatian Manajemen untuk segera mengambil tindakan.	**Implementation of Risk Level** The Company's overall risk profile, encompassing the inherent risk level and the quality of its risk management implementation, was ranked 2. This was based on the inherent risk assessment, which was at Low to Moderate level, and the quality of its risk management implementation, which was at Strong level. Based on this assessment, it can be concluded that the Company's potential loss due to inherent risk is low to moderate. Overall, the quality of its risk management implementation is adequate; however, any weaknesses that arise require immediate management attention and action.

Evaluasi atas Efektivitas Sistem Manajemen Risiko

Penerapan sistem manajemen risiko senantiasa dilakukan evaluasi secara berkala oleh Direksi, di bawah pengawasan dari Dewan Komisaris melalui Komite Pemantau Risiko yang bertanggung jawab dalam membantu Dewan Komisaris untuk memantau penerapan manajemen risiko yang dilakukan oleh Direksi.

Evaluasi penerapan sistem manajemen risiko dilakukan terhadap kesesuaian sistem manajemen risiko yang diterapkan dengan kebutuhan operasional bisnis Perseroan berdasarkan laporan yang disampaikan oleh fungsi manajemen risiko, termasuk laporan mengenai profil risiko dan rekomendasi yang diberikan oleh Komite Pemantau Risiko. Hasil evaluasi tersebut kemudian akan menjadi dasar pertimbangan dalam meningkatkan kualitas penerapan manajemen risiko Perseroan.

Evaluation on the Effectiveness of the Risk Management System

The implementation of risk management system is always evaluated periodically by the Board of Directors, under the supervision of the Board of Commissioners through the Risk Oversight Committee, which is responsible for assisting the Board of Commissioners in monitoring the implementation of risk management carried out by the Board of Directors.

The risk management system is evaluated to determine its suitability to the Company's operational business needs, based on reports submitted by the risk management function, including reports on the risk profile and recommendations provided by the Risk Monitoring Committee. This evaluation results will then serve as the basis for consideration in improving the quality of the Company's risk management implementation.

Pernyataan Dewan Komisaris dan Direksi atas Kecukupan Sistem Manajemen Risiko

Berdasarkan hasil evaluasi yang dilakukan sepanjang tahun 2025, Dewan Komisaris dan Direksi menyimpulkan bahwa penerapan sistem manajemen risiko di Perseroan telah berjalan dengan baik dan efektif, dengan peringkat profil risiko pada tingkat 2 yang mengindikasikan tingkat risiko moderat dan masih dapat dikelola dengan baik melalui penerapan manajemen risiko. Kualitas penerapan manajemen risiko tersebut dinilai memadai. Hal tersebut tercermin dari kemampuan Perseroan dalam mengidentifikasi, mengukur, memantau, dan mengendalikan risiko yang melekat pada kegiatan usaha, sehingga tingkat risiko akhir berada dalam batas toleransi yang dapat diterima. Meski demikian, Perseroan berkomitmen untuk terus melakukan peningkatan dan penyempurnaan sistem manajemen risiko agar mampu menghadapi dinamika dan tantangan yang semakin kompleks di masa mendatang.

Statements of the Board of Commissioners and the Board of Directors on the Adequacy of the Risk Management System

Based on the results of evaluations conducted throughout 2025, the Board of Commissioners and Board of Directors conclude that the Company's risk management system has been implemented properly and effectively, with a risk profile rating at the level of 2, indicating a risk level of moderate and can still be managed well through implementing risk management. The quality of the risk management implementation is considered adequate. This is reflected in the Company's ability to identify, measure, monitor and control the risks inherent in business activities, and thus, the final risk level is within acceptable tolerance limits. Nevertheless, the Company remains committed to continuously improving and enhancing its risk management system to address increasingly complex dynamics and challenges in the future.

Insider Trading
Insider Trading

Insider trading merupakan praktik membeli atau menjual saham atau instrumen keuangan lainnya berdasarkan informasi material yang belum tersedia untuk publik. Informasi tersebut biasanya diperoleh oleh orang dalam Perseroan, seperti Dewan Komisaris, Direksi, atau karyawan yang memiliki akses khusus terhadap data keuangan atau strategi Perseroan. Aktivitas ini dianggap ilegal karena memberikan keuntungan tidak adil dan merusak prinsip pasar modal yang transparan dan adil bagi seluruh investor. Seluruh insan Perseroan diwajibkan untuk mencegah *insider trading* yang telah diatur dalam Pedoman Etika dan Perilaku serta Anggaran Dasar Perseroan. *Insider trading* dapat mencakup pihak-pihak sebagai berikut.

1. Pemegang Saham Utama Perseroan;
2. Komisaris, Direktur, atau karyawan Perseroan;
3. Orang perseorangan yang karena kedudukan atau profesinya atau karena hubungan usahanya dengan Perseroan memungkinkan orang tersebut memperoleh informasi orang dalam; atau
4. Pihak yang dalam waktu 6 bulan terakhir tidak lagi menjadi pihak sebagaimana disebutkan dalam poin 1, 2, dan 3.

Insider trading refers to the practice of buying or selling shares or other financial instruments based on material information that has not yet been made available to the public. Such information is typically obtained by insiders of the Company, including members of the Board of Commissioners, Board of Directors, or employees who have special access to the Company's financial data or strategic information. This activity is considered illegal as it creates unfair advantages and undermines the principles of a transparent and fair capital market for all investors. All Company's personnel are required to prevent insider trading, as stipulated in the Company's Code of Conduct as well as its Articles of Association. Insider trading may involve the following parties.

1. Main Shareholders of the Company;
2. Commissioners, Directors, or employees of the Company;
3. Individuals who because of their position or profession or because of their business relationship with the Company allow them to obtain inside information; or
4. Parties who within the last 6 months are no longer parties as mentioned in points 1, 2, and 3.

Selain melanggar hukum, *insider trading* juga dapat merusak reputasi perusahaan dan menurunkan kepercayaan investor terhadap pasar modal secara keseluruhan. Oleh karena itu, berbagai regulasi dan pengawasan ketat diberlakukan untuk mencegah praktik ini, termasuk kewajiban pelaporan transaksi saham oleh orang dalam dan pembatasan waktu melakukan transaksi. Kesadaran dan kepatuhan terhadap aturan ini penting untuk menjaga integritas pasar dan menciptakan lingkungan investasi yang sehat. Perseroan juga rutin melakukan sosialisasi kepada seluruh karyawan mengenai bahaya *insider trading*.

Sepanjang tahun 2025, tidak terdapat insiden *insider trading* yang terjadi di lingkungan Perseroan.

In addition to violating the law, insider trading may also damage the Company's reputation and reduce investor confidence in the capital market as a whole. Accordingly, various regulations and strict supervisory measures have been implemented to prevent this practice, including mandatory reporting of insider share transactions and trading restrictions during certain periods. Awareness of and compliance with these rules are essential to maintaining market integrity and fostering a healthy investment environment. The Company also regularly conducts internal awareness programs for all employees regarding the risks and consequences of insider trading.

Throughout 2025, there were no incidents of insider trading within the Company.

Akuntan Publik
Public Accountant

Akuntan Publik merupakan profesional yang memiliki keahlian dalam bidang akuntansi dan telah memperoleh lisensi resmi untuk memberikan jasa audit, konsultasi, dan layanan keuangan lainnya kepada berbagai entitas, baik perusahaan, pemerintah, maupun organisasi non-profit. Akuntan Publik berperan penting dalam memastikan Laporan Keuangan yang disusun oleh kliennya akurat, transparan, dan sesuai dengan standar akuntansi yang berlaku, sehingga dapat dipercaya oleh para pemangku kepentingan. Selain itu, Akuntan Publik juga membantu meningkatkan tata kelola dan kepatuhan terhadap regulasi keuangan, sehingga mendukung terciptanya lingkungan bisnis yang sehat dan berkelanjutan.

A Public Accountant is a professional with expertise in accounting who has obtained an official license to provide audit, consulting, and other financial services to various entities, including companies, government institutions, and non-profit organizations. Public Accountants play an important role in ensuring that the Financial Statements prepared by their clients are accurate, transparent, and compliant with applicable accounting standards, thereby ensuring their reliability for stakeholders. Besides, Public Accountants contribute to improved governance and compliance with financial regulations, supporting the creation of a healthy and sustainable business environment.

Kebijakan Penunjukan Akuntan Publik

Penunjukan Akuntan Publik oleh Perseroan dilakukan dengan mempertimbangkan sejumlah faktor penting, seperti kompetensi, reputasi, dan pengalaman yang dimiliki. Proses penunjukan ini mengikuti prosedur yang ketat dan ketentuan yang telah diatur oleh regulator serta standar industri asuransi, sehingga memastikan Akuntan Publik yang dipilih mampu menjalankan tugasnya secara profesional dan sesuai dengan kebutuhan Perseroan. Hal ini menjadi landasan utama dalam menjaga kredibilitas dan transparansi Laporan Keuangan Perseroan.

Public Accountant Appointment Policy

The appointment of a Public Accountant by the Company is carried out based on several key factors, including competence, reputation, and experience. This appointment process follows strict procedures and complies with regulatory requirements as well as insurance industry standards, thereby ensuring that the selected Public Accountant is able to perform its duties professionally and in accordance with the Company's needs. This policy serves as a fundamental basis for maintaining the credibility and transparency of the Company's Financial Statements.

Dalam proses seleksi, Perseroan melibatkan Komite Audit yang bertugas melakukan penilaian menyeluruh terhadap kandidat Akuntan Publik. Komite Audit kemudian memberikan rekomendasi kepada Dewan Komisaris sebagai pihak yang memiliki wewenang akhir dalam penunjukan. Pendekatan ini bertujuan untuk memastikan bahwa pemilihan Akuntan Publik tidak hanya berdasarkan pertimbangan teknis, tetapi juga melalui evaluasi yang komprehensif dan akuntabel.

In the selection process, the Company involves the Audit Committee, which is responsible for conducting a comprehensive assessment of Public Accountant candidates. The Audit Committee subsequently submits its recommendation to the Board of Commissioners, which holds the final authority in the appointment. This approach ensures that the selection of the Public Accountant is based not only on technical considerations, but also on a thorough and accountable evaluation process.

Setelah Akuntan Publik ditunjuk, Perseroan menjalankan mekanisme pengawasan untuk memastikan seluruh tugas dan tanggung jawab dijalankan sesuai dengan perjanjian yang telah disepakati dan peraturan yang berlaku. Selain itu, Perseroan juga melakukan evaluasi berkala terhadap kinerja Akuntan Publik guna menjaga kualitas audit dan memastikan konsistensi dalam pelaksanaan tugas. Dengan demikian, proses penunjukan dan pengawasan ini menjadi bagian penting dalam menjaga integritas Laporan Keuangan serta kepercayaan *stakeholder* terhadap Perseroan. Informasi mengenai Kantor Akuntan Publik dan Akuntan Publik yang telah mengaudit Laporan Keuangan Perseroan dalam kurun waktu 5 tahun terakhir diuraikan sebagai berikut.

Following the appointment of the Public Accountant, the Company implements supervisory mechanisms to ensure that all duties and responsibilities are carried out following the agreed contract and applicable regulations. In addition, the Company conducts periodic evaluations of the Public Accountant's performance to maintain audit quality and ensure consistency in the execution of duties. Therefore, the appointment and supervision process forms an integral part of maintaining the integrity of the Company's Financial Statements and sustaining stakeholder confidence. Information regarding the Public Accounting Firm and Public Accountant that have audited the Company's Financial Statements over the past 5 years is listed below.

Tahun Year	Kantor Akuntan Publik Public Accounting Firm	Nama Akuntan Accountant Name	Biaya*) Fee*) (Rp)	Opini Opinion
2021	PKF-Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan PKF-Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partners	Santoso Chandra S.E., M.M., Ak., CPA, CA	350.000.000	Wajar dalam semua hal material Unqualified in all material aspects
2022	PKF-Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan PKF-Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partners	Retno Dwi Andani S.E., Ak., CPA, CA	385.000.000	Wajar dalam semua hal material Unqualified in all material aspects
2023	KAP Suharli, Sugiharto & Rekan KAP Suharli, Sugiharto & Partners	Riki Afrianof, CPA	400.000.000	Menyajikan secara wajar dalam semua hal yang material Present fairly in all material respects
2024	KAP Suharli, Sugiharto & Rekan KAP Suharli, Sugiharto & Partners	Riki Afrianof, CPA	425.000.000	Menyajikan secara wajar dalam semua hal yang material Present fairly in all material respects
2025	KAP Suharli, Sugiharto & Rekan KAP Suharli, Sugiharto & Partners	Riki Afrianof, CPA	1.000.000.000**)	Menyajikan secara wajar dalam semua hal yang material Present fairly in all material respects

*) Belum termasuk PPN. / Not including VAT.
**) Peningkatan biaya terjadi dalam rangka implementasi IFRS 17. / The increase in costs occurred in connection with the implementation of IFRS 17.

Jasa Lain yang Diberikan

Sepanjang tahun 2025, Kantor Akuntan Publik Suharli, Sugiharto & Rekan hanya fokus memberikan jasa audit atas Laporan Keuangan dan tidak memberikan jasa lain di luar tugas tersebut.

Other Service Rendered

Throughout 2025, Public Accounting Firm Suharli, Sugiharto & Partners focused solely on providing audit services for the Company's Financial Statements and did not render any other services beyond such audit engagement.

Koordinasi Akuntan Publik dan Komite Audit

Koordinasi antara Akuntan Publik dan Komite Audit merupakan aspek krusial dalam memastikan kualitas dan keandalan pelaporan keuangan Perseroan. Melalui komunikasi yang terbuka dan rutin, kedua pihak dapat saling bertukar informasi terkait proses audit, temuan, dan rekomendasi perbaikan yang diperlukan. Sinergi ini membantu Komite Audit dalam menjalankan fungsi pengawasan secara efektif, sementara Akuntan Publik mendapatkan pemahaman yang lebih mendalam mengenai konteks operasional Perseroan. Dengan koordinasi yang baik, transparansi dan akuntabilitas pelaporan keuangan dapat terjaga, sehingga meningkatkan kepercayaan pemangku kepentingan.

Coordination between Public Accountant and Audit Committee

Coordination between the Public Accountant and Audit Committee is a crucial aspect in ensuring the quality and reliability of the Company's financial reporting. Through open and regular communication, both parties are able to exchange information on the audit process, findings, and necessary recommendations for improvement. This synergy supports the Audit Committee in carrying out its oversight function effectively, while enabling the Public Accountant to gain a deeper understanding of the Company's operational context. With effective coordination, the transparency and accountability of financial reporting can be maintained, thereby enhancing stakeholders' trust.

Pedoman Etika dan Perilaku
Code of Conduct

LGI telah merancang Pedoman Etika dan Perilaku sebagai acuan utama yang harus dipatuhi oleh seluruh karyawan, manajemen, dan pihak terkait dalam melaksanakan tugas dan tanggung jawabnya. Dokumen ini dirancang untuk memberikan panduan yang jelas mengenai standar perilaku yang diharapkan, sehingga setiap individu di dalam organisasi dapat menjalankan perannya dengan konsisten dan bertanggung jawab. Pedoman ini tidak hanya berfokus pada aspek internal, tetapi juga mengatur cara LGI berinteraksi dengan berbagai pihak eksternal seperti nasabah, rekan kerja, mitra bisnis, regulator, dan masyarakat luas.

Isi Pedoman Etika dan Perilaku mencerminkan komitmen LGI dalam memberikan pelayanan yang profesional dan berintegritas. Melalui pedoman ini, LGI menegaskan pentingnya menjaga hubungan yang sehat dan harmonis dengan seluruh pemangku kepentingan, serta memastikan bahwa setiap tindakan yang diambil sesuai dengan nilai-nilai etika yang telah ditetapkan. Pedoman ini menjadi landasan bagi seluruh aktivitas operasional dan bisnis, sehingga menciptakan budaya kerja yang menghargai kejujuran, transparansi, dan tanggung jawab sosial.

LGI has established a Code of Conduct as the primary reference that must be adhered to by all employees, management, and related parties in carrying out their duties and responsibilities. This document provides clear guidance on the expected standards of conduct, ensuring that every individual within the organization performs their role consistently and responsibly. The Code not only addresses internal conduct, but also governs how LGI interacts with external parties, including customers, colleagues, business partners, regulators, and the wider community.

The content of the Code of Conduct reflects LGI's commitment to delivering professional services with integrity. Through this Code, LGI emphasizes the importance of maintaining healthy and harmonious relationships with all stakeholders, while ensuring that every action taken is aligned with established ethical values. The Code serves as the foundation for all operational and business activities, fostering a corporate culture that upholds honesty, transparency, and social responsibility.

Sebagai bagian dari Peraturan Perusahaan, Pedoman Etika dan Perilaku diatur secara resmi dalam Pasal 21 Bab VII, yang menegaskan bahwa seluruh karyawan wajib bertindak sesuai dengan standar etika dan integritas profesi dalam setiap aspek jabatan dan pekerjaan. Ketentuan ini memperkuat posisi pedoman sebagai instrumen penting dalam memastikan bahwa perilaku setiap individu sejalan dengan nilai-nilai perusahaan dan prinsip GCG. Dengan demikian, Pedoman Etika dan Perilaku tidak hanya menjadi aturan formal, tetapi juga fondasi moral yang mendukung keberhasilan dan reputasi LGI. Adapun hal-hal yang diatur dalam Pedoman Etika dan Perilaku diuraikan sebagai berikut.

As part of the Company Regulation, the Code of Conduct is formally stipulated in Article 21 of Chapter VII, which affirms that all employees are required to act in accordance with ethical standards and professional integrity in every aspect of their positions and work. This provision strengthens the role of the code as an essential instrument in ensuring that individual conduct aligns with the Company's values and GCG principles. Thus, the Code of Conduct serves not only as a formal regulation, but also as a moral foundation that supports LGI's success and reputation. The matters governed under the Code of Conduct are described as follows.

- **Umum**
  General
- **Integritas**
  Integrity
- **Objektivitas**
  Objectivity
- **Batasan Gratifikasi**
  Gratification Limitation
- **Informasi mengenai Hak Kepemilikan (*Prioprietary Rights*) dan Perlindungan Data Pribadi**
  Information on Proprietary Rights and Personal Data Protection
- **Media Massa dan Penerbitan**
  Mass Media and Publication
- **Tata Kelola Kepegawaian yang Layak**
  Proper Human Reasources Governance
- **Standar Perilaku Dewan Komisaris, Direksi, dan Karyawan**
  Standards of Conduct for the Board of Commissioners, the Board of Directors, and Employees
- **Pengamanan Aset Perseroan**
  Company Asset Safeguarding
- **Kecermatan Catatan dan Pelaporan Perusahaan**
  Accuracy of Company's Records and Reporting
- **Hubungan dengan Pemasok**
  Relationships with Suppliers
- **Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, Pencegahan Pendanaan Proliferasi, Senjata Pemusnah Massal**
  Implementation of Anti-Money Laundering Program, Counter-Financing of Terrorism, Counter-Financing of Proliferation of Weapons of Mass Destruction
- **Penerapan Anti-*Fraud***
  Anti-Fraud Implementation
- **Larangan Penggunaan Narkotika, Obat-obatan Terlarang, Minuman Beralkohol, dan Senjata**
  Prohibition of the Use of Narcotics, Illegal Drugs, Alcoholic Beverages, and Weapons
- **Perundang-undangan dan Peraturan**
  Laws and Regulations
- **Menerima dan Melakukan Pekerjaan di Luar Perseroan**
  Accepting and Performing Work Outside the Company
- **Hubungan Bisnis yang Tidak Dapat Diterima**
  Unacceptable Business Relationships
- **Asuransi atas Objek Milik Karyawan**
  Insurance for Employee-Owned Objects
- **Hubungan Keluarga Karyawan**
  Employee Family Relationship
- **Sinergi**
  Synergy

Dengan mengedepankan kualitas dan integritas seluruh insan Perseroan, serta menanamkan nilai-nilai akhlak yang kuat dan menerapkan praktik terbaik dalam GCG secara konsisten, Perseroan mampu menciptakan dampak positif yang signifikan. Pendekatan ini menjadi landasan yang kokoh untuk menjaga kelangsungan bisnis, tidak hanya pada saat ini, tetapi juga untuk menghadapi tantangan di masa depan.

Sosialisasi serta Penegakan Pedoman Etika dan Perilaku

Perseroan menempatkan pemahaman dan kepatuhan terhadap Pedoman Etika dan Perilaku sebagai prioritas utama bagi seluruh insan Perseroan, mulai dari Dewan Komisaris, Direksi, hingga karyawan di seluruh level. Untuk memastikan hal tersebut, Perseroan secara rutin mengadakan berbagai kegiatan sosialisasi yang meliputi pelatihan, seminar, *workshop*, dan penyebaran materi melalui komunikasi internal. Pada tahun 2025, sosialisasi dilaksanakan pada tanggal 7 Mei 2025, di mana seluruh karyawan diwajibkan untuk membaca, memahami, dan menandatangani pernyataan kesediaan mematuhi isi Pedoman Etika dan Perilaku yang disebarkan secara digital melalui *email blast*. Pendekatan ini tidak hanya memperkuat pengetahuan, tetapi juga menegaskan komitmen setiap individu dalam menjalankan nilai-nilai etika yang telah ditetapkan Perseroan.

Penegakan Pedoman Etika dan Perilaku dilakukan dengan ketat dan konsisten, di mana setiap pelanggaran ditangani secara serius sesuai dengan prosedur yang berlaku. Proses investigasi atas dugaan pelanggaran menjadi tanggung jawab Divisi *People Development*, yang bertugas memastikan bahwa setiap kasus ditindaklanjuti secara objektif dan transparan. Dengan mekanisme penegakan ini, Perseroan tidak hanya mendorong budaya kepatuhan, tetapi juga membangun lingkungan kerja yang sehat dan berintegritas. Upaya berkelanjutan ini menunjukkan tekad Perseroan dalam menjaga reputasi dan menciptakan tata kelola perusahaan yang baik, sekaligus memberikan contoh nyata bahwa etika dan perilaku profesional merupakan fondasi utama dalam setiap aktivitas bisnis.

Laporan Pelanggaran

Sepanjang tahun 2025, Perseroan tidak menerima laporan pelanggaran yang signifikan terkait Pedoman Etika dan Perilaku yang dapat merugikan Perseroan secara material. Hal ini mencerminkan komitmen seluruh insan Perseroan dalam menjalankan aktivitas bisnis dengan mematuhi standar etika yang telah ditetapkan.

By prioritizing the quality and integrity of all Company's personnel, and embedding strong ethical values, and consistently implementing best practices in GCG, the Company is able to create a significant positive impact. This approach serves as a solid foundation for maintaining business continuity, not only in the present, but also in addressing challenges in the future.

Code of Conduct Dissemination and Enforcement

The Company places understanding and compliance with the Code of Conduct as a top priority for all the Company's personnel, from the Board of Commissioners and Board of Directors to employees at all levels. To ensure its realization, the Company regularly conducts various dissemination activities, including training programs, seminars, workshops, and the dissemination of materials through internal communication channels. In 2025, dissemination activities were carried out on May 7th, 2025, during which all employees were required to read, understand, and sign a statement of commitment to comply with the Code of Conduct, which was distributed digitally via email blast. This approach not only strengthens knowledge, but also reinforces each individual's commitment to upholding the ethical values established by the Company.

The Code of Conduct is enforced strictly and consistently, with every violation addressed seriously in accordance with applicable procedures. The investigation process for alleged violations is the responsibility of the People Development Division, which is tasked with ensuring that each case is followed up on objectively and transparently. Through this enforcement mechanism, the Company not only promotes a culture of compliance, but also fosters a healthy and integrity-driven work environment. These continuous efforts demonstrate the Company's commitment to maintaining its reputation and establishing good corporate governance, while providing tangible evidence that ethics and professional conduct are the fundamental pillars of all business activities.

Violation Report

Throughout 2025, the Company did not receive any significant violation reports related to the Code of Conduct that could materially harm the Company. This reflects the commitment of all Company's personnel to conduct business activities in compliance with the established ethical standards.

Pedoman Benturan Kepentingan
Conflict of Interest Guidelines

Perseroan menjalankan kebijakan pedoman benturan kepentingan yang mengharuskan seluruh insan untuk secara terbuka mengungkapkan setiap bentuk kepentingan pribadi yang berpotensi memengaruhi keputusan bisnis. Transparansi dalam pengungkapan ini menjadi landasan utama untuk menjaga integritas dan objektivitas dalam pengambilan keputusan, sehingga dapat meminimalkan risiko konflik kepentingan yang dapat merugikan Perseroan maupun para pemangku kepentingan. Dengan adanya kewajiban ini, diharapkan setiap individu di dalam Perseroan dapat bertindak secara profesional dan bertanggung jawab dalam menjalankan tugasnya.

The Company implements a conflict of interest policy that requires all personnel to openly disclose any form of personal interest that may potentially influence business decisions. Transparency in such disclosures serves as the primary foundation for maintaining integrity and objectivity in decision-making, thereby minimizing the risk of conflicts of interest that could adversely affect the Company or its stakeholders. Through this obligation, each individual within the Company is expected to act professionally and responsibly in carrying out their duties.

Selain itu, Dewan Komisaris dan Direksi diwajibkan untuk menyusun dan memelihara daftar khusus yang memuat keterangan mengenai kepemilikan saham, baik pada Perseroan maupun perusahaan lain. Daftar ini menjadi alat pengawasan penting yang membantu memastikan tidak adanya benturan kepentingan yang tersembunyi dan memberikan gambaran yang jelas mengenai hubungan kepemilikan yang dapat memengaruhi keputusan strategis Perseroan. Melalui mekanisme ini, Perseroan berkomitmen untuk menerapkan tata kelola perusahaan yang baik, transparan, dan akuntabel guna menjaga kepercayaan publik serta mendukung keberlanjutan usaha.

Moreover, members of the Board of Commissioners and Board of Directors are required to prepare and maintain a special register containing information on share ownership, both in the Company and other companies. This register serves as an important oversight tool to ensure that no undisclosed conflicts of interest exist and to provide a clear overview of ownership relationships that may influence the Company's strategic decisions. Through this mechanism, the Company is committed to implementing good, transparent, and accountable corporate governance in order to maintain public trust and support business sustainability.

Perkara Hukum dan Sanksi Administratif
Legal Cases and Administrative Sanctions Faced

Perkara hukum dan sanksi administratif menjadi aspek penting yang perlu dikelola dengan cermat oleh Perseroan untuk menjaga kelangsungan dan reputasi bisnis. Setiap potensi atau kejadian yang berhubungan dengan masalah hukum maupun pelanggaran terhadap regulasi harus ditangani secara profesional dan transparan, dengan melibatkan pihak terkait untuk memastikan penyelesaian yang adil dan tepat waktu. Melalui pengelolaan yang baik, Perseroan dapat meminimalkan dampak negatif dan memperkuat kepatuhan terhadap peraturan yang berlaku, sekaligus menjaga kepercayaan pemangku kepentingan.

Legal cases and administrative sanctions are important aspects that must be carefully managed by the Company to maintain business continuity and reputation. Any potential or actual events related to legal issues or regulatory non-compliance must be handled professionally and transparently, involving relevant parties to ensure fair and timely resolution. Through effective management, the Company can minimize adverse impacts and strengthen compliance with applicable regulations, while maintaining stakeholders' trust.

Perkara Hukum

Informasi terkait perkara hukum yang dihadapi Perseroan sepanjang tahun 2025 diuraikan sebagai berikut.

Legal Cases

Information regarding legal cases faced by the Company throughout 2025 is described as follows.

Permasalahan Hukum Legal Issues	Jumlah Kasus Total Cases	
	Pidana Criminal	Perdata Civil
Telah mendapatkan putusan yang mempunyai kekuatan hukum tetap. Has obtained legally binding decision.	-	2
Dalam proses penyelesaian. In settlement process	-	1
Jumlah Total	-	3

Pokok Perkara Merits of the Case	Status Perkara Case Status	Risiko dan Pengaruh terhadap Perseroan Risks and Impacts on the Company	Tindak Lanjut Follow-up
Kasus Pidana / Criminal Case			
-	-	-	-
Kasus Perdata / Civil Case			
Wanprestasi	Selesai	Dalam pokok perkara ini, LGI sebagai Termohon pada Permohonan atas Perkara Wanprestasi yang diajukan penyelesaiannya melalui Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan (LAPS SJK). LGI sudah memenuhi kewajibannya sebagai Penanggung, Majelis memutuskan memenangkan LGI. Polis asuransi dinyatakan batal demi hukum karena tidak memenuhi syarat sebab yang halal, akibat adanya pelanggaran kepabeanan oleh Pemohon.	Tidak Ada
Default	Resolved	In the merits of this case, LGI is the Respondent in a petition for Default, which was submitted for resolution through the Alternative Dispute Resolution Institution for the Financial Services Sector (LAPS SJK). LGI has fulfilled its obligations as the Insurer, and the Panel ruled in favor of LGI. The insurance policy was declared null and void due to the failure to meet the requirements for a legitimate cause, resulting from a customs violation by the Applicant.	None
Wanprestasi	Selesai	Dalam pokok perkara ini, LGI berkedudukan sebagai Tergugat III dalam gugatan wanprestasi. LGI telah melaksanakan kewajiban pembayaran klaim sesuai dengan ketentuan polis yang berlaku, sehingga tidak terdapat pelanggaran perjanjian maupun wanprestasi dari pihak Perseroan. Dengan demikian, perkara ini tidak menimbulkan risiko maupun dampak hukum terhadap LGI.	Tidak Ada
Default	Resolved	In the merits of this case, LGI is the third defendant in a breach of contract lawsuit. LGI has fulfilled its claim payment obligations in accordance with the applicable policy provisions, and therefore, there is no breach of the agreement or default by the Company. Therefore, this case does not pose any legal risks or implications for LGI.	None
Wanprestasi	Dalam Proses	Dalam pokok perkara ini, LGI merupakan salah satu Tergugat dalam pokok perkara ini Perseroan bertindak sebagai anggota koasuransi, sehingga risiko hukum yang terjadi adalah Perseroan akan diminta membayar ganti rugi sesuai dengan porsi sebagai anggota koasuransi.	Para Panel anggota koasuransi sedang berada ditahap proses litigasi perkara perdata, dan melakukan upaya hukum dengan menganalisis dan memitigasi risiko yang kemungkinan terjadi
Default	In process	In the merits of this case, LGI is one of the Defendants. In the merits of this case, the Company acts as a co-insurance member, and therefore, the legal risk that occurs is that the Company will be asked to pay compensation according to its portion as a co-insurance member.	The coinsurance panel members are currently in the civil litigation process and are taking legal action by analyzing and mitigating potential risks.

Kepatuhan Pembayaran Pajak
Tax Payment Compliance

Perseroan senantiasa menjalankan kewajiban perpajakan dengan penuh kepatuhan dan integritas sesuai dengan peraturan perundang-undangan yang berlaku. Dalam setiap aktivitas usahanya, Perseroan memastikan bahwa seluruh pajak yang menjadi tanggung jawabnya, baik pajak penghasilan, pajak pertambahan nilai, maupun jenis pajak lainnya, dibayarkan secara tepat waktu dan akurat. Komitmen ini tidak hanya mencerminkan keseriusan Perseroan dalam memenuhi kewajiban fiskal, tetapi juga sebagai bentuk dukungan terhadap pembangunan nasional dan terciptanya iklim bisnis yang sehat serta berkelanjutan.

The Company consistently fulfills its tax obligations with full compliance and integrity in accordance with prevailing laws and regulations. In carrying out its business activities, the Company ensures that all taxes for which it is responsible, including income tax, value-added tax, and other applicable taxes, are paid accurately and on time. This commitment not only reflects the Company's seriousness in meeting its fiscal obligations, but also represents its contribution to national development and the creation of a sound and sustainable business climate.

Transparansi Kondisi Keuangan dan Non–Keuangan
Transparency of Financial and Non–Financial Conditions

Perseroan menjunjung tinggi prinsip transparansi dengan secara konsisten mengungkapkan kondisi keuangan maupun non-keuangan kepada seluruh pemangku kepentingan. Dalam hal keuangan, Perseroan secara rutin menyusun dan mempublikasikan Laporan Keuangan yang telah diaudit, sehingga informasi mengenai kinerja keuangan dapat diakses dengan mudah dan dipertanggungjawabkan secara jelas. Transparansi ini tidak hanya meningkatkan kepercayaan investor dan mitra bisnis, tetapi juga mendukung pengambilan keputusan yang lebih tepat dan berbasis data. Selain itu, Perseroan juga membuka akses informasi terkait aspek non-keuangan, seperti laporan mengenai kinerja operasional, tanggung jawab sosial perusahaan, dan dampak lingkungan yang dihasilkan dari aktivitas bisnisnya. Pengungkapan ini menunjukkan komitmen Perseroan dalam menjalankan bisnis yang tidak hanya mengutamakan keuntungan semata, tetapi juga memperhatikan keberlanjutan dan kesejahteraan masyarakat serta kelestarian lingkungan.

The Company upholds the principle of transparency by consistently disclosing both financial and non-financial conditions to all stakeholders. In terms of finance, the Company regularly prepares and publishes audited Financial Statements, ensuring that information on financial performance is easily accessible and clearly accountable. This transparency enhances the confidence of investors and business partners, while supporting more informed and data-driven decision-making. In addition, the Company provides access to information related to non-financial aspects, including reports on operational performance, corporate social responsibility initiatives, and the environmental impacts arising from its business activities. Such disclosures demonstrate the Company's commitment to conducting business not solely for profit, but also with due regard for sustainability, community welfare, and environmental preservation.

Pengelolaan Anti–Korupsi dan Gratifikasi
Anti–Corruption and Gratuity Management

Di LGI, pengelolaan anti-korupsi dan gratifikasi dilakukan dengan sangat serius dan mengacu pada prosedur yang tertuang dalam Pedoman Etika dan Perilaku Perseroan. Pedoman ini menjadi landasan utama yang mengatur tata cara pencegahan dan penanganan praktik korupsi dan gratifikasi, serta telah disosialisasikan secara menyeluruh kepada seluruh insan Perseroan untuk memastikan pemahaman dan kepatuhan yang konsisten. Pada tahun 2025, LGI kembali menggelar sosialisasi Pedoman Etika dan Perilaku pada tanggal 7 Mei 2025 di mana penekanan khusus diberikan pada aspek anti-korupsi dan gratifikasi. Kegiatan ini bertujuan memperkuat budaya integritas dan meningkatkan kesadaran karyawan akan pentingnya menjaga transparansi dan akuntabilitas dalam setiap aktivitas bisnis. Melalui upaya ini, LGI berkomitmen untuk menciptakan lingkungan kerja yang bersih dari praktik korupsi dan gratifikasi, sekaligus mendukung terciptanya tata kelola perusahaan yang baik dan berkelanjutan.

At LGI, anti-corruption and gratuity management is undertaken with utmost seriousness and is governed by procedures set forth in the Company's Code of Conduct. This Code serves as the primary reference regulating the prevention and handling of corruption and gratuity practices, and has been thoroughly disseminated to all Company's personnel to ensure consistent understanding and compliance. In 2025, LGI reconducted dissemination of the Code of Conduct on May 7th, 2025 with particular emphasis on anti-corruption and gratuity aspects. This activity aimed to strengthen a culture of integrity and enhance employees' awareness of the importance of maintaining transparency and accountability in all business activities. Through these efforts, LGI is committed to creating a work environment free from corruption and gratuity practices, while supporting the implementation of good and sustainable corporate governance.

Sistem Pelaporan Pelanggaran
Whistleblowing System

Sistem pelaporan pelanggaran merupakan mekanisme yang disediakan oleh Perseroan untuk memfasilitasi pelaporan secara aman, transparan, dan rahasia terhadap segala bentuk pelanggaran atau penyimpangan yang terjadi dalam lingkungan Perseroan. Sistem ini dirancang agar setiap karyawan, mitra, maupun pemangku kepentingan dapat menyampaikan keluhan atau informasi terkait pelanggaran tanpa rasa takut akan adanya tindakan pembalasan. Dengan adanya sistem ini, Perseroan berkomitmen untuk menindaklanjuti setiap laporan secara objektif dan cepat, sehingga mendukung terciptanya budaya perusahaan yang berintegritas tinggi.

The whistleblowing system is a mechanism provided by the Company to facilitate the safe, transparent, and confidential reporting of any violations or irregularities occurring within the Company. This system is designed to enable employees, partners, and stakeholders to submit complaints or information regarding violations without fear of retaliation. Through this system, the Company is committed to objectively and promptly following up on every report, thereby supporting the establishment of a high-integrity corporate culture.

Perlindungan bagi Pelapor

Pelapor yang menyampaikan informasi melalui *whistleblowing system* mendapatkan perlindungan penuh dari Perseroan untuk menjaga kerahasiaan identitas dan keamanan mereka.

Whistleblowers Protection Program

Whistleblowers who submit information through the whistleblowing system are granted full protection by the Company to safeguard the confidentiality of their

Setiap laporan ditangani secara rahasia dengan prosedur yang ketat guna mencegah adanya tindakan pembalasan atau intimidasi terhadap pelapor. Adapun tindakan perlindungan mencakup beberapa hal sebagai berikut.

1. Pelindungan kerahasiaan identitas pelapor termasuk informasi yang dapat digunakan untuk menghubungi pelapor;
2. Pelindungan atas tindakan balasan dari terlapor atau pihak lain yang mempunyai benturan kepentingan; serta
3. Pelindungan dari tekanan, hak-hak sebagai karyawan, gugatan hukum, harta benda, hingga tindakan fisik.

Pentingnya perlindungan bagi pelapor tidak hanya sebagai bentuk penghargaan terhadap keberanian mereka, tetapi juga sebagai fondasi dalam menjaga integritas organisasi secara keseluruhan. Dengan sistem perlindungan yang efektif, diharapkan kepercayaan terhadap mekanisme pengaduan semakin meningkat, sehingga mendorong partisipasi aktif dalam menjaga tata kelola yang baik dan mencegah terjadinya pelanggaran di masa depan.

Pihak Pengelola dan Penanganan Pengaduan

Pengaduan pelanggaran dapat dilakukan dengan mengisi formulir *whistleblowing* yang tersedia di situs web Perseroan, yang dirancang khusus untuk memudahkan pelaporan berbagai isu terkait pelanggaran, ketidakpatuhan, atau tindakan tidak etis secara anonim dan aman. Seluruh laporan yang masuk melalui formulir ini akan ditangani secara serius oleh tim *Whistleblowing* yang bertanggung jawab untuk memastikan proses penanganan pengaduan berjalan transparan, objektif, dan sesuai prosedur. Dengan adanya sistem ini, diharapkan setiap individu dapat menyampaikan informasi penting tanpa rasa khawatir, sehingga mendukung terciptanya lingkungan kerja yang lebih bersih dan berintegritas.

Laporan Pengaduan Pelanggaran

Sepanjang tahun 2025, tidak terdapat laporan pelanggaran yang diterima melalui *Whistleblowing System* (WBS). Hal ini menunjukkan bahwa tidak ada indikasi pelanggaran yang dilaporkan oleh para pelapor atau pihak internal maupun eksternal. Kondisi ini mencerminkan lingkungan kerja yang kondusif dan komitmen kuat terhadap penerapan Pedoman Etika dan Perilaku serta kepatuhan terhadap peraturan yang berlaku. Meski demikian, pengawasan dan sosialisasi mengenai pentingnya WBS tetap menjadi prioritas agar sistem ini selalu siap digunakan sebagai saluran pengaduan yang efektif di masa mendatang.

identity and their personal security. Each report is handled confidentially under strict procedures to prevent any form of retaliation or intimidation against the whistleblowers. The protective measures include the following.

1. Protection of the confidentiality of the whistleblower's identity including information that can be used to contact the whistleblower;
2. Protection of retaliation from the reported party or other parties who have a conflict of interest; and
3. Protection from pressure, rights as employees, lawsuits, property, and physical actions.

The importance of whistleblower protection serves not only as an acknowledgment of their courage, but also as a foundation for maintaining the integrity of the organization as a whole. With an effective protection system in place, trust in the reporting mechanism is expected to increase, thereby encouraging active participation in upholding good governance and preventing violations in the future.

Complaint Management

Reports of violations may be submitted by completing the whistleblowing form available on the Company's website, which is specifically designed to facilitate the anonymous and secure reporting of various issues related to violations, non-compliance, or unethical conduct. All reports submitted through this form are handled seriously by the Whistleblowing team, which is responsible for ensuring that the complaint-handling process is conducted transparently, objectively, and in accordance with established procedures. Through this system, individuals are encouraged to convey important information without concern, thereby supporting the creation of a cleaner and more integrity-driven work environment.

Whistleblowing Report

Throughout 2025, there were no violation reports received through the Whistleblowing System (WBS). This indicates that there were no reported indications of violations from either internal or external whistleblowers. This condition reflects a conducive work environment and a strong commitment to implementing the Code of Conduct and complying with applicable regulations. Nevertheless, supervision and dissemination of the importance of WBS remain a priority to ensure the system is always ready to function as an effective reporting channel in the future.

Perseroan juga senantiasa menerapkan strategi anti-*fraud* yang diuraikan sebagai berikut.

The Company also always implements an anti-fraud strategy as described as follows.

Pencegahan
Prevention

1. Perseroan melaksanakan prinsip *Know Your Employee*, yaitu dengan melakukan *screening* di awal penerimaan karyawan melalui Surat Keterangan Catatan Kepolisian (SKCK) dan/atau dokumen lain sesuai dengan prosedur rekrutmen yang berlaku di Perseroan;
2. Perseroan melaksanakan prinsip *Know Your Customer* melalui pengisian FIN oleh setiap nasabah Perseroan yang penerapannya melibatkan seluruh unit/departemen terkait;
3. Pembaruan kebijakan Pedoman Penerapan Pencegahan dan Penindakan *Fraud*;
4. Menyosialisasikan kesadaran akan anti kecurangan dan kebijakan internal terkait *fraud* melalui *webinar* maupun berbagai media internal;
5. Menyosialisasikan kesadaran akan anti kecurangan kepada nasabah; serta
6. Memberikan pelatihan secara berkala untuk mencegah tindakan *fraud* di lingkungan internal.

1. The Company implements Know Your Employee principle by screening employees at the beginning of recruitment through Police Record Certificate (SKCK) and/or other documents in accordance with the recruitment procedures applicable in the Company;
2. The Company implements Know Your Customer principle through the filling of FIN by each customer of the Company, the implementation of which involves all relevant units/departments;
3. Renewal of Fraud Prevention and Prosecution Implementation Guidelines policy;
4. Disseminating anti-fraud awareness and internal policies related to fraud through webinars and various internal media;
5. Disseminating anti-fraud awareness to customers; and
6. Providing regular training to prevent fraud in the internal environment.

Deteksi
Detection

1. Melaksanakan audit internal secara berkala, seperti audit *compliance* dan audit ISO;
2. Penerimaan pelaporan atas indikasi *fraud* dapat berasal dari semua pihak melalui *Whistleblowing System* atau media lainnya;
3. Pengumpulan dan analisis data terkait indikasi *fraud*; serta
4. Memaksimalkan fungsi Unit Anti-*Fraud* yang bekerja sama dengan Unit Audit Internal dan Divisi *People Development* untuk secara berkala melakukan pemeriksaan atas potensi *fraud* termasuk di lingkungan internal.

1. Conducts regular internal audits, such as compliance audit and ISO audit;
2. Acceptance of reporting on indications of fraud can come from all parties through the Whistleblowing System or other media;
3. Collection and analysis of data related to indications of fraud; and
4. Maximizing Anti-Fraud Unit's function in collaboration with Internal Audit Unit and People Development Division to periodically examine potential fraud, including in the internal environment.

Investigasi, Pelaporan, dan Sanksi
Investigation, Reporting, and Sanctions

1. Pelaksanaan proses investigasi dapat dilakukan oleh Unit Audit Internal dan/atau Unit Anti-*Fraud*;
2. Pelaporan akan disampaikan ke Pihak Terkait dan/atau Direksi untuk proses tindak lanjut penentuan sanksi;
3. Sanksi disesuaikan dengan ketentuan polis dan jika diperlukan akan dilaporkan ke pihak berwenang; serta
4. Tindakan kriminal akan dilaporkan ke pihak berwenang.

1. Investigation process can be carried out by Internal Audit Unit and/or Anti-Fraud Unit;
2. Reporting will be submitted to the Related Party and/or the Board of Directors for the follow-up process of determining sanctions;
3. Sanctions are adjusted to the policy provisions and if necessary, will be reported to the authorities; and
4. Criminal acts will be reported to the authorities.

Pemantauan, Evaluasi, dan Tindak Lanjut
Monitoring, Evaluation, and Follow-Up

1. Pemantauan dilakukan oleh Unit Anti-*Fraud* dan Unit Audit Internal sesuai mekanisme yang berlaku di dalam Perseroan;
2. Evaluasi dan tindak lanjut dibahas secara berkala; serta
3. Mengevaluasi Etika dan Tanggung Jawab Profesi terkait *fraud* secara berkala.

1. Monitoring is conducted by the Anti-Fraud Unit and Internal Audit Unit in accordance to the mechanisms that apply within the Company;
2. Evaluation and follow-up are discussed periodically; and
3. Evaluate the Ethics and Professional Responsibilities related to fraud on a regular basis.

Rencana Strategis Perusahaan
Company' s Strategic Plans

Rencana dan Langkah-Langkah Strategis Jangka Pendek Periode 1 Tahun
Short-Term Strategic Plans and Measures for a Period of 1 Year

Fokus rencana jangka pendek tahun 2026 diarahkan pada penguatan fundamental, perbaikan kualitas portofolio, serta peningkatan profitabilitas melalui optimalisasi *engine* bisnis utama dan konsolidasi pada lini yang masih mengalami tekanan.

Adapun langkah-langkah strategis yang akan dilaksanakan adalah Perseroan akan fokus pada strategi jangka pendek tahun 2026 pada penguatan fundamental dan perbaikan kualitas portofolio. Konsolidasi portofolio P&C (*Property and Casualty*) dilakukan melalui penghentian kerugian struktural, pengetatan disiplin *underwriting*, reposisi *pricing* berbasis risiko aktual, serta pengurangan eksposur pada segmen yang tidak *profitable*. Upaya ini didukung dengan optimalisasi program reasuransi dan penguatan hubungan dengan mitra reasuransi.

Sebagai *engine* utama pendapatan, Perseroan juga akan mengoptimalkan lini Health Insurance, Credit Insurance, dan Korea Desk melalui peningkatan retensi portofolio, efisiensi *underwriting*, dan penguatan posisi di komunitas bisnis Korea di Indonesia.

Selanjutnya, Perseroan akan meningkatkan profitabilitas dan efisiensi operasional melalui pengendalian klaim, *hotspot analysis* pada lini Asuransi Kesehatan, penerapan *pricing* berbasis data, dan optimalisasi investasi.

Dari sisi distribusi, penguatan lima platform utama: Broker, *Agency, Financial Institutions, Digital*, dan *Direct* akan dilakukan melalui peningkatan produktivitas, segmentasi pasar yang lebih terarah, peningkatan retensi bisnis, serta koordinasi yang lebih kuat dalam akuisisi. Transformasi digital menjadi pilar penting melalui pemanfaatan *Artificial Intelligence* atau kecerdasan buatan untuk customer handling melalui Livia, digitalisasi proses akseptasi pada *pre-risk survey*, *claim survey*, serta integrasi data antara *underwriting*, *pricing*, dan klaim.

Di sisi tata kelola, Perseroan akan memperkuat kepatuhan dan manajemen risiko melalui penyelarasan kebijakan internal dengan memperhatikan ketentuan OJK, penguatan *early warning system*, serta peningkatan sistem informasi manajemen risiko dan *data governance*.

Dari perspektif organisasi, Perseroan mendorong *agility* melalui implementasi konsep *Strong & Agile Fundamentals*, pembentukan "*Superteam - Pain Point Fixer*", serta percepatan proses pengambilan keputusan dan kolaborasi lintas divisi guna memperkuat eksekusi strategi secara menyeluruh.

The focus of the Company's short-term plan for 2026 is directed to strengthen fundamentals, improve portfolio quality, and enhance profitability through optimization of key business engines and consolidation of business lines that are still under pressure.

Strategic initiatives to be implemented include focusing on strengthening the Company's fundamentals and improving portfolio quality. Consolidation of the Property & Casualty (P&C) portfolio will be carried out through the elimination of structural losses, stricter underwriting discipline, repositioning pricing based on actual risk, and reducing exposure to unprofitable segments. These efforts will be supported by optimization of the reinsurance program and strengthening relationships with reinsurance partners.

As the primary revenue engine, the Company will also optimize the Health Insurance, Credit Insurance, and Korea Desk lines through improved portfolio retention, underwriting efficiency, and a stronger presence within the Korean business community in Indonesia.

Furthermore, the Company will improve profitability and operational efficiency through claim control, hotspot analysis in the Health Insurance line, implementation of data-based pricing, and optimization of investment management.

From a distribution perspective, strengthening five main platforms - Broker, Agency, Financial Institutions, Digital, and Direct - will be carried out through improved productivity, more targeted market segmentation, enhanced business retention, and stronger coordination in acquisition activities. Digital transformation will serve as a key pillar through the utilization of Artificial Intelligence (AI) for customer handling through Livia, digitalization of acceptance processes in pre-risk surveys and claim surveys, and data integration across underwriting, pricing, and claims.

From a governance perspective, the Company will strengthen compliance and risk management through alignment of internal policies with OJK regulations, strengthening the early warning system, and enhancing risk management information systems and data governance.

From an organizational perspective, the Company promotes agility through the implementation of the Strong & Agile Fundamentals concept, the formation of a "Superteam - Pain Point Fixer", and the acceleration of decision-making processes and cross-division collaboration to strengthen comprehensive strategy execution.

Rencana dan Langkah-Langkah Strategis Jangka Menengah Periode 3 Tahun
Medium-Term Strategic Plans and Measures for a Period of 3 Years

Strategi jangka menengah LGI diarahkan untuk membangun fondasi bisnis yang lebih stabil, profitable, serta siap memasuki fase transformasi berikutnya. Dalam periode 3 tahun ke depan, Perseroan menargetkan pertumbuhan pendapatan yang selektif dan berkualitas, profitabilitas yang stabil melalui penguatan engine utama, serta peningkatan nilai pemegang saham melalui efisiensi dan monitoring risiko. Upaya konsolidasi portofolio P&C akan diselesaikan secara bertahap untuk menurunkan *loss ratio* secara struktural dan menempatkan P&C sebagai *future value engine* setelah proses restrukturisasi sepenuhnya tuntas. Pada saat yang sama, engine strategis seperti Health, Credit, dan Korea Desk akan diperkuat melalui perluasan pangsa pasar, pertumbuhan yang *prudent*, penyesuaian desain produk berbasis analitik risiko, serta peningkatan efisiensi layanan klaim dan *underwriting*.

LGI's medium-term strategy is aimed at building a more stable, profitable business foundation and preparing the Company for the next phase of transformation. Over the next three years, the Company targets selective and high-quality revenue growth, stable profitability through strengthening core engines, and increased shareholder value through efficiency and enhanced risk monitoring. The consolidation of the P&C portfolio will be completed gradually to structurally reduce the loss ratio and position P&C as a future value engine once the restructuring process is fully completed. At the same time, strategic engines such as Health, Credit, and Korea Desk will be strengthened through market share expansion, prudent growth, product design adjustments based on risk analytics, and improved efficiency in claims services and underwriting.

Transformasi digital dan penerapan *Artificial Intelligence* (selanjutnya disebut AI) memasuki tahap eskalasi dalam horizon jangka menengah. Perseroan akan memanfaatkan AI dalam layanan klaim, mengembangkan *digital dashboard* untuk *monitoring* risiko, serta membangun tata kelola data dan AI *governance* sesuai arahan OJK. Peningkatan otomasi pada proses internal juga menjadi prioritas untuk meningkatkan efisiensi operasional. Sejalan dengan itu, Perseroan akan mendorong pengembangan *future value engines* yang berfokus pada digital dan *new initiatives* sebagai pilar nilai jangka panjang. Inovasi akan diarahkan pada pengembangan ekosistem *insurance, micro-insurance, embedded coverage,* serta kapabilitas analitik dan *intelligence* pasar sebagai diferensiasi kompetitif.

Digital transformation and the application of Artificial Intelligence (AI) will enter an escalation phase in the medium term. The Company will utilize AI in claims services, develop digital dashboards for risk monitoring, and establish data governance and AI governance frameworks in accordance with OJK guidance. Increased automation in internal processes will also become a priority to improve operational efficiency. In line with this, the Company will encourage the development of future value engines focused on digital and new initiatives as pillars of long-term value. Innovation will focus on developing insurance ecosystems, micro-insurance, embedded coverage, as well as strengthening analytics capabilities and market intelligence as competitive differentiators.

Dari sisi organisasi, strategi jangka menengah menekankan penguatan kapabilitas risiko, *underwriting*, dan *pricing*, serta pengembangan *distinctive competencies* yang relevan dengan engine 2026-2028. Budaya *agility* akan terus diperkuat untuk meningkatkan kecepatan adaptasi dan efektivitas lintas fungsi. Penguatan *governance* dan manajemen risiko terintegrasi juga menjadi fokus melalui penerapan *risk appetite* yang terukur, penyempurnaan *early warning system* untuk portofolio berisiko tinggi, serta peningkatan *maturity compliance* terutama di area digital dan data. Dengan demikian, LGI diharapkan mampu memasuki fase pertumbuhan berikutnya dengan fondasi operasional, finansial, dan organisasi yang lebih tangguh dan berdaya saing.

From an organizational perspective, the medium-term strategy emphasizes strengthening capabilities in risk management, underwriting, and pricing, as well as developing distinctive competencies relevant to the 2026—2028 engines. A culture of agility will continue to be reinforced to improve adaptability and cross-functional effectiveness. Strengthening governance and integrated risk management also remains a priority through the implementation of measurable risk appetite, enhancement of early warning systems for high-risk portfolios, and improvement of compliance maturity, particularly in digital and data-related areas. Through these initiatives, LGI is expected to enter the next growth phase with stronger operational, financial, and organizational foundations.

Rencana dan Langkah-Langkah Strategis Jangka Panjang Periode 5 Tahun
Long-Term Strategic Plans and Measures for a Period of 5 Years

Rencana jangka panjang Perseroan difokuskan pada pembangunan struktur bisnis yang lebih tangguh dan berkelanjutan, didukung oleh transformasi digital menyeluruh serta peningkatan nilai Pemegang Saham secara konsisten. Perseroan menargetkan untuk menjadi perusahaan dengan fundamental dan daya tahan tinggi, mempertahankan peringkat kredit internasional, serta menjadi *benchmark* industri dalam aspek *underwriting, pricing*, dan *governance*. Transformasi total portofolio diarahkan untuk mengurangi ketergantungan pada lini dengan *high-loss ratio* dan mengalihkan fokus kepada engine yang lebih *profitable*, dengan Health, Credit, dan Korea Desk sebagai pilar jangka panjang. Penyelesaian transformasi portofolio *Property & Casualty* (P&C) juga menjadi tujuan strategis agar P&C dapat berfungsi sebagai *future profit engine*.

The Company's long-term plan focuses on building a more resilient and sustainable business structure, supported by comprehensive digital transformation and consistent enhancement of shareholder value. The Company aims to become a business with strong fundamentals and resilience, maintain international credit ratings, and serve as an industry benchmark in underwriting, pricing, and governance. The overall portfolio transformation will focus on reducing dependency on business lines with high loss ratios and shifting focus toward more profitable engines, with Health, Credit, and Korea Desk serving as long-term pillars. Completing the transformation of the Property & Casualty (P&C) portfolio is also a strategic objective so that P&C can function as a future profit engine.

Pengembangan *future value engines* menjadi pusat strategi jangka panjang melalui integrasi penuh AI di seluruh rantai nilai, pembangunan ekosistem digital untuk distribusi dan layanan polis, penguatan data *governance* dan *cyber governance*, serta peningkatan kemampuan *predictive analytics* untuk mendukung *underwriting* dan klaim. Di sisi organisasi, Perseroan akan memperkuat kapabilitas *underwriting, risk management*, dan data *intelligence*, membangun budaya kerja *Pain Point Fixer* yang berorientasi solusi, serta mengembangkan organisasi yang *agile* dan adaptif terhadap perubahan industri.

The development of future value engines will become the core of the long-term strategy through full AI integration across the value chain, development of digital ecosystems for distribution and policy services, strengthening data governance and cyber governance, and enhancing predictive analytics capabilities to support underwriting and claims processes. From an organizational perspective, the Company will strengthen underwriting, risk management, and data intelligence capabilities, cultivate a Pain Point Fixer work culture oriented toward solutions, and develop an agile organization capable of adapting to industry changes.

Rencana dan Langkah-Langkah Strategis Jangka Panjang Periode 5 Tahun
Long-Term Strategic Plans and Measures for a Period of 5 Years

Upaya ekspansi juga dilakukan dengan memperkuat posisi LGI pada ekosistem *Health* dan Korea corporate, memperluas kolaborasi dengan broker, *financial institutions*, serta mitra digital, dan melakukan penetrasi ke industri prioritas dengan risk appetite yang terukur. Dari sisi investasi, strategi jangka panjang diarahkan pada pendekatan konservatif dan stabil untuk menjadikan hasil investasi sebagai *stabilizer* dalam menghadapi tekanan industri, dengan fokus pada penempatan instrumen risiko rendah sesuai regulasi. Secara paralel, Perseroan akan memperkuat tata kelola dan manajemen risiko jangka panjang melalui penerapan *enterprise risk management* yang lebih komprehensif, penguatan *risk culture* dan *compliance maturity*, serta penyempurnaan kerangka risiko digital guna mendukung transformasi AI dan digital secara berkelanjutan.

Expansion efforts will also be carried out by strengthening LGI's position within the ecosystems of Health and Korean corporates, expanding collaboration with brokers, financial institutions, and digital partners, and penetrating priority industries with a measured risk appetite. From an investment perspective, the long-term strategy will adopt a conservative and stable approach to position investment returns as a stabilizer during periods of industry pressure, with a focus on low-risk instruments in accordance with regulatory requirements. In parallel, the Company will strengthen long-term governance and risk management through the implementation of a more comprehensive enterprise risk management framework, strengthening risk culture and compliance maturity, and enhancing digital risk frameworks to support sustainable AI and digital transformation.



TANGGUNG JAWAB SOSIAL DAN LINGKUNGAN

Social and Environmental Responsibility





Sebagai bagian dari komitmen terhadap pembangunan berkelanjutan, Perseroan memiliki peran strategis dalam menjalankan tanggung jawab sosial dan lingkungan. Melalui berbagai inisiatif yang tidak hanya berfokus pada aspek ekonomi, tetapi juga memperhatikan dampak sosial dan lingkungan, Perseroan berupaya menciptakan nilai jangka panjang bagi seluruh pemangku kepentingan. Tanggung jawab ini tercermin dalam program-program yang mendukung kesejahteraan masyarakat, pelestarian lingkungan, dan penerapan prinsip tata kelola keberlanjutan sebagai fondasi dalam menjalankan bisnis secara etis.

Program-program TJSL yang dilaksanakan Perseroan antara lain berpedoman pada:

1. Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas dan perubahannya;
2. Undang-Undang No. 13 Tahun 2003 tentang Ketenagakerjaan sebagaimana telah diubah dengan Undang-Undang No. 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang No. 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang;
3. Peraturan Pemerintah No. 47 Tahun 2012 tentang Tanggung Jawab Sosial dan Lingkungan Perseroan Terbatas;
4. Peraturan OJK No. 22 Tahun 2023 tentang Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan;
5. Peraturan Otoritas Jasa Keuangan No. 3 Tahun 2023 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan bagi Konsumen dan Masyarakat;
6. Surat Edaran OJK No. 13/SEOJK.08/2024 tentang Penyusunan dan Penyampaian Laporan Rencana dan Laporan Realisasi Literasi Keuangan dan Inklusi Keuangan;
7. Surat Edaran OJK No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik;
8. ISO 9001:2015 tentang Sistem Manajemen Mutu terkait Penyelenggaraan Pelayanan Kesehatan dan Pelayanan Non-Kesehatan; serta
9. ISO 27001:2022 tentang Sistem Manajemen Keamanan Informasi.

As part of its commitment to sustainable development, the Company plays a strategic role in carrying out its social and environmental responsibilities. Through various initiatives that focus not only on economic aspects, but also consider social and environmental impacts, the Company strives to create long-term value for all stakeholders. This responsibility is reflected in programs that support community welfare, environmental preservation, and the implementation of sustainable governance principles as a foundation for conducting business ethically.

The ESR programs implemented by the Company shall, among others, refer to:

1. Law No. 40 of 2007 on Limited Liability Company and its amendments;
2. Law No. 13 of 2003 on Manpower as amended by Law No. 6 of 2023 on the Stipulation of Government Regulation in Lieu of Law No. 2 of 2022 on Job Creation into Law;
3. Government Regulation No. 47 of 2012 on Social and Environmental Responsibility of Limited Liability Companies;
4. OJK Regulation No. 22 of 2023 on Consumer and Community Protection in the Financial Services Sector;
5. OJK Regulation No. 3 of 2023 on Improvement of Financial Literacy and Inclusion in the Financial Services Sector for Consumers and the Community;
6. OJK Circular No. 13/SEOJK.08/2024 on the Preparation and Submission of Financial Literacy and Financial Inclusion Plan and Realization Reports;
7. OJK Circular No. 16/SEOJK.04/2021 on the Form and Content of the Annual Report of Issuers or Public Companies;
8. ISO 9001:2015 on Quality Management System related to the Implementation of Health Services and Non-Health Services; and
9. ISO 27001:2022 on Information Security Management System.

Perseroan senantiasa merancang dan melaksanakan program TJSL dengan tujuan utama memberikan dampak positif yang nyata bagi masyarakat dan kelestarian lingkungan. Setiap inisiatif yang dijalankan merupakan wujud komitmen dalam menciptakan keseimbangan antara pertumbuhan bisnis dan tanggung jawab sosial. Adapun yang menjadi fokus program TJSL Perseroan meliputi:

The Company consistently designs and implements its ESR programs with the primary objective of delivering tangible positive impacts on society and environmental sustainability. Each initiative undertaken reflects the Company's commitment to maintaining a balance between business growth and social responsibility. The Company's ESR programs focus on the following areas:

Prosedur Operasi yang Wajar
Fair Operating Procedure

Perseroan bertanggung jawab penuh atas dampak lingkungan hidup dari kegiatan bisnis yang dilakukan.

The Company is fully responsible for any environmental impact of its business activities.

Prosedur Operasi yang Wajar
Fair Operating Procedure

Perseroan senantiasa menerapkan perilaku etis organisasi saat berhubungan dengan organisasi dan individu lain.

The Company always applies organizational ethical behavior when dealing with other organizations and individuals.

Praktik Ketenagakerjaan, Kesehatan, dan Keselamatan Kerja
Employment, Occupational Health, and Safety Practices

Perseroan senantiasa menerapkan praktik-praktik ketenagakerjaan (*labor practices*) dalam mengelola karyawan.

The Company always applies labor practices in managing employees.

Tata Kelola Organisasi
Organizational Governance

Perseroan merumuskan dan menerapkan keputusan yang strategis sehingga program-program TJSL dapat direalisasikan.

The Company established and implements strategic decisions so ESR programs can be realized properly.

Pelibatan dan Pengembangan Masyarakat
Community Engagement and Development

Perseroan mengalokasikan dana untuk bantuan masyarakat, pendidikan, dan kesehatan.

The Company allocates budget for community, education, and health support.

Produk/Jasa serta Nasabah, Mitra Usaha, dan Investor
Products/Services and Customers, Business Partners, and Investors

Perseroan senantiasa memenuhi hak-hak nasabah, mitra usaha, dan investor yang harus dipenuhi.

The Company always fulfills the customers, business partners, and investors rights that must be fulfilled.

Pemenuhan Hak Asasi Manusia
Fulfillment of Human Rights

Perseroan senantiasa memenuhi hak dasar yang berhak dimiliki seluruh orang sebagai manusia, yang antara lain mencakup hak sipil, politik, ekonomi, sosial, dan budaya.

The Company always fulfills all basic human rights which include civil, political, economic, social, and cultural rights.

Ikhtisar Keberlanjutan
Sustainability Highlights

Uraian	Satuan Unit	2025	2024	2023	Description
Aspek Ekonomi / Economic Aspect					
Kuantitas Produk atau Jasa	Jenis Produk Type of Products	**2 (Asuransi Kesehatan dan Asuransi Umum) (Health Insurance and General Insurance)**	2 (Asuransi Kesehatan dan Asuransi Umum) (Health Insurance and General Insurance)	2 (Asuransi Kesehatan dan Asuransi Umum) (Health Insurance and General Insurance)	Products or Services Quantity
Produk terkait Keuangan Berkelanjutan	Produk Asuransi Insurance Product	**19**	20	19	Sustainable Finance-related Products
Keterlibatan Pemasok Lokal (Tidak termasuk *Reinsurer*)	Jumlah Perusahaan Total Companies	**23**	55	34	Involvement of Local Suppliers (Excluding Reinsures)
	Nilai Kontrak (Miliar Rupiah) Contract Value (Billion Rupiah)	**23,03**	30,03	14,16	
Aspek Sosial / Social Aspect					
Pengelolaan Karyawan / Employees Management					
Jumlah Karyawan	Orang People	**512**	503	478	Total Employees
Tenaga Kerja Lokal	Orang People	**330**	322	360	Local Workers
Tingkat Perputaran Karyawan	%	**15,27**	14,48*)	14,09*)	Employee Turnover Rate
Program Pengembangan Kompetensi	Program	**169**	201	154	Competency Development Program
Biaya Program Pengembangan Kompetensi	Miliar Rupiah Billion Rupiah	**4,93**	3,05	1,38	Competency Development Program Cost
Pengembangan dan Pemberdayaan Masyarakat (PPM) / Community Development and Empowerment (PPM)					
Pelaksanaan Program PPM	Program	**13**	12	7	PPM Program Implementation
Penerima Manfaat	Pihak Party	**13**	19	11	Beneficiaries
Biaya PPM	Juta Rupiah Million Rupiah	**118,54**	141,50	114,70	PPM Cost

Uraian	Satuan Unit	2025	2024	2023	Description
Aspek Lingkungan Hidup / Environmental Aspect					
Energi / Energy					
Penggunaan Energi	GJ	3.574,33	1.524,26*)	2.850,69*)	Energy Consumption
Intensitas Energi	GJ/Miliar Rupiah GJ/Billion Rupiah	16,42	16,87*)	0,94*)	Energy Intensity
Efisiensi Energi	GJ/Miliar Rupiah GJ/Billion Rupiah	0,45	15,92*)	0,57*)	Energy Efficiency
Air / Water					
Penggunaan Air	m^3	4.854	4.918*)	5.013	Water Consumption
Intensitas Air	m^3/Miliar Rupiah m^3/Billion Rupiah	22,29	54,42*)	1,66	Water Intensity
Efisiensi Air	m^3/Miliar Rupiah m^3/Billion Rupiah	32,13	(52,76)*)	0,75	Water Efficiency
Lainnya / Others					
Jumlah Limbah Kertas yang Diolah	Kg	1.807	1.808	3.988	Amount of Paper Waste Processed
Biaya Investasi Lingkungan	Juta Rupiah Million Rupiah	275,41	163,43	163,43	Environmental Investment Cost

*) Data disajikan kembali. / Data restated.

Uraian terkait kebijakan dan program Tanggung Jawab Sosial dan Lingkungan (TJSL) dibahas secara lebih komprehensif pada Laporan Keberlanjutan Perseroan yang disajikan secara terpisah dari Laporan Tahunan ini.

A description related to Social and Environmental Responsibility (ESR) policies and programs is discussed more comprehensively in the Sustainability Report, which is presented separately from this Annual Report.

PT LIPPO GENERAL INSURANCE Tbk

LAPORAN KEUANGAN/
FINANCIAL STATEMENTS

UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025/
FOR THE YEAR ENDED DECEMBER 31, 2025

DAN/*AND*

LAPORAN AUDITOR INDEPENDEN/
INDEPENDENT AUDITORS' REPORT

PT LIPPO GENERAL INSURANCE Tbk
LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025

PT LIPPO GENERAL INSURANCE Tbk
FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2025

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Laporan Auditor Independen

Pemegang Saham, Dewan Komisaris dan Direksi
PT Lippo General Insurance Tbk

Opini

Kami telah mengaudit laporan keuangan PT Lippo General Insurance Tbk ("Perusahaan"), yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2025, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan, termasuk informasi kebijakan akuntansi material.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Perusahaan tanggal 31 Desember 2025, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Basis Opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami. Kami independen terhadap Perusahaan berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

Hal Audit Utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan periode kini. Hal-hal tersebut disampaikan dalam konteks audit kami atas laporan keuangan secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan terkait, kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut.

Independent Auditors' Report

The Shareholders, Board of Commissioners and Directors
PT Lippo General Insurance Tbk

Opinion

We have audited the financial statements of PT Lippo General Insurance Tbk ("the Company"), which comprise the statement of financial position as at December 31, 2025, and the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Company as at December 31, 2025, and its financial performance and its cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Basis for Opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements paragraph of our report. We are independent of the Company in accordance with the ethical requirements that are relevant to our audit of the financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Hal Audit Utama (Lanjutan)

Transisi ke PSAK No. 117 tentang "Kontrak Asuransi" dan Penilaian atas Aset Kontrak Reasuransi dan Liabilitas Kontrak Asuransi

Efektif 1 Januari 2025, Perusahaan mulai menerapkan PSAK No. 117 tentang "Kontrak Asuransi", yang menggantikan standar sebelumnya, yaitu PSAK No. 104. Standar ini memperkenalkan kerangka baru dalam pengakuan, pengukuran, penyajian, dan pengungkapan atas kontrak asuransi dalam laporan keuangan. Sehubungan dengan hal tersebut, informasi keuangan komparatif telah disajikan kembali mulai tanggal 1 Januari 2024. Penerapan pertama kali PSAK No. 117 ini mengakibatkan peningkatan saldo laba sebesar Rp7.278.184.698 pada tanggal 1 Januari 2024.

Dalam proses penerapan awal standar ini, manajemen menggunakan pertimbangan yang signifikan dalam menentukan pendekatan transisi yang tepat, termasuk pemilihan metode retrospektif yang dimodifikasi.

Manajemen telah melakukan penilaian terhadap ketentuan dalam PSAK No. 117 dan menggunakan pertimbangan dalam menyusun kebijakan akuntansi serta menentukan metodologi yang tepat guna memenuhi ketentuan dalam PSAK No. 117.

Seperti yang diungkapkan dalam Catatan 5 dan 14 atas laporan keuangan terlampir, aset kontrak reasuransi dan liabilitas kontrak asuransi pada tanggal 31 Desember 2025 yang masing-masing sebesar Rp878.683.875.364 dan Rp1.820.855.442.550, terdiri dari dua komponen, yaitu (i) Liabilitas atas Sisa Pertanggungan (LRC) dan (ii) Liabilitas atas Klaim yang Telah Terjadi (LIC).

LRC merupakan liabilitas atas sisa periode pertanggungan (masa depan) dan diukur sebesar pemenuhan arus kas ditambah margin jasa kontraktual di mana, berdasarkan pendekatan alokasi premi, LRC diperkirakan sebesar premi yang diterima setelah disesuaikan dengan arus kas atas akuisisi dan pendapatan yang telah diakui. LIC merupakan pemenuhan atas arus kas atas terkait jasa yang telah diberikan di masa lalu, termasuk klaim yang telah terjadi namun belum dilaporkan seperti IBNR, serta mencakup penyesuaian risiko untuk risiko nonkeuangan dan efek diskonto.

Penilaian atas aset kontrak reasuransi dan liabilitas kontrak asuransi ini melibatkan penilaian dan estimasi yang signifikan, terutama terkait kelayakan model pengukuran serta estimasi nilai sekarang dari arus kas masa depan. Kompleksitas model-model tersebut menimbulkan risiko kesalahan yang diakibatkan oleh data yang tidak andal atau tidak lengkap, metode dan asumsi yang tidak tepat, serta kelemahan dalam desain dan penerapan model.

Asumsi-asumsi yang digunakan dalam pengukuran aset kontrak reasuransi dan liabilitas kontrak asuransi ditentukan berdasarkan asumsi-asumsi aktuaria yang ditetapkan oleh Perusahaan yang mencerminkan pengalaman aktual dan hasil dari studi atas pengalaman Perusahaan.

Key Audit Matters (Continued)

Transition to PSAK No. 117 on "Insurance Contracts" and Valuation of Reinsurance Contract Assets and Insurance Contract Liabilities

Effective January 1, 2025, the Company adopted PSAK No. 117 on "Insurance Contracts", supersedes the previous standard, PSAK No. 104. This standard introduces a new framework for the recognition, measurement, presentation, and disclosure of insurance contracts in the financial statements. Accordingly, comparative financial information has been restated from January 1, 2024. The initial adoption of PSAK No. 117 resulted in an increase in retained earnings of Rp7,278,184,698 as at January 1, 2024.

In the process of initially implementing this standard, management used significant judgment in determining the appropriate transition approach, including the selection of the modified retrospective method.

Management has assessed the requirements of PSAK No. 117 and applied judgment in developing accounting policies and determining appropriate methodologies to ensure compliance with the PSAK No. 117.

As disclosed in Notes 5 and 14 to the accompanying financial statements, reinsurance contract assets and insurance contract liabilities as at December 31, 2025 amounted to Rp878,683,875,364 and Rp1,820,855,442,550, respectively, which comprise two components: (i) the Liability for Remaining Coverage (LRC) and (ii) the Liability for Incurred Claims (LIC).

The LRC represents the liability for remaining (future) insurance coverage and is measured as fulfilment cash flows plus any contractual service margin where, under the premium allocation approach, LRC may be approximated as premiums received adjusted for acquisition cash flows and revenue recognized. The LIC represents fulfilment cash flows for past services, including incurred claims but not reported such as IBNR, and incorporates a risk adjustment for non-financial risk as well as the effect of discounting.

The valuation of reinsurance contract assets and insurance contract liabilities involves significant judgment and estimation, particularly in determining the appropriate measurement models and estimating the present value of future cash flows. The complexity of these models increases the risk of error due to incomplete or inadequate data, inappropriate methods and assumptions, or deficiencies in the design and implementation of the models.

The assumptions used in measuring reinsurance contract assets and insurance contract liabilities are based on actuarial assumptions established by the Company, reflecting both its actual experience and the results of its experience studies.

Hal Audit Utama (Lanjutan)

Transisi ke PSAK No. 117 tentang "Kontrak Asuransi" dan Penilaian atas Aset Kontrak Reasuransi dan Liabilitas Kontrak Asuransi (Lanjutan)

Oleh karena ketidakpastian estimasi yang signifikan terkait dengan penentuan aset kontrak reasuransi dan liabilitas kontrak asuransi, maka hal ini diidentifikasi sebagai Hal Audit Utama.

Kami melakukan prosedur-prosedur audit berikut untuk merespons Hal Audit Utama ini:

- Kami memperoleh pemahaman tentang pengendalian internal yang relevan dengan audit untuk merancang prosedur audit yang tepat sesuai dengan keadaan, tetapi bukan untuk tujuan menyatakan opini atas keefektifan pengendalian internal Perusahaan. Kami juga menilai pendekatan transisi serta metodologi pengukuran yang dipilih oleh manajemen dengan menguji kelayakan kontrak asuransi yang diukur berdasarkan pendekatan retrospektif yang dimodifikasi pada tanggal transisi, serta menguji kelayakan kontrak asuransi yang diukur menggunakan pendekatan alokasi premi.

- Kami mengevaluasi ketepatan kebijakan akuntansi yang diterapkan dan kewajaran estimasi akuntansi serta pengungkapan terkait yang dibuat oleh manajemen.

- Kami menguji, berdasarkan uji petik akurasi data kontrak asuransi dengan memeriksa data ke dokumen pendukung seperti polis, dokumen klaim dan bukti atas arus kas aktual.
- Kami menguji kelengkapan data yang digunakan dalam perhitungan liabilitas kontrak asuransi dengan melakukan rekonsiliasi antara data polis *in-force* dan data yang diolah oleh ahli aktuaria manajemen dengan menggunakan bantuan ahli aktuaria kami.
- Kami memeriksa dan menguji metodologi serta asumsi yang diterapkan, termasuk konsistensinya, seperti rasio biaya, rasio klaim, tingkat diskonto, rasio kerugian, dan tingkat *lapse* berdasarkan uji petik, dan menghitung ulang secara independen dalam rangka menilai kekurasian matematis aset kontrak reasuransi dan liabilitas kontrak asuransi untuk kelompok bisnis yang dipilih. Prosedur kami melibatkan penggunaan ahli aktuaria kami.

- Kami menilai kesesuaian metodologi yang digunakan dalam penilaian aset kontrak reasuransi dan liabilitas kontrak asuransi dan berdasarkan uji petik, menguji keakurasian perhitungan yang terkait dengan pemenuhan arus kas, alokasi premi, beserta penerapannya dalam model aktuaria, dengan melibatkan ahli aktuaria kami.
- Kami menilai kecukupan pengungkapan dalam laporan keuangan Perusahaan sesuai dengan persyaratan dalam Standar Akuntansi Keuangan di Indonesia.

Key Audit Matters (Continued)

Transition to PSAK No. 117 on "Insurance Contracts" and Valuation of Reinsurance Contract Assets and Insurance Contract Liabilities (Continued)

Given the significant estimation uncertainty involved in determining reinsurance contract assets and insurance contract liabilities, this matter has been identified as a Key Audit Matter.

We have performed the following audit procedures to address this Key Audit Matters:

- *We obtained an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal controls. We also assessed the transition approach and measurement methodology selected by management by testing the eligibility of insurance contracts measured under the modified retrospective approach at the transition date, as well as the eligibility of insurance contracts measured using the general measurement model and the premium allocation approach.*
- *We evaluated the appropriateness of the accounting policies applied and the reasonableness of accounting estimates and related disclosures made by management.*
- *We tested, on a sample basis, the accuracy of insurance contract data by verifying such data against supporting documentation, including policy records, claim documents, and actual cash flows evidence.*
- *We tested the completeness of the data used in calculating insurance contract liabilities by performing reconciliations between in-force policy data and the data processed by management's actuarial expert, with the assistance of our actuarial expert.*
- *We examined and tested the methodologies and key assumptions applied, including their consistency of application, such as expense ratios, claim ratios, discount rates, loss rasios and lapse rates and on a sample basis, and independently reperformed calculations to assess the mathematical accuracy of reinsurance contract assets and insurance contract liabilities for selected classes of business. Our procedures included the involvement of our actuarial expert.*
- *We assessed the appropriateness of the methodologies used in the valuation of reinsurance contract assets and insurance contract liabilities and, on a sample basis, tested the accuracy of calculations related to fulfilment cash flows and premium allocation, including their application within the actuarial models, with the involvement of our actuarial experts.*
- *We assessed the adequacy of the Company's disclosures in the financial statements against the requirements of the Indonesian Financial Accounting Standards.*

Hal Audit Utama (Lanjutan)

Penilaian dan Keberadaan Investasi

Seperti yang dijelaskan dalam Catatan 7 atas laporan keuangan, investasi pada tanggal 31 Desember 2025 adalah sebesar Rp2.079.298.342.696 atau 66,61% dari jumlah aset Perusahaan.

Kami juga fokus pada area ini karena saldo investasi tersebut signifikan terhadap laporan keuangan terlampir.

Investasi Perusahaan meliputi efek, deposito berjangka, properti investasi dan penyertaan saham yang dinilai sesuai dengan kebijakan akuntansi yang berlaku. Kami melakukan prosedur-prosedur audit berikut untuk merespons Hal Audit Utama ini:

- Kami memperoleh pemahaman tentang aktivitas pengendalian berkaitan dengan investasi dan menguji desain, implementasi, dan efektivitas operasi pengendalian utama atas proses penilaian investasi.
- Kami mengirimkan surat konfirmasi untuk seluruh investasi dan memverifikasi keberadaan seluruh investasi Perusahaan pada tanggal 31 Desember 2025.
- Kami telah memeriksa penilaian investasi terhadap balasan konfirmasi dari kustodian. Untuk investasi yang diukur pada nilai wajar, kami telah memverifikasi nilai pasar berdasarkan sumber eksternal yang independen dan andal.
- Berdasarkan uji petik, kami melakukan penelusuran ke dokumen pendukung terkait penambahan dan pelepasan investasi Perusahaan.
- Berdasarkan uji petik, kami memeriksa penerimaan dari investasi dan menguji perhitungan matematis ulang atas pendapatan investasi untuk tahun yang berakhir pada tanggal 31 Desember 2025.

Penekanan Suatu Hal

Sebagai bagian dari audit kami atas laporan keuangan Perusahaan tanggal 31 Desember 2025 dan untuk tahun yang berakhir pada tanggal tersebut, kami juga telah mengaudit penyesuaian-penyesuaian yang dijelaskan pada Catatan 32 atas laporan keuangan terlampir yang diterapkan untuk menyajikan kembali laporan keuangan tanggal 31 Desember 2024 dan untuk tahun yang berakhir pada tanggal tersebut serta atas laporan posisi keuangan tanggal 1 Januari 2024/31 Desember 2023. Menurut opini kami, penyesuaian-penyesuaian tersebut sudah tepat dan telah diterapkan dengan sebagaimana mestinya.

Key Audit Matters (Continued)

The Valuation and Existence of Investments

As described in Note 7 of the financial statements, investments as at December 31, 2025 amounted to Rp2,079,298,342,696 or 66.61% of the Company's total assets.

We also focus on this area since the balance of the investments is significant to the accompanying financial statements.

The Company's investments include marketable securities, time deposits, investment properties and investment in shares which are valued in accordance with the applicable accounting policies. We have performed the following audit procedures to address this Key Audit Matters:

- *We obtained understanding of the control activities around investments and tested the design, implementation, and operating effectiveness of key control over valuation process of investments.*
- *We sent confirmation letters for all investments and verified the existence of all the Company's investments as at December 31, 2025.*
- *We have checked the valuation of the investments against confirmation replies from the custodian. For investment measured at fair value, we have verified the market value based on independent and reliable external sources.*
- *On a sample basis, we have vouched to supporting documents the additions and disposals of the Company's investments.*
- *On a sample basis, we checked investment income and tested mathematical recalculation of investment income for the year ended December 31, 2025.*

Emphasis of Matter

As part of our audit of the Company's financial statements as at December 31, 2025 and for the years then ended, we also audited the adjustments described in Note 32 to the accompanying financial statements that were applied to restate the financial statements as at December 31, 2024 and for the year then ended and the statement of financial position as at January 1, 2024/December 31, 2023. In our opinion, such adjustments are appropriate and have been properly applied.

Informasi Lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam laporan tahunan, tetapi tidak termasuk laporan keuangan dan laporan auditor kami. Laporan tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor.

Opini kami atas laporan keuangan tidak mencakup informasi lain, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas informasi lain tersebut.

Sehubungan dengan audit kami atas laporan keuangan, tanggung jawab kami adalah untuk membaca informasi lain yang teridentifikasi di atas, jika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah informasi lain mengandung ketidakkonsistensian material dengan laporan keuangan atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

Ketika kami membaca laporan tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan mengambil tindakan tepat berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia.

Tanggung Jawab Manajemen dan Pihak yang Bertanggung Jawab atas Tata Kelola terhadap Laporan Keuangan

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Dalam penyusunan laporan keuangan, manajemen bertanggung jawab untuk menilai kemampuan Perusahaan dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi Perusahaan atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Perusahaan.

Other Information

Management is responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditors' report thereon. The annual report is expected to be made available to us after the date of this auditors' report.

Our opinion on the financial statements does not cover the other information and we will not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun secara agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian pengendalian internal.
- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal Perusahaan.
- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.
- Menyimpulkan ketepatan penggunaan basis akuntansi kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Perusahaan untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor kami ke pengungkapan terkait dalam laporan keuangan atau, jika pengungkapan tersebut tidak memadai, harus menentukan apakah perlu untuk memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Perusahaan tidak dapat mempertahankan kelangsungan usaha.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- *Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.*
- *Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.*
- *Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.*
- *Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Company to cease to continue as a going concern.*

Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan (Lanjutan)

- Mengevaluasi penyajian, struktur, dan isi laporan keuangan secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit, serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan, jika relevan, pengamanan terkait.

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama dalam laporan auditor kami, kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal tidak boleh dikomunikasikan dalam laporan kami karena konsekuensi merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

Auditors' Responsibilities for the Audit of the Financial Statements (Continued)

- *Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.*

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Kantor Akuntan Publik/*Registered Public Accountants*
Suharli, Sugiharto & Rekan

Riki Afrianof, CPA
Registrasi Akuntan Publik/*Public Accountant Registration* No. AP. 1017

30 Maret 2026/*March 30, 2026*

00078

SURAT PERNYATAAN DIREKSI TENTANG TANGGUNG JAWAB ATAS LAPORAN KEUANGAN PT LIPPO GENERAL INSURANCE Tbk UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025

STATEMENT OF DIRECTORS ON RESPONSIBILITY FOR FINANCIAL STATEMENTS OF PT LIPPO GENERAL INSURANCE Tbk FOR THE YEAR ENDED DECEMBER 31, 2025

Kami yang bertanda tangan di bawah ini: *We, the undersigned:*

Nama	:	Agus Benjamin	:	*Name*
Alamat Kantor	:	Lippo Kuningan Building 27th floor unit A & F, Jl. H.R. Rasuna Said Kav. B-12 South Jakarta 12940	:	*Official Address*
Alamat Domisili sesuai KTP	:	Vermont Parkland 1/5 Sektor VIII-B, BSD Serpong, South Tangerang	:	*Residential Address as per ID Card*
Nomor Telepon	:	021 5256161	:	*Telephone Number*
Jabatan	:	Presiden Direktur/ *President Director*	:	*Position*
Nama	:	Kwon Gi Han	:	*Name*
Alamat Kantor	:	Lippo Kuningan Building 27th floor unit A & F, Jl. H.R. Rasuna Said Kav. B-12 South Jakarta 12940	:	*Official Address*
Alamat Domisili sesuai KTP	:	The Pakubowono Menteng Makorewood 30C, Jl. K.H Wahid Hasyim No.110-112 Menteng Central Jakarta 10340	:	*Residential Address as per ID Card*
Nomor Telepon	:	021 5256161	:	*Telephone Number*
Jabatan	:	Direktur/*Director*	:	*Position*

Menyatakan bahwa:

1. Bertanggung jawab atas penyusunan dan penyajian Laporan Keuangan PT Lippo General Insurance Tbk;
2. Laporan Keuangan PT Lippo General Insurance Tbk telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam Laporan Keuangan PT Lippo General Insurance Tbk telah dimuat secara lengkap dan benar;

State that:

1. *Responsible for the preparation and presentation of the Financial Statements of PT Lippo General Insurance Tbk;*
2. *The Financial Statements of PT Lippo General Insurance Tbk have been prepared and presented in accordance with Indonesian Financial Accounting Standards;*
3. *a. All information in the Financial Statements of PT Lippo General Insurance Tbk has been fully and accurately disclosed;*

b. Laporan Keuangan PT Lippo General Insurance Tbk tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;

b. The Financial Statements of PT Lippo General Insurance Tbk do not contain untrue material information, and do not omit material information;

4. Bertanggung jawab atas sistem pengendalian internal PT Lippo General Insurance Tbk.

4. Responsible for the internal control system of PT Lippo General Insurance Tbk.

Demikian Pernyataan ini dibuat dengan sebenarnya.

This statement is made truthfully and sincerely.

Jakarta, 30 Maret/*March 30, 2026*

Atas nama dan mewakili Direksi/*On behalf of and representing the Board of Directors*

Kwon Gi Han
Direktur/*Director*

Agus Benjamin
Presiden Direktur/*President Director*

PT LIPPO GENERAL INSURANCE Tbk
LAPORAN POSISI KEUANGAN
31 DESEMBER 2025
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT LIPPO GENERAL INSURANCE Tbk
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2025
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember 2025/ *December 31, 2025*	31 Desember 2024/ *December 31, 2024*)*	1 Januari 2024/ *January 1, 2024/* 31 Desember 2023/ *December 31,2023*)*	
ASET					***ASSETS***
Kas dan bank					*Cash on hand and in banks*
Pihak ketiga	2e,4	12.806.848.497	15.387.497.994	21.023.141.057	*Third parties*
Pihak berelasi	2p,4,28	706.533.081	-	-	*Related party*
Subjumlah		13.513.381.578	15.387.497.994	21.023.141.057	*Sub-total*
Aset kontrak asuransi		-	-	298.530.868	*Insurance contract assets*
Aset kontrak reasuransi	2k,3,5	878.683.875.364	768.691.086.850	862.478.949.053	*Reinsurance contract assets*
Piutang lain-lain - neto	2d,3,6	69.748.579.616	67.616.214.670	60.732.481.806	*Other receivables - net*
Investasi					*Investments*
Deposito berjangka					*Time deposits*
Pihak ketiga	2d,7b	564.681.114.566	433.037.723.739	453.279.220.427	*Third parties*
Pihak berelasi	2p,7b,28	56.000.000.000	-	-	*Related party*
Subjumlah		620.681.114.566	433.037.723.739	453.279.220.427	*Sub-total*
Efek					*Marketable securities*
Pihak ketiga	2d,7a	1.311.192.868.308	1.003.982.771.839	806.671.316.973	*Third parties*
Pihak berelasi	2d,2p,7a, 28	57.141.624.691	-	-	*Related parties*
Subjumlah		1.368.334.492.999	1.003.982.771.839	806.671.316.973	*Sub-total*
Penyertaan saham	2d,7e	1.131.124.980	1.110.506.611	1.110.506.611	*Investment in shares*
Properti investasi	2f,7c	86.653.000.000	87.135.000.000	85.480.000.000	*Investment properties*
Investasi lain	7d	2.498.610.151	-	-	*Other investment*
Jumlah investasi		2.079.298.342.696	1.525.266.002.189	1.346.541.044.011	*Total investments*
Uang muka dan biaya dibayar di muka	2g,8	9.859.533.210	9.572.639.810	9.962.032.512	*Advances and prepaid expenses*
Aset hak-guna - neto	2h,3,9a	-	1.087.064.171	3.676.257.324	*Right-of-use assets - net*
Aset tetap - neto	2i,3,10	44.124.497.411	44.551.195.297	47.283.295.498	*Fixed assets - net*
Aset takberwujud - neto	2j,3,11	22.070.371.797	1.888.210.640	1.203.704.712	*Intangible assets - net*
Aset lain-lain	2d,2p,12, 28	4.292.623.475	16.691.721.724	1.083.786.848	*Other assets*
JUMLAH ASET		**3.121.591.205.147**	**2.450.751.633.345**	**2.354.283.223.689**	***TOTAL ASSETS***

*) Disajikan kembali, lihat Catatan 32

*)*As restated, see Note 32*

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan

Notes to the Financial Statements are an integral part of the Financial Statements taken as a whole

PT LIPPO GENERAL INSURANCE Tbk
LAPORAN POSISI KEUANGAN
31 DESEMBER 2025
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT LIPPO GENERAL INSURANCE Tbk
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2025
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember/ *December 31, 2025*	31 Desember/ *December 31, 2024*)*	1 Januari 2024/ *January 1, 2024/* 31 Desember 2023/ *December 31,2023*)*	
LIABILITAS DAN EKUITAS					***LIABILITIES AND EQUITY***
LIABILITAS					***LIABILITIES***
Liabilitas kontrak asuransi	2k,3,14	1.820.855.442.550	1.379.476.358.492	1.333.665.835.580	*Insurance contract liabilities*
Utang pajak	2m,3,26a	23.312.186.644	2.901.670.783	18.405.615.210	*Tax payables*
Pendapatan premi ditangguhkan	13	9.239.450.580	18.356.704.341	12.881.304.317	*Deferred premium income*
Liabilitas sewa	2h,3,9b	-	853.043.780	1.930.601.740	*Lease liabilities*
Liabilitas imbalan kerja karyawan	2n,3,15a	23.297.610.000	6.730.000.000	4.694.114.714	*Employee benefit liabilities*
Liabilitas pajak tangguhan	2m,3,26c	30.302.922.550	32.950.307.174	23.066.496.455	*Deferred tax liabilities*
Utang lain-lain	2d,16	186.525.670.244	108.876.136.867	111.042.693.609	*Other payables*
JUMLAH LIABILITAS		**2.093.533.282.568**	**1.550.144.221.437**	**1.505.686.661.625**	***TOTAL LIABILITIES***

**)* Disajikan kembali, lihat Catatan 32

**) As restated, see Note 32*

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan

Notes to the Financial Statements are an integral part of the Financial Statements taken as a whole

PT LIPPO GENERAL INSURANCE Tbk
LAPORAN POSISI KEUANGAN
31 DESEMBER 2025
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT LIPPO GENERAL INSURANCE Tbk
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2025
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember/ *December 31, 2025*	31 Desember/ *December 31, 2024*)*	1 Januari 2024/ *January 1, 2024/* 31 Desember 2023/ *December 31,2023*)*	
EKUITAS					***EQUITY***
Modal saham - nilai nominal Rp50 per saham pada tanggal 31 Desember 2025 dan 2024 serta Rp500 per saham pada tanggal 1 Januari 2024					*Share capital - par value Rp50 per share as of December 31, 2025 and 2024 and Rp500 per share as of January 1, 2024*
Modal dasar - 3.500.000.000 saham pada tanggal 31 Desember 2025 dan 2024 serta 350.000.000 saham pada tanggal 1 Januari 2024					*Authorized - 3,500,000,000 shares as of December 31, 2025 and 2024 and 350,000,000 shares as of January 1 2024*
Modal ditempatkan dan disetor penuh - 3.000.000.000 saham pada tanggal 31 Desember 2025 dan 2024 serta 300.000.000 saham pada tanggal 1 Januari 2024	17	150.000.000.000	150.000.000.000	150.000.000.000	*Issued and fully paid - 3,000,000,000 shares as of December 31, 2025 and 2024 and 300,000,000 shares as of January 1 2024*
Tambahan modal disetor	2u,18	45.489.768.820	45.489.768.820	45.489.768.820	*Additional paid-in capital*
Penghasilan komprehensif lain					*Other comprehensive income*
Pengukuran kembali liabilitas imbalan pasca kerja	2n	(773.175.052)	(3.249.897.086)	865.164.077	*Remeasurement of post-employment benefits liabilities*
Keuntungan yang belum direalisasi dari perubahan nilai wajar atas surat berharga	2d	310.090.697	-	-	*Unrealized gain on changes in fair value of securities*
Beban keuangan asuransi - neto	2k	(7.701.530.777)	(1.099.199.704)	(1.453.684.295)	*Insurance finance expense - net*
Pendapatan keuangan reasuransi – neto	2k	3.303.846.089	(1.230.729.832)	(972.641.145)	*Reinsurance finance income - net*
Saldo laba					*Retained earnings*
Telah ditentukan Penggunaannya	19	24.000.000.000	23.000.000.000	22.000.000.000	*Appropriated*
Belum ditentukan Penggunaannya		813.428.922.802	687.697.469.710	632.667.954.607	*Unappropriated*
JUMLAH EKUITAS		**1.028.057.922.579**	**900.607.411.908**	**848.596.562.064**	***TOTAL EQUITY***
JUMLAH LIABILITAS DAN EKUITAS		**3.121.591.205.147**	**2.450.751.633.345**	**2.354.283.223.689**	***TOTAL LIABILITIES AND EQUITY***

*) Disajikan kembali, lihat Catatan 32

**)As restated, see Note 32*

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan

Notes to the Financial Statements are an integral part of the Financial Statements taken as a whole

PT LIPPO GENERAL INSURANCE Tbk
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT LIPPO GENERAL INSURANCE Tbk
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2025
(Expressed in Rupiah, unless otherwise stated)

	2025	Catatan/ *Notes*	2024*)	
PENDAPATAN				***REVENUES***
Pendapatan jasa asuransi	3.769.972.066.236	2k,2p,3,20,28	3.129.389.071.625	*Insurance service revenues*
Beban jasa asuransi	(3.424.543.879.526)	2k,2p,3,20,28	(2.867.348.328.805)	*Insurance service expenses*
Hasil jasa asuransi sebelum kontrak reasuransi milikan	**345.428.186.710**		**262.040.742.820**	***Insurance service results before reinsurance contracts held***
Pendapatan reasuransi	285.460.696.166	2k,3,20	195.366.337.136	*Reinsurance revenues*
Beban kontrak reasuransi	(510.340.705.588)	2k,2p,3,20,28	(452.255.247.057)	*Reinsurance contract expenses*
Beban neto dari kontrak reasuransi milikan	**(224.880.009.422)**		**(256.888.909.921)**	***Net expenses from reinsurance contracts held***
Hasil jasa asuransi	120.548.177.288		5.151.832.899	*Insurance service results*
Hasil investasi	97.196.470.937	2l,2p,21,28	85.218.952.016	*Investment income*
Jumlah Pendapatan	**217.744.648.225**		**90.370.784.915**	***Total Revenues***
BEBAN				***EXPENSES***
Beban usaha	(42.126.856.446)	22	(29.578.599.179)	*Operating expenses*
Beban keuangan asuransi	(31.305.630.172)	23	(19.793.323.603)	*Insurance finance expense*
Pendapatan (beban) keuangan reasuransi	(2.556.518.737)	24	10.127.144.079	*Reinsurance finance income (expense)*
Jumlah Beban	**(75.989.005.355)**		**(39.244.778.703)**	***Total Expenses***
LABA USAHA	**141.755.642.870**		**51.126.006.212**	***PROFIT FROM OPERATION***
Pendapatan lain-lain - neto	26.722.770.591	25	26.042.935.137	*Other income - net*
LABA SEBELUM PAJAK PENGHASILAN	**168.478.413.461**		**77.168.941.349**	***PROFIT BEFORE INCOME TAX***
Beban pajak penghasilan - neto	(23.746.960.369)	2m,3a,26b	(13.039.426.246)	*Income tax expenses - net*
LABA TAHUN BERJALAN	**144.731.453.092**		**64.129.515.103**	***PROFIT FOR THE YEAR***

*) Disajikan kembali, lihat Catatan 32

*)*As restated, see Note 32*

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan

Notes to the Financial Statements are an integral part of the Financial Statements taken as a whole

PT LIPPO GENERAL INSURANCE Tbk
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT LIPPO GENERAL INSURANCE Tbk
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2025
(Expressed in Rupiah, unless otherwise stated)

	2025	Catatan/ *Notes*	2024*)	
PENGHASILAN KOMPREHENSIF LAIN				***OTHER COMPREHENSIVE INCOME***
Pos yang tidak akan direklasifikasi ke laba rugi:				***Item that will not be reclassified to profit or loss:***
Pengukuran kembali liabilitas imbalan pasti	3.175.284.659	2n,3,15b	(5.275.719.439)	*Remeasurement of defined benefits liabilities*
Pajak penghasilan terkait	(698.562.625)	2m,3,26c	1.160.658.276	*Related income tax*
	2.476.722.034		(4.115.061.163)	
Pos-pos yang akan direklasifikasi ke laba rugi:				***Items that will be reclassified to profit or loss:***
Beban keuangan asuransi	(6.602.331.073)	2k	454.467.425	*Insurance finance expense*
Pajak penghasilan terkait	-	2m,3,26c	(99.982.834)	*Related income tax*
	(6.602.331.073)		354.484.591	
Pendapatan keuangan reasuransi	4.534.575.921	2k	(330.882.932)	*Reinsurance finance income*
Pajak penghasilan terkait	-	2m,3,26c	72.794.245	*Related income tax*
	4.534.575.921		(258.088.687)	
Keuntungan yang belum direalisasi dari perubahan nilai wajar atas surat berharga	310.401.098		-	*Unrealized gain on changes in fair value of securities*
Pajak penghasilan terkait	(310.401)	7a	-	*Related income tax*
	310.090.697		-	
JUMLAH PENGHASILAN KOMPREHENSIF LAIN, SETELAH PAJAK	**719.057.579**		**(4.018.665.259)**	***TOTAL OTHER COMPREHENSIVE INCOME, NET OF TAX***
JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN	**145.450.510.671**		**60.110.849.844**	***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***
LABA PER SAHAM DASAR	**48**	**27**	**21**	***BASIC EARNINGS PER SHARE***

*) Disajikan kembali, lihat Catatan 32

*)*As restated, see Note 32*

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan

Notes to the Financial Statements are an integral part of the Financial Statements taken as a whole

PT LIPPO GENERAL INSURANCE Tbk
LAPORAN PERUBAHAN EKUITAS
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT LIPPO GENERAL INSURANCE Tbk
STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED DECEMBER 31, 2025
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ *Notes*	Modal Saham/ *Share Capital*	Tambahan Modal Disetor/ *Additional Paid-in Capital*	Komponen Ekuitas Lainnya/ *Other Equity Component*				Saldo Laba/ *Retained Earnings*		Jumlah Ekuitas/ *Total Equity*	
				Pengukuran Kembali Imbalan Pasca kerja/ *Remeasurement of Post-employment Benefits*	Keuntungan yang Belum Direalisasi dari Perubahan Nilai Wajar atas Surat Berharga/ *Unrealized Gain on Changes in Fair Value of Securities*	Pendapatan (Beban) Keuangan Asuransi/ *Insurance Finance Income (Expense)*	Pendapatan (Beban) Keuangan Reasuransi/ *Reinsurance Finance Income (Expense)*	Telah Ditentukan Penggunaannya/ *Appropriated*	Belum Ditentukan Penggunaannya/ *Unappropriated*		
Saldo 1 Januari 2024 yang, telah dilaporkan sebelumnya		**150.000.000.000**	**45.489.768.820**	**865.164.077**	**-**	**-**	**-**	**22.000.000.000**	**625.389.769.909**	**843.744.702.806**	***Balance as of January 1, 2024, as previously reported***
Dampak penyesuaian restrospektif atas penerapan pertama kali PSAK No. 117		-	-	-	-	(1.453.684.295)	(972.641.145)	-	7.278.184.698	4.851.859.258	*Retrospective adjustment effect on the initial adoption of PSAK No.117*
Saldo per 1 Januari 2024, setelah disajikan kembali	32	**150.000.000.000**	**45.489.768.820**	**865.164.077**	**-**	**(1.453.684.295)**	**(972.641.145)**	**22.000.000.000**	**632.667.954.607**	**848.596.562.064**	***Balance as of January 1, 2024, as restated***
Saldo laba yang telah ditentukan penggunaannya	19	-	-	-	-	-	-	1.000.000.000	(1.000.000.000)	-	*Appropriation of retained earnings*
Dividen tunai	19	-	-	-	-	-	-	-	(8.100.000.000)	(8.100.000.000)	*Cash dividends*
Laba tahun berjalan		-	-	-	-	-	-	-	64.129.515.103	64.129.515.103	*Profit for the year*
Penghasilan komprehensif lain tahun berjalan:											*Other comprehensive income for the year:*
Penilaian kembali imbalan pasca kerja	2n,3, 15b	-	-	(4.115.061.163)	-	-	-	-		(4.115.061.163)	*Remeasurement of post-employment benefits*

PT LIPPO GENERAL INSURANCE Tbk
LAPORAN PERUBAHAN EKUITAS
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT LIPPO GENERAL INSURANCE Tbk
STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED DECEMBER 31, 2025
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ *Notes*	Modal Saham/ *Share Capital*	Tambahan Modal Disetor/ *Additional Paid-in Capital*	Komponen Ekuitas Lainnya/ *Other Equity Component*				Saldo Laba/ *Retained Earnings*		Jumlah Ekuitas/ *Total Equity*	
				Pengukuran Kembali Imbalan Pasca kerja/ *Remeasurement of Post-employment Benefits*	Keuntungan yang Belum Direalisasi dari Perubahan Nilai Wajar atas Surat Berharga/ *Unrealized Gain on Changes in Fair Value of Securities*	Pendapatan (Beban) Keuangan Asuransi/ *Insurance Finance Income (Expense)*	Pendapatan (Beban) Keuangan Reasuransi/ *Reinsurance Finance Income (Expense)*	Telah Ditentukan Penggunaannya/ *Appropriated*	Belum Ditentukan Penggunaannya/ *Unappropriated*		
Penghasilan komprehensif lain tahun berjalan: (Lanjutan)											*Other comprehensive income for the year: (Continued)*
Pendapatan keuangan asuransi - neto		-	-	-	-	354.484.591	-	-	-	354.484.591	*Insurance finance income - net*
Beban keuangan reasuransi - neto		-	-	-	-	-	(258.088.687)	-	-	(258.088.687)	*Reinsurance finance expense - net*
Saldo 31 Desember 2024		**150.000.000.000**	**45.489.768.820**	**(3.249.897.086)**	**-**	**(1.099.199.704)**	**(1.230.729.832)**	**23.000.000.000**	**687.697.469.710**	**900.607.411.908**	***Balance as of December 31, 2024***
Saldo laba yang telah ditentukan penggunaannya	19	-	-	-	-	-	-	1.000.000.000	(1.000.000.000)	-	*Appropriation of retained earnings*
Dividen tunai	19	-	-	-	-	-	-	-	(18.000.000.000)	(18.000.000.000)	*Cash dividends*
Laba tahun berjalan		-	-	-	-	-	-	-	144.731.453.092	144.731.453.092	*Profit for the year*
Penghasilan komprehensif lain tahun berjalan:											*Other comprehensive income for the year:*
Penilaian kembali imbalan pasca kerja	2n,3, 15b	-	-	2.476.722.034	-	-	-	-	-	2.476.722.034	*Remeasurement of post-employment benefits*
Pendapatan keuangan asuransi - neto		-	-	-	-	-	4.534.575.921	-	-	4.534.575.921	*Insurance finance income - net*
Beban keuangan reasuransi - neto		-	-	-	-	(6.602.331.073)	-	-	-	(6.602.331.073)	*Reinsurance finance expense - net*

PT LIPPO GENERAL INSURANCE Tbk
LAPORAN PERUBAHAN EKUITAS
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT LIPPO GENERAL INSURANCE Tbk
STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED DECEMBER 31, 2025
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ *Notes*	Modal Saham/ *Share Capital*	Tambahan Modal Disetor/ *Additional Paid-in Capital*	Komponen Ekuitas Lainnya/ *Other Equity Component*				Saldo Laba/ *Retained Earnings*		Jumlah Ekuitas/ *Total Equity*	
				Pengukuran Kembali Imbalan Pasca kerja/ *Remeasurement of Post-employment Benefits*	Keuntungan yang Belum Direalisasi dari Perubahan Nilai Wajar atas Surat Berharga/ *Unrealized Gain on Changes in Fair Value of Securities*	Pendapatan (Beban) Keuangan Asuransi/ *Insurance Finance Income (Expense)*	Pendapatan (Beban) Keuangan Reasuransi/ *Reinsurance Finance Income (Expense)*	Telah Ditentukan Penggunaannya/ *Appropriated*	Belum Ditentukan Penggunaannya/ *Unappropriated*		
Penghasilan komprehensif lain tahun berjalan: (Lanjutan)											*Other comprehensive income for the year: (Continued)*
Keuntungan yang belum direalisasi dari perubahan nilai wajar atas surat berharga		-	-	-	310.090.697	-	-	-	-	310.090.697	*Unrealized gain on changes in fair value of securities*
Saldo 31 Desember 2025		**150.000.000.000**	**45.489.768.820**	**(773.175.052)**	**310.090.697**	**(7.701.530.777)**	**3.303.846.089**	**24.000.000.000**	**813.428.922.802**	**1.028.057.922.579**	***Balance as of December 31, 2025***

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan

Notes to the Financial Statements are an integral part of the Financial Statements taken as a whole

PT LIPPO GENERAL INSURANCE Tbk
LAPORAN ARUS KAS
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT LIPPO GENERAL INSURANCE Tbk
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2025
(Expressed in Rupiah, unless otherwise stated)

	2025	2024*)	
ARUS KAS DARI AKTIVITAS OPERASI			***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan premi	3.953.099.942.473	3.078.621.722.993	*Premium income received*
Penerimaan klaim reasuransi	224.059.252.948	302.123.421.210	*Reinsurance claims received*
Pembayaran beban usaha	(24.650.280.633)	(13.710.016.905)	*Operating expense paid*
Pembayaran klaim	(2.765.872.859.249)	(2.395.831.153.618)	*Claims paid*
Pembayaran premi reasuransi	(556.953.993.700)	(455.428.207.779)	*Reinsurance premiums paid*
Pembayaran biaya akuisi dan komisi	(438.327.773.701)	(393.979.628.954)	*Payment of acquisition costs and commissions*
Pembayaran pajak	(6.682.702.157)	(17.526.090.268)	*Taxes paid*
Penerimaan lain-lain - neto	120.681.312.033	34.076.808.428	*Other receipt - net*
Kas Neto Diperoleh dari Aktivitas Operasi	**505.352.898.014**	**138.346.855.107**	***Net Cash Provided by Operating Activities***
ARUS KAS DARI AKTIVITAS INVESTASI			***CASH FLOWS FROM INVESTING ACTIVITIES***
Hasil penjualan dan pencairan investasi	2.665.734.821.321	2.324.970.598.135	*Proceeds from sale and redemption of investments*
Penerimaan bunga	78.577.200.276	67.301.785.720	*Interest income received*
Penerimaan penjualan aset tetap	1.828.768.001	2.243.572.542	*Proceeds from sales fixed assets*
Penerimaan reksa dana	988.484.117	608.887.808	*Mutual fund income received*
Penerimaan sewa	257.850.162	297.284.617	*Rent received*
Penerimaan dividen	142.999.353	271.624.548	*Dividend received*
Penempatan investasi	(3.212.047.605.125)	(2.508.315.170.517)	*Placement of investment*
Perolehan aset takberwujud	(13.433.312.806)	(16.675.092.445)	*Acquisition of intangible assets*
Perolehan aset tetap	(10.082.509.858)	(7.761.693.621)	*Acquisition of fixed assets*
Uang muka pembelian aset	(1.418.440.776)	2.271.244.775	*Advance payment for purchase of assets*
Kas Neto Digunakan untuk Aktivitas Investasi	**(489.451.745.335)**	**(134.786.958.438)**	***Net Cash Used in Investing Activities***
ARUS KAS DARI AKTIVITAS PENDANAAN			***CASH FLOWS FROM FINANCING ACTIVITIES***
Pembayaran dividen	(17.997.597.000)	(8.108.235.000)	*Dividends paid*
Pembayaran liabilitas sewa	-	(1.189.988.542)	*Payments of lease liabilities*
Kas Neto Digunakan untuk Aktivitas Pendanaan	**(17.997.597.000)**	**(9.298.223.542)**	***Net Cash Used in Financing Activities***
PENURUNAN NETO KAS DAN BANK	**(2.096.444.321)**	**(5.738.326.873)**	***NET DECREASE IN CASH ON HAND AND IN BANKS***
KAS DAN SETARA KAS PADA AWAL TAHUN	**15.387.497.994**	**21.023.141.057**	***CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR***
Dampak perubahan kurs mata uang asing	222.327.905	102.683.810	*Effect of foreign exchange rate*
KAS DAN SETARA KAS PADA AKHIR TAHUN	**13.513.381.578**	**15.387.497.994**	***CASH AND CASH EQUIVALENTS AT END OF THE YEAR***

*) Disajikan kembali, lihat Catatan 32

*) *As restated, see Note 32*

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan

Notes to the Financial Statements are an integral part of the Financial Statements taken as a whole

1. UMUM

a. Pendirian Perusahaan

PT Lippo General Insurance Tbk ("Perusahaan"), dahulu didirikan dengan nama PT Asuransi Brawidjaja berdasarkan Akta No. 1 tanggal 6 September 1963, dari Adasiah Harahap, S.H., Notaris di Jakarta. Akta Pendirian tersebut telah disahkan oleh Menteri Kehakiman Republik Indonesia dalam Surat Keputusan No. J.A.5/19/2 tanggal 4 Februari 1964 dan diumumkan dalam Berita Negara Republik Indonesia No. 31 tanggal 17 April 1964, Tambahan Berita Negara No. 74. Anggaran Dasar Perusahaan telah mengalami beberapa kali perubahan, terakhir berdasarkan Akta Pernyataan Keputusan Rapat No. 91 tanggal 21 Agustus 2024 dari Sriwi Bawana Nawaksari, S.H., M.Kn., Notaris di Tangerang, sehubungan pemecahan nominal saham (*stock split*) dari sebesar Rp500 per saham menjadi Rp50 per saham. Akta Perubahan tersebut telah diterima dan dicatat di dalam *database* Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Penerimaan Pemberitahuan Perubahan Anggaran Dasar No. AHU-AH.01.03-0187803 tanggal 30 Agustus 2024.

Sesuai dengan Pasal 3 Anggaran Dasar, maksud dan tujuan Perusahaan ialah berusaha dalam bidang Asuransi.

Perusahaan memulai kegiatan komersialnya pada tahun 1983. Pada tahun 2024, pemegang saham pengendali Perusahaan adalah PT Hanwha Life Insurance Indonesia dan pada tahun 2025 adalah Hanwha General Insurance Co., Ltd.,. Entitas terakhir adalah Hanwha Corporation yang berkedudukan di Korea Selatan Catatan 17.

Perusahaan berkedudukan di Jakarta Selatan, dengan Kantor Pusat di Gedung Lippo Kuningan Lantai 27, Unit A dan F, Jl. H.R. Rasuna Said Kav. B-12. Perusahaan memiliki kantor cabang dan kantor pemasaran yang berlokasi di Karawaci, Medan, Surabaya, Palembang, Bandung, Semarang, Solo, Pekanbaru, Cikarang, Makassar, Balikpapan dan Bali.

b. Penawaran Umum Saham Perusahaan

Perusahaan telah memperoleh izin usaha dari Menteri Keuangan dengan Surat Keputusan Terakhir No. Kep-173/KM.13/1992 tanggal 17 Juni 1992.

Perusahaan telah mendapat persetujuan dari Menteri Keuangan Republik Indonesia - Bapepam-LK pada tahun 1997 untuk mencatatkan 51.000.000 sahamnya dengan nilai nominal Rp500 per saham dengan harga perdana sebesar Rp2.225 pada Bursa Efek Indonesia. Tanggal efektif penawaran umum perdana tersebut adalah tanggal 27 Juni 1997. Pencatatan saham tersebut dilakukan pada tanggal 22 Juli 1997 pada Bursa Efek Indonesia.

1. GENERAL

a. Establishment of the Company

PT Lippo General Insurance Tbk ("the Company"), was established under the name of PT Asuransi Brawidjaja based on Deed No. 1 dated September 6, 1963, of Adasiah Harahap, S.H., Notary in Jakarta. The Establishment Deed has been approved by Minister of Justice of the Republic of Indonesia in its Decision Letter No. J.A.5/19/2 dated February 4, 1964 and announced in the State Gazette of Republic Indonesia No. 31 dated April 17, 1964, Supplement No. 74. The Company's Articles of Association has been amended several times, most recently by Deed No. 91 dated August 21, 2024 by Notarial Deed of Sriwi Bawana Nawaksari, S.H., M.Kn., Notary in Tangerang regarding splitting the nominal value of shares (stock split) from Rp500 per share to Rp50 per share. The Amendment Deed has been received and registered in the Legal Entity Administration System database of the Ministry of Law and Human Rights of the Republic of Indonesia on its Acceptance Notification of Amendment of Articles of Association Letter No. AHU-AH.01.03-0187803 dated August 30, 2024.

According to the Article 3 of Article of Association, the purpose and objective of the Company is to engage in the field of Insurance.

The Company commenced its commercial activities in 1983. In 2024, the controlling shareholder of the Company is PT Hanwha Life Insurance Indonesia and in 2025, is Hanwha General Insurance Co., Ltd.,. The ultimate parent entity is Hanwha Corporation which is domiciled in South Korea (Note 17).

The Company is located in South Jakarta and its head office is at Lippo Kuningan Building Floor 27th, Unit A and F, Jl. H.R. Rasuna Said Kav. B-12. Its branches and marketing office are located in Karawaci, Medan, Surabaya, Palembang, Bandung, Semarang, Solo, Pekanbaru, Cikarang, Makassar, Balikpapan and Bali.

b. Initial Public Offering of the Company's Shares

The Company obtained its operating license from the Minister of Finance based on its Latest Decision Letter No. Kep-173/KM.13/1992 dated June 17, 1992.

In 1997, the Company obtained the approval from the Minister of Finance of Republic of Indonesia - Bapepam-LK for the initial public offering of 51,000,000 shares with Rp500 par value per share with an offering price of Rp2,225 per share at the Indonesian Stock Exchange. The initial public offering became effective on June 27, 1997. The shares were listed on July 22, 1997 in the Indonesia Stock Exchange.

1. UMUM (Lanjutan)

b. Penawaran Umum Saham Perusahaan (Lanjutan)

Ringkasan kegiatan Perusahaan *(corporate action)* sejak tanggal penawaran umum perdana saham sampai dengan tanggal 31 Desember 2025, adalah sebagai berikut:

1. *GENERAL* *(Continued)*

b. Initial Public Offering of the Company's Shares *(Continued)*

The summary of Company's corporate actions from the date of its initial public offering up to December 31, 2025, are as follows:

Tanggal/ *Date*	Keterangan/ *Description*	Jumlah Saham Ditempatkan dan Beredar/ *Number of Issued and Outstanding Shares*	Nilai Nominal per Saham (dalam Nilai Penuh)/ *Par Value per Share (in Full Amount)*
	Jumlah saham sebelum penawaran perdana/ *Number of shares before public offering*	99.000.000	500
27 Juni 1997/ *June 27, 1997*	Penawaran umum perdana/ *Initial public offering*	51.000.000	500
3 Agustus 2022/ *August 3, 2022*	Saham bonus dengan ketentuan setiap pemegang 1 (satu) saham Perusahaan akan memperoleh 1 (satu) saham bonus/ *Bonus shares which entitled each holder of 1 (one) Company share will receive 1 (one) bonus share*	150.000.000	500
Jumlah/*Total*		**300.000.000**	
17 September 2024/ *September 17, 2024*	Melaksanakan pemecahan nilai nominal saham Perseroan (*Stock Split*) dengan perbandingan 1:10, sehingga nilai nominal setiap saham dalam Perusahaan berubah dari Rp500 menjadi Rp50 per saham/ *Carrying out a stock split with a ratio of 1:10, changing the nominal value of each share in the Company for Rp500 to Rp50 per share*	**3.000.000.000**	**50**

Pada tanggal 31 Desember 2025 dan 2024, seluruh saham Perusahaan telah tercatat pada Bursa Efek Indonesia.

As at December 31, 2025 and 2024, all of the Company's shares are listed in the Indonesia Stock Exchange.

c. Manajemen Kunci dan Informasi Lainnya

Pada tanggal 31 Desember 2025 dan 2024, susunan Dewan Komisaris dan Direksi Perusahaan adalah sebagai berikut:

c. *Key Management and Other Information*

As at December 31, 2025 and 2024, the members of the Company's Board of Commissioners and Directors are as follows:

	2025	2024	
Dewan Komisaris			*Board of Commissioners*
Presiden Komisaris	Park Young Mock	Kim Dongwook	*President Commissioner*
Komisaris	-	Lee Jaehyun*)	*Commissioner*
Komisaris	Roberto Fernandez Feliciano	Ali Chendra	*Commissioner*
Komisaris Independen	-	Jamilah Mawira Sungkar*)	*Independent Commissioner*
Komisaris Independen	Hyacintus Henri Djantoko	Hyacintus Henri Djantoko	*Independent Commissioner*
Komisaris Independen	Sapto Wahyu Indratno	Johannes Agus	*Independent Commissioner*
Direksi			*Board of Directors*
Presiden Direktur	Agus Benjamin	Agus Benjamin	*President Director*
Wakil Presiden Direktur	Choi Hyunhee	Choi Hyunhee	*Vice President Director*
Direktur	Kwon Gi Han	Kwon Gi Han	*Director*
Direktur	Gilbert Deddy Naibaho	Gilbert Deddy Naibaho	*Director*

*) Efektif per tanggal 30 November 2024 telah mengundurkan diri dari jabatan

*) *Effective as of November 30, 2024 has resigned from the position*

1. UMUM (Lanjutan)

c. Manajemen Kunci dan Informasi Lainnya (Lanjutan)

Pada tanggal 31 Desember 2025 dan 2024, susunan Komite Audit Perusahaan adalah sebagai berikut:

Ketua	Hyacintus Henri Djantoko	*Chairman*
Anggota	Johannes Agus	*Member*
Anggota	Mawarto	*Member*

Pada tanggal 31 Desember 2025 dan 2024, Perusahaan memiliki karyawan tetap masing-masing sejumlah 385 dan 359 orang (tidak diaudit).

d. Otorisasi Laporan Keuangan

Laporan keuangan ini telah diotorisasi untuk diterbitkan oleh Direksi Perusahaan, selaku pihak yang bertanggung jawab atas penyusunan dan penyelesaian laporan keuangan pada tanggal 30 Maret 2026.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL

a. Kepatuhan terhadap Standar Akuntansi Keuangan (SAK)

Laporan keuangan Perusahaan ini telah disusun dan disajikan sesuai dengan SAK Indonesia yang meliputi Pernyataan Standar Akuntansi Keuangan (PSAK) dan Interpretasi Standar Akuntansi Keuangan (ISAK) yang diterbitkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia (DSAK-IAI) serta Peraturan OJK No. VIII.G.7 tentang Pedoman Penyajian dan Pengungkapan Laporan Keuangan serta peraturan regulator pasar modal yang terkait lainnya.

b. Dasar Pengukuran dan Penyusunan Laporan Keuangan

Dasar pengukuran yang digunakan dalam laporan keuangan adalah biaya historis, kecuali untuk akun tertentu yang diukur berdasarkan pengukuran lain sebagaimana diuraikan dalam kebijakan akuntansi masing-masing akun terkait.

Laporan keuangan, kecuali untuk laporan arus kas, disusun dengan dasar akrual. Laporan arus kas disusun berdasarkan metode langsung dengan mengelompokkan arus kas ke dalam aktivitas operasi, investasi dan pendanaan.

Mata uang penyajian yang digunakan dalam penyusunan laporan keuangan adalah Rupiah (Rp) yang juga sekaligus merupakan mata uang fungsional Perusahaan.

***1. GENERAL** (Continued)*

***c. Key Management and Other Information** (Continued)*

As at December 31, 2025 and 2024, the composition of the Audit Committee of the Company are as follows:

As at December 31, 2025 and 2024, the Company has 385 and 359 permanent employees, respectively (unaudited).

d. Authorization of Financial Statements

The financial statements have been authorized for issue by the Board of Directors of the Company, who are responsible for the preparation and completion of the financial statements on March 30, 2026.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES

a. Compliance with Financial Accounting Standards (SAK)

These financial statements of the Company have been prepared and presented in accordance with Indonesian SAK which comprises the Statement of Financial Accounting Standards (PSAK) and Interpretation of Financial Accounting Standards (ISAK) issued by Financial Accounting Standards Board of the Institute of Indonesia Chartered Accountants (DSAK-IAI) and OJK Regulation No. VIII.G.7 concerning the Guidelines on Financial Statements Presentation and Disclosures and the related other capital market regulation.

b. Basis of Measurement and Preparation of Financial Statements

The measurement basis used in the financial statements is the historical cost, except for certain accounts which are measured on the bases as described in the related accounting policies.

The financial statements, except for the statement of cash flows, are prepared under the accrual basis of accounting. The statement of cash flows is prepared using direct method by classifying cash flows into operating, investing and financing activities.

Presentation currency used in the preparation of financial statements is Rupiah (Rp) which also the functional currency of the Company.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

c. Perubahan terhadap SAK

Standar baru, serta amendemen dan penyesuaian terhadap SAK yang mulai berlaku untuk periode pelaporan tahunan yang dimulai pada atau setelah 1 Januari 2025, telah dievaluasi. Perubahan yang paling memiliki dampak material terhadap laporan keuangan Perusahaan adalah penerapan pertama kali PSAK No. 117 (Catatan 32).

Di samping itu, pada tanggal penerbitan laporan keuangan ini, terdapat pula beberapa SAK yang baru serta amendemen ataupun penyesuaian terhadap SAK lainnya yang telah diterbitkan namun belum berlaku efektif. Standar, interpretasi, amendemen ataupun penyesuaian tersebut akan berlaku efektif untuk tahun buku yang dimulai pada atau setelah:

1 Januari 2026

- Amendemen PSAK No. 109 tentang "Instrumen Keuangan" dan PSAK No. 107 tentang "Instrumen Keuangan: Pengungkapan" tentang "Klasifikasi dan Pengukuran Instrumen Keuangan";dan
- PSAK No. 338 (Revisi 2025) tentang "Kombinasi Bisnis Entitas Sepengendali".

1 Januari 2027

- PSAK No. 118 tentang "Penyajian dan Pengungkapan dalam Laporan Keuangan"; dan
- PSAK No. 119 tentang "Entitas Anak Tanpa Akuntabilitas Publik: Pengungkapan".
- Amendemen PSAK No. 119 tentang "Entitas Anak Tanpa Akuntabilitas Publik: Pengungkapan".

Penerapan dini untuk standar, interpretasi, amendemen ataupun penyesuaian terhadap SAK di atas diperkenankan.

Manajemen masih mengevaluasi penerapan dari standar, interpretasi, dan amendemen ataupun penyesuaian tersebut dan belum dapat menentukan dampak yang mungkin timbul terhadap pelaporan keuangan Perusahaan secara keseluruhan.

d. Instrumen Keuangan

Perusahaan mengakui aset dan liabilitas keuangan dalam laporan posisi keuangan ketika menjadi salah satu pihak dalam ketentuan kontraktual instrumen tersebut.

Aset Keuangan

Klasifikasi, Pengakuan dan Pengukuran

Klasifikasi dan pengukuran aset keuangan didasarkan pada model bisnis dan arus kas kontraktual. Perusahaan menilai apakah arus kas aset keuangan tersebut semata-mata dari pembayaran pokok dan bunga ("SPPB"). Aset keuangan diklasifikasikan dalam tiga kategori sebagai berikut:

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

c. Changes on SAK

New standards, as well as amendments and improvements towards SAK that became effective for annual reporting periods beginning on or after January 1, 2025, have been assessed. The change that has the most material impact on the Company's financial statements is the first adoption of PSAK No. 117 (Note 32).

Moreover, as of the authorization date of the issuance of these financial statements, there are also several new SAK, and amendments or improvements on other SAK which have been issued but not yet effective. Those standards, interpretations, amendments or improvements shall be effective for the annual reporting period beginning on or after:

January 1, 2026

- *Amendments to PSAK No. 109 on "Financial Instruments" and PSAK No. 107 on "Financial Instruments: Disclosure" on "Classification and Measurement of Financial Instruments";and*
- *PSAK No. 338 (Revised 2025) on "Business Combinations of Entities Under Common Control".*

January 1, 2027

- *PSAK No. 118 on "Presentation and Disclosure in Financial Statements"; and*
- *PSAK No. 119 on "Subsidiaries without Public Accountability: Disclosure".*
- *Amendment to PSAK No. 119 on "Subsidiaries without Public Accountability: Disclosure".*

Early adoption of the above new standards, interpretations, and amendments or improvements to SAK are permitted.

Management is still evaluating the adoption of the above standards, interpretations, and amendments or improvements and unable to determine the impact that might arise toward the financial reporting of the Company as a whole.

d. Financial Instruments

The Company recognizes financial assets and liabilities in the statement of financial position when it becomes a party to the contractual terms of the instrument

Financial Assets

Classification, Recognition and Measurement

Classification and measurement of financial assets are based on a business model and contractual cash flows. The Company assesses whether the financial instruments cash flows represent solely payments of principal and interest ("SPPI"). Financial assets are classified into the three categories as follows:

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

d. Instrumen Keuangan (Lanjutan)

Aset Keuangan (Lanjutan)

Klasifikasi, Pengakuan dan Pengukuran (Lanjutan)

- Aset keuangan yang diukur dengan biaya diamortisasi;
- Aset keuangan yang diukur dengan nilai wajar melalui laba rugi ("FVPL"); dan
- Aset keuangan yang diukur dengan nilai wajar melalui penghasilan komprehensif lain ("FVOCI").

Perusahaan menentukan klasifikasi aset keuangan tersebut pada pengakuan awal dan tidak bisa melakukan perubahan setelah penerapan awal tersebut.

Aset Keuangan Diukur pada Biaya Perolehan Diamortisasi

Klasifikasi ini berlaku untuk instrumen utang yang dikelola dalam model bisnis yang dimiliki untuk mendapatkan arus kas dan memiliki arus kas yang memenuhi kriteria SPPB.

Aset keuangan yang diukur pada biaya perolehan diamortisasi selanjutnya diukur dengan menggunakan metode suku bunga efektif ("SBE") dan menjadi subjek penurunan nilai. Keuntungan dan kerugian diakui dalam laba rugi pada saat aset dihentikan pengakuannya, dimodifikasi atau diturunkan nilainya.

Aset keuangan Perusahaan yang diukur pada biaya perolehan diamortisasi termasuk kas dan bank, piutang lain-lain - neto, investasi dalam deposito berjangka dan obligasi, dan aset lain-lain - uang jaminan.

Aset Keuangan yang Diukur pada FVPL

Klasifikasi ini berlaku untuk aset keuangan berikut. Dalam semua kasus, biaya transaksi dibebankan pada laba rugi.

- Instrumen utang yang tidak memiliki kriteria biaya perolehan diamortisasi atau FVOCI. Keuntungan atau kerugian nilai wajar selanjutnya akan dicatat pada laba rugi.
- Investasi ekuitas yang dimiliki untuk diperdagangkan atau di mana pilihan penghasilan komprehensif lain tidak berlaku. Keuntungan atau kerugian nilai wajar dan penghasilan dividen terkait diakui pada laba rugi.

- Derivatif yang bukan merupakan instrumen lindung nilai. Keuntungan atau kerugian nilai wajar selanjutnya diakui pada laba rugi. Aset keuangan dengan derivatif melekat dipertimbangkan secara keseluruhan saat menentukan apakah arus kasnya semata-mata merupakan pembayaran pokok dan bunga.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

d. Financial Instruments (Continued)

Financial Assets (Continued)

Classification, Recognition and Measurement (Continued)

- *Financial assets at amortized cost;*

- *Financial assets at fair value through profit or loss ("FVPL"); and*
- *Financial assets at fair value through other comprehensive income ("FVOCI").*

The Company determines the classification of its financial assets at initial recognition and cannot change the classification already made at initial adoption.

Financial Assets at Amortized Cost

This classification applies to debt instruments which are held under a hold to collect business model and which have cash flows that meet the SPPI criteria.

Financial assets at amortized cost are subsequently measured using the effective interest ("EIR") method and are subject to impairment. Gains and losses are recognized in profit or loss when the asset is derecognized, modified or impaired.

The Company's financial assets at amortized cost includes cash on hand and in banks, other receivables - net, investments in the form of time deposits and bonds, and other assets - refundable deposits.

Financial Assets at FVPL

The classification applies to the following financial assets. In all cases, transaction costs are immediately expensed to profit or loss.

- *Debt instruments that do not meet the criteria of amortized cost or FVOCI. Subsequent fair value gains or losses are taken to profit or loss.*

- *Equity investments which are held for trading or where the fair value through other comprehensive income election has not been applied. All fair value gains or losses and related dividend income are recognized in profit or loss.*
- *Derivatives which are not designated as a hedging instrument. All subsequent fair value gains or losses are recognized in profit or loss. Financial assets with embedded derivatives are considered in their entirety when determining whether their cash flows are solely payment of principal and interest.*

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

d. **Instrumen Keuangan** (Lanjutan)

Aset Keuangan (Lanjutan)

Klasifikasi, Pengakuan dan Pengukuran (Lanjutan)

Aset Keuangan yang Diukur pada FVPL (Lanjutan)

Aset keuangan Perusahaan yang diukur pada FVPL termasuk investasi dalam reksa dana dan properti investasi.

Aset Keuangan yang Diukur pada FVOCI

Klasifikasi ini berlaku untuk aset keuangan berikut ini:

- Instrumen utang yang dikelola dengan model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual dan menjual ("tagih dan jual") dan di mana arus kasnya memenuhi kriteria SPPB. Perubahan nilai wajar aset keuangan ini dicatat pada penghasilan komprehensif lain, kecuali pengakuan keuntungan atau kerugian penurunan nilai, pendapatan bunga (termasuk biaya transaksi menggunakan metode suku bunga efektif), keuntungan atau kerugian yang timbul dari penghentian dan keuntungan dan kerugian dari selisih kurs diakui pada laba rugi. Ketika aset keuangan dihentikan, keuntungan atau kerugian nilai wajar kumulatif yang sebelumnya diakui pada penghasilan komprehensif lain direklasifikasi pada laba rugi.

- Investasi ekuitas di mana Perusahaan telah memilih secara tak terbatalkan untuk menyajikan keuntungan dan kerugian nilai wajar dari revaluasi pada penghasilan komprehensif lain. Pilihan dapat didasarkan pada investasi individu, namun, tidak berlaku pada investasi ekuitas yang dimiliki untuk diperdagangkan. Keuntungan atau kerugian nilai wajar dari revaluasi investasi ekuitas, termasuk komponen selisih kurs, diakui pada penghasilan komprehensif lain. Ketika investasi ekuitas dihentikan pengakuannya, keuntungan atau kerugian nilai wajar yang sebelumnya diakui dalam penghasilan komprehensif lain tidak direklasifikasi pada laba rugi. Dividen diakui dalam laba rugi ketika hak untuk menerima pembayaran telah ditetapkan.

Aset keuangan Perusahaan yang diukur pada FVOCI tanpa reklasifikasi keuntungan dan kerugian kumulatif setelah pelepasan (instrumen ekuitas) termasuk investasi dalam obligasi.

Penghentian Pengakuan

- Hak untuk menerima arus kas dari aset telah berakhir; atau

2. *SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)*

d. ***Financial Instruments*** *(Continued)*

Financial Assets *(Continued)*

Classification, Recognition and Measurement *(Continued)*

Financial Assets at FVPL (Continued)

The Company's financial assets at FVPL includes investments in the form of mutual funds and investment properties.

Financial Assets at FVOCI

This classification applies to the following financial assets:

- *Debt instruments that are held under a business model where they are held for collection of contractual cash flows and also for sale ("collect and sell") and which have cash flows that meet the SPPI criteria. All movements in the fair value of these financial assets are taken through other comprehensive income, except for the recognition of impairment gains or losses, interest revenue (including transaction costs by applying the effective interest method), gains or losses arising on derecognition and foreign exchange gains and losses which are recognized in profit or loss. When the financial asset is derecognized, the cumulative fair value gains or losses previously recognized in other comprehensive income is reclassified to profit or loss.*

- *Equity investments where the Company has irrevocably elected to present fair value gains and losses on revaluation in other comprehensive income. The election can be made for each individual investment; however, it is not applicable to equity investments held for trading. Fair value gains or losses on revaluation of such equity investments, including any foreign exchange component, are recognized in other comprehensive income. When the equity investment is derecognized, there is no reclassification of fair value gains or losses previously recognized in other comprehensive income to profit or loss. Dividends are recognized in profit or loss when the right to receive payment is established.*

The Company's financial assets at FVOCI with no recycling of cumulative gains and losses upon derecognition (equity instruments) includes investments in the form of bonds.

Derecognition

- *The rights to receive cash flows from the assets have expired; or*

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

d. Instrumen Keuangan (Lanjutan)

Aset Keuangan (Lanjutan)

Klasifikasi, Pengakuan dan Pengukuran (Lanjutan)

Aset Keuangan yang Diukur pada FVOCI (Lanjutan)

- Perusahaan telah mengalihkan haknya untuk menerima arus kas dari aset atau menanggung kewajiban untuk membayar arus kas yang diterima tersebut secara penuh tanpa penundaan yang material kepada pihak ketiga berdasarkan kesepakatan *'pass-through'*; dan salah satu dari (a) Perusahaan telah mengalihkan secara substansial seluruh risiko dan manfaat atas aset, atau (b) Perusahaan tidak mengalihkan maupun tidak memiliki secara substansial atas seluruh risiko dan manfaat atas aset, tetapi telah mengalihkan kendali atas aset.

Penurunan Nilai

Perusahaan mengakui penyisihan kerugian kredit ekspektasian (KKE) untuk semua instrumen utang yang bukan diukur pada nilai wajar melalui laba rugi dan kontrak jaminan keuangan, jika ada. KKE ditentukan atas perbedaan antara arus kas kontraktual menurut kontrak dan semua arus kas yang diharapkan akan diterima oleh Perusahaan, yang didiskontokan dengan perkiraan suku bunga efektif orisinal. Arus kas yang diharapkan mencakup setiap arus kas dari penjualan agunan yang dimiliki atau perbaikan kredit lainnya yang merupakan bagian yang tidak terpisahkan dalam ketentuan kontrak.

KKE diakui dalam dua tahap. Bila belum terdapat peningkatan risiko kredit signifikan sejak pengakuan awal, KKE diakui untuk kerugian kredit yang dihasilkan dari peristiwa gagal bayar yang mungkin terjadi dalam jangka waktu 12 bulan ke depan (KKE 12 bulan). Namun, bila telah terdapat peningkatan signifikan risiko kredit sejak pengakuan awal, penyisihan kerugian diakui untuk kerugian kredit yang diperkirakan selama sisa umur aset, tanpa mempertimbangkan waktu gagal bayar (KKE sepanjang umurnya).

Karena piutang lain-lain - neto tidak memiliki komponen pembiayaan signifikan, Perusahaan menerapkan pendekatan yang disederhanakan dalam perhitungan KKE. Oleh karena itu, Perusahaan tidak menelusuri perubahan dalam risiko kredit, namun justru mengakui penyisihan kerugian berdasarkan KKE sepanjang umurnya pada setiap tanggal pelaporan. Perusahaan membentuk matriks provisi berdasarkan pengalaman kerugian kredit masa lampau, disesuaikan dengan perkiraan masa depan (*forward-looking)* atas faktor yang spesifik untuk debitur dan lingkungan ekonomi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

d. Financial Instruments *(Continued)*

Financial Assets *(Continued)*

Classification, Recognition and Measurement *(Continued)*

Financial Assets at FVOCI (Continued)

- *The Company has transferred its rights to receive cash flows from the asset or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a 'pass-through' arrangement; and either (a) the Company has transferred substantially all the risks and rewards of the asset, or (b) the Company has neither transferred nor retained substantially all the risks and rewards of the asset, but has transferred control of the asset.*

Impairment

The Company recognizes an allowance for estimated credit losses (ECL) for all debt instruments not held at fair value through profit or loss and financial guarantee contracts, if any. ECLs are based on the difference between the contractual cash flows due in accordance with the contract and all the cash flows that the Company expects to receive, discounted at an approximation of the original effective interest rate. The expected cash flows include any cash flows from the sale of collateral held or other credit enhancements that are integral to the contractual terms.

ECLs are recognized in two stages. When there have been significant increases in credit risks since initial recognition, ECLs are provided for credit losses that result from default events that are possible within the next 12-month (a 12-month ECL). But, when there have been significant increases in credit risks since initial recognition, a loss allowance is recognized for credit losses expected over the remaining life of the asset, irrespective of timing of the default (a lifetime ECL).

Because its other receivables - net do not contain significant financing component, the Company applies a simplified approach in calculating ECL. Therefore, the Company does not track changes in credit risk, but instead recognizes a loss allowance based on lifetime ECL at each reporting date. The Company established a provision matrix that is based on its historical credit loss experience, adjusted for forward-looking factors specific to the debtors and the economic environment.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

d. **Instrumen Keuangan** (Lanjutan)

Aset Keuangan (Lanjutan)

Klasifikasi, Pengakuan dan Pengukuran (Lanjutan)

Penurunan Nilai (Lanjutan)

Untuk instrumen utang pada FVOCI, Perusahaan menerapkan risiko kredit rendah yang disederhanakan. Setiap tanggal pelaporan, Perusahaan mengevaluasi apakah instrumen utang tersebut dianggap memiliki risiko kredit rendah dengan menggunakan semua informasi yang wajar dan terdukung yang tersedia tanpa biaya atau usaha yang berlebihan. Dalam melakukan evaluasi tersebut, Perusahaan menilai kembali peringkat kredit internal dari instrumen utang tersebut. Perusahaan menilai kembali peringkat kredit internal dari instrumen utang tersebut. Selain itu, Perusahaan mempertimbangkan bahwa telah terjadi peningkatan risiko kredit secara signifikan ketika pembayaran kontraktual lebih dari 120 hari dari tanggal jatuh tempo.

Instrumen utang Perusahaan pada nilai wajar melalui penghasilan komprehensif lain hanya terdiri dari obligasi kuotasi yang dinilai dalam kategori investasi teratas (Sangat Baik dan Baik), oleh karena itu, dianggap sebagai investasi dengan risiko kredit rendah. Merupakan kebijakan Perusahaan untuk mengukur KKE pada instrumen tersebut setiap 12 bulan. Namun, jika terjadi peningkatan risiko kredit secara signifikan sejak diterbitkan, penyisihan akan didasarkan pada KKE sepanjang umurnya Perusahaan menggunakan peringkat dari Pefindo, Fitch dan Moody's baik untuk menentukan apakah instrumen utang telah meningkat secara signifikan dalam risiko kredit dan untuk mengestimasi KKE.

Cadangan kerugian penurunan nilai secara individual dihitung dengan menggunakan metode diskonto arus kas *(discounted cash flows).* Sedangkan cadangan kerugian penurunan nilai secara kolektif dihitung dengan menggunakan metode statistik dari data historis dengan berupa *Probability of Default* di masa lalu, waktu pengembalian dari jumlah kerugian yang terjadi *(Loss Given Default)* yang selanjutnya disesuaikan lagi dengan pertimbangan manajemen terkait kondisi ekonomi dan kredit saat ini.

Perusahaan menganggap aset keuangan dalam gagal bayar ketika pembayaran kontraktual telah lewat 120 hari dari hari tanggal jatuh tempo. Namun dalam kasus tertentu, Perusahaan juga dapat mempertimbangkan aset keuangan menjadi gagal bayar ketika informasi internal atau eksternal menunjukkan bahwa besar kemungkinan Perusahaan tidak menerima jumlah kontraktual terutang secara penuh sebelum memperhitungkan perbaikan kredit yang dimiliki oleh Perusahaan. Aset keuangan dihapuskan jika tidak terdapat ekspektasi yang wajar untuk memulihkan arus kas kontraktual.

2. *SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)*

d. ***Financial Instruments*** *(Continued)*

Financial Assets *(Continued)*

Classification, Recognition and Measurement *(Continued)*

Impairment (Continued)

For debt instruments measured at FVOCI, the Company applies the low credit risk simplification. At every reporting date, the Company evaluates whether the debt instrument is considered to have low credit risk using all reasonable and supportable information that is available without undue cost or effort. In making that evaluation, the Company reassesses the internal credit rating of the debt instrument. In addition, the Company considers that there has been a significant increase in credit risk when contractual payments are more than 120 days past due.

The Company's debt instruments measured at fair value through other comprehensive income comprise solely of quoted bonds that are graded in the top investment category (Very Good and Good), therefore are considered to be low credit risk investments. It is the Company's policy to measure ECLs on such instruments on a 12-month basis. However, when there has been a significant increase in credit risk since origination, the allowance will be based on the lifetime ECL. The Company uses the ratings form Pefindo, Fitch and Moody's both to determine whether the debt instruments has significantly increased in credit risk the debt instrument has significantly increased in credit risk and to estimate ECLs.

Allowance for impairment losses on impaired financial assets that was assessed individually is computed using discounted cash flows method. While allowance for impairment losses on impaired financial assets that was assessed collectively, the Company uses statistical method of the historical data such as the Probability of Defaults, time of recoveries, the amount of loss incurred (Loss Given Default), considering management's judgment of current economic and credit conditions.

The Company considers a financial asset in default when contractual payment are 120 days past due. However, in certain cases the Company may also consider a financial asset to be in default when internal or external information indicates that the Company is unlikely to receive the outstanding contractual amounts in full before taking into account any credit enhancements held by the Company. A financial asset is written-off when there is no reasonable expectation of recovering the contractual cash flows.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

d. Instrumen Keuangan (Lanjutan)

Liabilitas Keuangan

Perusahaan dalam mengklasifikasikan liabilitas keuangannya sebagai: (i) liabilitas keuangan pada FVPL, dan (ii) liabilitas keuangan yang diukur pada biaya perolehan diamortisasi.

Pada saat pengakuan awal, seluruh liabilitas keuangan diukur sebesar nilai wajar dikurangi biaya transaksi yang dapat diatribusikan langsung. Setelah pengakuan awal, liabilitas keuangan diukur pada biaya perolehan diamortisasi dengan menggunakan metode bunga efektif.

Liabilitas keuangan yang dimiliki Perusahaan meliputi utang lain-lain dan liabilitas imbalan kerja karyawan diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya diamortisasi.

Biaya perolehan diamortisasi dengan mendiskontokan nilai liabilitas menggunakan suku bunga efektif, kecuali dampak dari pendiskontoan tidak signifikan. Suku bunga efektif adalah tingkat diskonto yang menghasilkan arus kas di masa datang dari nilai tercatat, saat pengakuan awal. Dampak bunga dari penerapan metode suku bunga efektif diakui dalam laba rugi.

Saling Hapus dari Instrumen Keuangan

Aset keuangan dan liabilitas keuangan saling hapus dan jumlah netonya dilaporkan pada laporan posisi keuangan ketika terdapat hak yang berkekuatan hukum untuk saling hapus atas jumlah yang telah diakui tersebut dan adanya niat untuk menyelesaikan secara neto, atau untuk merealisasikan aset dan menyelesaikan liabilitas secara bersamaan. Hak saling hapus tidak kontinjen atas peristiwa di masa depan dan dapat dipaksakan secara hukum dalam situasi bisnis yang normal dalam peristiwa gagal bayar, atau peristiwa kepailitan atau kebangkrutan Perusahaan atau pihak lawan.

Nilai Wajar dari Instrumen Keuangan

Perusahaan menerapkan PSAK No. 113 tentang "Pengukuran Nilai Wajar", dalam PSAK ini nilai wajar adalah harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur antara pelaku pasar pada tanggal pengukuran. Pengukuran nilai wajar mengasumsikan bahwa transaksi untuk menjual aset atau mengalihkan liabilitas terjadi:

- Di pasar utama untuk aset dan liabilitas tersebut; atau
- Jika tidak terdapat pasar utama di pasar yang paling menguntungkan untuk aset atau liabilitas tersebut.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

d. Financial Instruments (Continued)

Financial Liabilities

The Company classifies its financial liabilities as: (i) financial liabilities at FVPL, and (ii) financial liabilities measured at amortized cost.

At initial recognition, all financial liabilities are measured at fair value less direct attributable transaction costs. After initial recognition, financial liabilities are measured at amortized cost using the effective interest method.

The Company's financial other payables and employee benefit liabilities are classified as financial liabilities at amortized cost.

Cost is amortized by discounting the value of the liability using the effective interest rate unless the impact of the discount is insignificant. The effective interest rate is the discount rate that generates future cash flows from the carrying amount, upon initial recognition. The interest effect of applying the effective interest method is recognized in profit or loss.

Offsetting of Financial Instruments

Financial assets and liabilities are offset and the net amount is reported in the statement of financial position when there is legally enforceable right to offset the recognized amount and there is an intention to settle on a net basis or realize the asset and settle the liability simultaneously. The legally enforceable right must not to be contingent on future events and must be enforceable in the normal course of business and in the event of default in solvency or bankruptcy of the Company or the counterparty.

Fair Value of Financial Instruments

The Company adopted PSAK No. 113 on "Fair value Measurement", according to this PSAK, fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability takes the place either:

- *In the principal market for the asset or liability; or*
- *In the absence of a principal market, in the most advantageous market for the asset or liability.*

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

d. Instrumen Keuangan (Lanjutan)

Nilai Wajar dari Instrumen Keuangan (Lanjutan)

Perusahaan harus memiliki akses ke pasar utama atau pasar paling menguntungkan.

Nilai wajar aset atau liabilitas diukur menggunakan asumsi yang digunakan pelaku pasar ketika menentukan harga aset atau liabilitas tersebut, dengan asumsi bahwa pelaku pasar bertindak dalam kepentingan ekonomi terbaiknya.

Pengukuran nilai wajar atas aset nonkeuangan mempertimbangkan kemampuan pelaku pasar dalam menghasilkan keuntungan ekonomi dengan penggunaan aset pada kemampuan tertinggi dan terbaik aset atau dengan menjualnya ke pelaku pasar yang lain yang akan menggunakan aset di kemampuan tertinggi dan terbaik.

Perusahaan menggunakan teknik penilaian yang tepat sesuai keadaan di mana tersedia kecukupan data untuk mengukur nilai wajar, memaksimalkan penggunaan input yang dapat diobservasi yang relevan dan meminimalkan penggunaan input yang tidak dapat diobservasi.

Semua aset dan liabilitas di mana nilai wajar diukur atau diungkapkan dalam laporan keuangan dapat dikategorikan pada level hierarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan:

- Tingkat 1 - Harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik.
- Tingkat 2 - Input selain harga yang dikutip dari pasar yang disertakan pada tingkat 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung (yaitu sebagai harga) atau secara tidak langsung (sebagai turunan dari harga).
- Tingkat 3 - Input untuk aset atau liabilitas yang tidak didasarkan pada data pasar yang dapat diobservasi (informasi yang tidak dapat diobservasi).

Untuk aset dan liabilitas yang diakui pada laporan keuangan secara berulang, Perusahaan menentukan apakah terjadi transfer antara tingkat di dalam hierarki dengan cara mengevaluasi kategori (berdasarkan input level terendah yang signifikan dalam pengukuran nilai wajar) setiap akhir periode pelaporan.

Untuk tujuan pengungkapan nilai wajar, Perusahaan telah menentukan kelas aset dan liabilitas berdasarkan sifat, karakteristik, dan risiko aset atau liabilitas, dan level hierarki nilai wajar seperti dijelaskan di atas.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

d. Financial Instruments (Continued)

Fair Value of Financial Instruments (Continued)

The principal or the most advantageous market must be accessible to by the Company.

The fair value an asset or liability is measured using the assumptions that market participants would use when pricing the asset or liability, assuming that market participants act in their economic best interest.

A fair value measurement of a non-financial asset takes into account a market participant's ability to generate economic benefits by using the asset in its highest and best use or by selling it to another market participant that would use the asset in its highest and best use.

The Company uses evaluation techniques that are appropriate in the circumstances and which sufficient data are available to measure fair value, maximizing the use of relevant observable inputs and minimizing the use of unobservable inputs.

All assets and liabilities for which fair value is measured for disclosed in the financial statements are categorized within the fair value hierarchy, described as follows, based on the lowest level input that is significant to the fair value measurement as a whole:

- *Level 1 - Quoted (unadjusted) market prices in active markets for identical assets or liabilities.*
- *Level 2 - Input other than quoted prices included within level 1 that are observable for the assets and liabilities, either directly (that is, as a price) or indirectly (derived from price).*
- *Level 3 - Input for the assets or liabilities that are not based on observable market data (unobservable inputs).*

For assets and liabilities that are recognized in the financial statements on a recurring basis, the Company determines whether transfers have occurred between level in the hierarchy by reassessing categorization (based in the lowest level input that is significant to the fair value measurement as a whole) at the end of each reporting period.

For the purpose of fair value disclosures, the Company has determined classes of assets and liabilities on the basis of the nature, characteristics and risks of the asset or liability and the level of the fair value hierarchy as explained before.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

e. Kas dan Bank

Untuk tujuan penyajian arus kas, kas dan bank terdiri dari kas dan bank yang tidak dijaminkan serta tidak dibatasi penggunaannya.

f. Properti Investasi

Properti investasi dicatat sebesar nilai wajarnya, yang mencerminkan nilai pasar yang ditentukan setiap tahun oleh penilai independen. Nilai wajar didasarkan pada harga pasar aktif, yang apabila diperlukan dilakukan penyesuaian atas perbedaan sifat, lokasi atau kondisi dari investasi tersebut. Jika informasi tidak tersedia, Perusahaan menggunakan metode penilaian alternatif seperti harga pasar terkini atau proyeksi arus kas. Penilaian ini ditinjau ulang setiap tahun oleh penilai independen. Perubahan dalam nilai wajar dicatat dalam laporan laba rugi sebagai bagian dari hasil investasi.

Properti investasi Perusahaan terdiri merupakan tanah dan bangunan, yang dikuasai Perusahaan untuk kenaikan nilai atau kedua-duanya, dan tidak untuk digunakan dalam produksi atau penyediaan barang atau jasa untuk tujuan administratif atau dijual dalam kegiatan usaha sehari-hari.

Properti investasi dihentikan pengakuannya pada saat pelepasan atau ketika properti investasi tersebut tidak digunakan lagi secara permanen dan tidak memiliki manfaat ekonomik di masa depan yang dapat diharapkan pada saat pelepasannya. Laba atau rugi yang timbul dari penghentian atau pelepasan properti investasi diakui dalam laba rugi dalam tahun terjadinya penghentian atau pelepasan tersebut.

Transfer properti investasi dilakukan jika, dan hanya jika, terdapat perubahan penggunaan yang ditunjukkan dengan berakhirnya pemakaian oleh pemilik, dimulainya sewa operasi ke pihak lain atau selesainya pembangunan atau pengembangan. Transfer dari properti investasi dilakukan jika, dan hanya jika, terdapat perubahan penggunaan yang ditunjukkan dengan dimulainya penggunaan oleh pemilik atau dimulainya pengembangan untuk dijual.

Untuk transfer dari properti investasi ke properti yang digunakan sendiri, Perusahaan menggunakan metode biaya pada tanggal perubahan penggunaan. Jika properti yang digunakan sendiri oleh Perusahaan menjadi properti investasi, Perusahaan mencatat properti tersebut sesuai dengan kebijakan aset tetap sampai dengan saat tanggal perubahan penggunaannya.

g. Uang Muka dan Biaya Dibayar di Muka

Uang muka merupakan pembayaran di awal yang dilakukan manajemen Perusahaan bertujuan menunjang kegiatan Perusahaan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

e. Cash on Hand and in Banks

For the purpose of presenting cash flows, cash on hand and in banks consist of cash on hand and in banks which are not used as collateral and are not restricted for use.

f. Investment Properties

Investment properties are carried at fair value, representing open market value determined annually by external valuers. Fair value is based on active market prices, adjusted, if necessary, for any difference in the nature, location or condition of the specific asset. If the information is not available, the Company uses alternative valuation methods such as recent prices on less active markets or discounted cash flows projections. These valuations are reviewed annually by independent appraiser. Changes in fair values are recorded in the statement of profit or loss as part of investment income.

Investment properties of the Company is land and buildings held by the Company or for capital appreciation or both, rather than use in the production or supply of goods or services or for administrative purposes or sale in the ordinary course of business.

Investment properties should be derecognized upon disposal or when investment properties is permanently withdrawn from use and no future economic benefits are expected from its disposal. Gain or losses arising from the retirement or disposal of an investment properties is credited or charged to profit or loss in the year the asset is derecognized.

Transfer to investment properties should be made when, and only when, there is a change in use evidenced by the end of owner-occupation, commencement of an operating lease to another party or end of construction development. Transfers from investment properties should be made when, and only when, there is a change in use evidenced by the commencement of owner-occupation or commencement of development with a view to sale.

For a transfer from investment properties to owner-occupied property, the Company uses the cost method at the date of change in use. If an owner-occupied property becomes an investment property, the Company shall record the investment property in accordance with the fixed assets policies up to the date of change in use.

g. Advances and Prepaid Expenses

Advances are initial payments made by Company's management to support the Company activities.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

g. Uang Muka dan Biaya Dibayar di Muka (Lanjutan)

Biaya dibayar di muka diamortisasi selama masa manfaatnya dengan menggunakan metode garis lurus.

h. Sewa

Perusahaan menerapkan PSAK No. 116 tentang "Sewa", yang mensyaratkan pengakuan aset hak-guna dan liabilitas sewa sehubungan dengan sewa yang sebelumnya diklasifikasikan sebagai "sewa operasi".

Pada tanggal permulaan kontrak, Perusahaan menilai apakah kontak merupakan, atau mengandung sewa.

Suatu kontrak merupakan atau mengandung sewa jika kontrak tersebut memberikan hak untuk mengendalikan penggunaan aset identifikasian selama jangka waktu untuk dipertukarkan dengan imbalan. Untuk menilai apakah kontrak memberikan hak untuk mengendalikan penggunaan aset identifikasian, Perusahaan mempertimbangkan apakah:

- Kontrak melibatkan penggunaan aset yang teridentifikasi;
- Perusahaan memiliki hak untuk memperoleh secara substansial seluruh manfaat ekonomik dari penggunaan aset selama periode penggunaan; dan
- Perusahaan memiliki hak untuk mengendalikan penggunaan aset.

Pada tanggal dimulainya kontrak atau pada saat penilaian kembali kontrak yang mengandung sewa, Perusahaan mengalokasikan imbalan dalam kontrak untuk setiap unsur sewa berdasarkan harga relatif dari unsur sewa.

Pada tanggal permulaan sewa, Perusahaan mengakui aset hak-guna dan liabilitas sewa. Aset hak-guna diukur pada biaya perolehan, di mana meliputi jumlah pengukuran awal liabilitas sewa yang disesuaikan dengan pembayaran sewa yang dilakukan pada atau sebelum tanggal permulaan, ditambah dengan biaya langsung awal yang dikeluarkan dan estimasi biaya yang akan dikeluarkan untuk membongkar dan memindahkan aset pendasar atau untuk merestorasi aset pendasar ke kondisi yang disyaratkan dan ketentuan sewa, dikurangi dengan insentif sewa yang diterima.

Aset hak-guna kemudian disusutkan menggunakan metode garis lurus dari tanggal permulaan hingga tanggal yang lebih awal antara akhir umur manfaat aset hak-guna atau akhir masa sewa. Selain itu, aset hak-guna secara berkala dinilai untuk penurunan nilai dan disesuaikan atas pengukuran kembali dari liabilitas sewa.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

g. Advances and Prepaid Expenses *(Continued)*

Prepaid expenses are amortized over their beneficial periods using the straight-line method.

h. Leases

The Company has adopted PSAK No. 116 on "Lease", which sets the requirement for recognition of right-of-use assets and lease liabilities in relation to leases which had previously been classified as "operating leases".

At the inception of a contract, the Company assesses whether the contract is, or contain, a lease.

A contract is or contain a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. To assess whether a contract conveys the right to control the use of an identified asset, the Company considers whether:

- *The contract involves the use of an identified asset;*
- *The Company has the right to obtain substantially all of the economic benefits from use of the asset throughout the period of use; and*
- *The Company has the right to direct the use of the asset.*

At the inception or on reassessment of a contract that contains a lease component, the Company allocates the consideration in the contract to each lease component on the basis of their relative stand-alone prices.

The Company recognizes a right-of-use asset and a lease liability at the lease commencement date. The right-of-use asset is initially measured at cost, which comprises the initial amount of the lease liability adjusted for any lease payment made at or before the commencement date, plus any initial direct cost incurred and an estimate of costs to dismantle and remove the underlying asset or to restore the underlying asset to the condition required by the terms and conditions of the lease, less any lease incentives received.

The right-of-use asset is subsequently depreciated using the straight-line method from the commencement date to the earlier of the end of the useful life of the right-of-use asset or the end of the lease term. In addition, the right-of use asset is periodically reduced by impairment losses, if any, and adjusted for certain remeasurements of the lease liability.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

h. Sewa (Lanjutan)

Liabilitas sewa diukur pada nilai kini pembayaran sewa yang belum dibayar pada tanggal permulaan, didiskontokan dengan menggunakan suku bunga implisit dalam sewa atau jika suku bunga tersebut tidak dapat ditentukan, maka menggunakan suku bunga pinjaman inkremental.

Liabilitas sewa diukur kembali ketika ada perubahan pembayaran sewa di masa depan yang timbul dari perubahan suatu indeks atau tingkat, jika ada perubahan dalam estimasi Perusahaan dari jumlah yang diharapkan akan dibayarkan berdasarkan jaminan nilai residu atau jika Perusahaan mengubah penilaiannya apakah akan melakukan opsi pembelian, perpanjangan, atau pemutusan kontrak.

Ketika liabilitas sewa diukur kembali dengan cara tersebut, penyesuaian dilakukan terhadap jumlah tercatat dari aset hak-guna, atau diakui dalam laba rugi jika jumlah tercatat dari aset hak-guna telah dikurangi menjadi nol.

Perusahaan memutuskan untuk tidak mengakui aset hak-guna dan liabilitas sewa untuk sewa jangka pendek yang memiliki masa sewa 12 bulan atau kurang. Perusahaan mengakui pembayaran sewa atas sewa tersebut sebagai beban dengan dasar garis lurus selama masa sewa.

i. Aset Tetap

Aset tetap dinyatakan sebesar biaya perolehan dikurangi akumulasi penyusutan dan rugi penurunan nilai.

Biaya perolehan termasuk biaya penggantian bagian aset tetap saat biaya tersebut terjadi, jika memenuhi kriteria pengakuan. Selanjutnya, pada saat inspeksi yang signifikan dilakukan, biaya inspeksi itu diakui ke dalam nilai tercatat ("*carrying amount*") aset tetap sebagai suatu penggantian jika memenuhi kriteria pengakuan. Semua biaya perbaikan dan pemeliharaan yang tidak memenuhi kriteria pengakuan diakui dalam laba rugi pada saat terjadinya.

Penyusutan dihitung dengan menggunakan metode garis lurus berdasarkan taksiran masa manfaat ekonomik aset tetap, sebagai berikut:

2. *SUMMARY OF MATERIAL ACCOUNTING POLICIES* *(Continued)*

h. Leases *(Continued)*

The lease liability is initially measure at the present value of the lease payments that are not paid at the commencement date, discounted using the interest rate implicit in the lease or if that rate cannot be readily determined, using the incremental borrowing rate. Generally, the Company uses its incremental borrowing rate as the discount rate.

The lease liability is measured at amortized cost using the effective interest method. It is remeasured when there is a change in future lease payments arising from a change in an index or rate, if there is a change in the Company's estimate of the amount expected to be payable under a residual value guarantee or if the Company changes its assessment of whether it will exercise a purchase, extension or termination option.

When the lease liability is remeasured in this way, a corresponding adjustment is made to the carrying amount of the right-of-use asset or recorded in profit or loss if the carrying amount of the right-of-use asset has been reduced to zero.

The Company has elected not to recognize right-of-use assets and lease liabilities for short-term leases that have a lease term of 12 months or less. The Company recognizes the lease payments associated with these leases as an expense on a straight-line basis over the lease term.

i. Fixed Assets

Fixed assets are stated at cost less accumulated depreciation and any impairment loss.

Such cost includes the cost of replacing part of the fixed assets when the cost is incurred if the recognition criteria are met. Likewise, when a major inspection is performed, its cost is recognized in the carrying amount of the assets as a replacement if the recognition criteria are met. All other repairs and maintenance costs that do not meet the recognition criteria are recognized in profit or loss as incurred.

Depreciation is computed using the straight-line method over the estimated useful lives of the assets as follows:

	Tahun/*Years*	
Bangunan	20	*Buildings*
Kendaraan bermotor	5	*Motor vehicles*
Peralatan kantor	5	*Office equipments*
Komputer	5	*Computers*
Prasarana kantor	5	*Leasehold improvements*

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

i. Aset Tetap (Lanjutan)

Tanah dinyatakan berdasarkan harga perolehan dan tidak disusutkan. Biaya pengurusan legal hak atas tanah ketika tanah diperoleh pertama kali diakui sebagai bagian dari biaya perolehan aset tanah. Biaya pengurusan perpanjangan atau pembaharuan legal hak atas tanah diakui sebagai aset takberwujud dan diamortisasi sepanjang umur hukum hak atau umur ekonomi tanah, mana yang lebih pendek.

Jumlah tercatat aset tetap dihentikan pengakuannya pada saat dilepaskan atau saat tidak ada manfaat ekonomik masa depan yang diharapkan dari penggunaannya. Laba atau rugi yang timbul dari penghentian pengakuan aset diakui dalam laba rugi pada tahun aset tersebut dihentikan pengakuannya.

Nilai residu, estimasi masa manfaat, dan metode penyusutan direviu dan disesuaikan, setiap akhir tahun, bila diperlukan.

j. Aset Takberwujud

Aset takberwujud termasuk perangkat lunak komputer yang diperoleh dan dikustomasi yang dicatat menggunakan model biaya. Biaya aset adalah nilai kas yang dibayarkan atau nilai wajar pertimbangan lain yang diberikan sampai dengan memperoleh suatu aset pada saat perolehan atau produksi. Kapitalisasi biaya diamortisasi dengan metode garis lurus selama taksiran masa manfaat ekonomik selama 5 tahun di mana masa aset takberwujud dianggap terbatas. Aset takberwujud yang dimiliki oleh Perusahaan terdiri dari peranti lunak dan lisensi atas peranti lunak yang memiliki taksiran masa umur manfaat ekonomik 5 tahun.

k. Aset/Liabilitas Kontrak Asuransi dan Reasuransi

Model Pengukuran

Kontrak asuransi didefinisikan sebagai suatu kontrak di mana satu pihak (penerbit) menerima risiko asuransi signifikan dari pihak lain (pemegang polis) dengan menyetujui untuk mengompensasi pemegang polis jika suatu kejadian masa depan yang tidak pasti (kejadian terasuransikan) berdampak merugikan terhadap pemegang polis.

Menurut PSAK No. 117, Kelompok Kontrak merupakan satuan dasar untuk pengakuan dan pengukuran liabilitas kontrak asuransi maupun aset kontrak reasuransi. Satuan ini digunakan sebagai dasar penerapan persyaratan terkait pengakuan dan pengukuran.

PSAK No. 117 diterapkan pada kontrak asuransi, yaitu kontrak yang menerima risiko asuransi signifikan dari pihak lain, dan kontrak reasuransi milikan. Perusahaan menggunakan model pengukuran *Premium Allocation Approach* (PAA) yaitu pendekatan yang disederhanakan untuk kontrak asuransi dan kontrak reasuransi yang memiliki periode tidak lebih dari 1 tahun.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

i. Fixed Assets *(Continued)*

Land is stated at cost and not depreciated. Costs associated with acquisition of legal right of land when the land was first acquired are recognized as part of the cost of land. Costs associated with the extension or renewal of legal right of land are recognized as an intangible asset and amortized over the legal life of the land rights or economic life of the land, whichever is shorter.

The carrying value of fixed assets is derecognized upon disposal or when no future economic benefits are expected form its use. Any gain or loss arising on derecognition of the assets is charged to profit or loss in the year the assets is derecognized.

The residual values, estimated useful lives, and depreciation method are viewed and adjusted, at year end, if necessary.

j. Intangible Assets

Intangible assets include acquired and customized computer software which are accounted for under the cost model. The cost of the asset is the amount of cash paid or the fair value of the other considerations given up to acquire an asset at the time of its acquisition or production. Capitalized costs are amortized on a straight-line basis over estimated useful lives for 5 years as the lives of these intangible assets are considered limited. The Company's intangible assets are software and license of software that have estimated useful lives for 5 years.

k. Insurance and Reinsurance Contract Assets/Liabilities

Measurement Model

Insurance contract is defined as a contract under which one party (the issuer/insurer) accepts significant insurance risk from another party (the policyholder) by agreeing to compensate the policyholder if a specified uncertain future event (the insured event) adversely affects the policyholder.

In PSAK No. 117, a Group of Contracts is the basic unit for recognizing and measuring insurance contract liabilities as well as reinsurance contract asset. It is the unit for applying requirements related to recognition and measurement.

PSAK No. 117 applies to insurance contracts, which are contracts that accept significant insurance risk from another party, and reinsurance contracts held. The Company applied Premium Allocation Approach (PAA) which is a simplified approach for certain insurance contracts and reinsurance contracts that are not more than 1 year period of contracts.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

k. Aset/Liabilitas Kontrak Asuransi dan Reasuransi (Lanjutan)

Perusahaan mengakui kelompok kontrak asuransi pada saat mana yang paling awal dari pilihan berikut ini:

- Awal periode pertanggungan dari kelompok kontrak;
- Tanggal ketika pembayaran pertama dari satu pemegang polis; dan
- Pada saat kelompok menjadi merugi untuk kelompok kontrak yang merugi.

Perusahaan menerapkan pendekatan alokasi premi untuk kelompok kontrak asuransi dan reasuransi yang dimiliki yang memenuhi kondisi berikut:

- Diharapkan secara wajar bahwa hasil pengukuran di bawah pendekatan alokasi premi tidak akan berbeda secara signifikan dari hasil di bawah model umum.
- Masa pertanggungan dari setiap kontrak yang termasuk dalam kelompok kontrak reasuransi yang dimiliki adalah satu tahun atau kurang.

Batasan Kontrak

Batasan kontrak merujuk pada suatu waktu ketika kewajiban substansial perusahaan asuransi untuk membuat pemegang polis membayar premi atau untuk memberikan layanan dalam kontrak asuransi berakhir.

Tingkat Agregasi

Pada saat pengakuan awal kontrak, PSAK No. 117 mensyaratkan identifikasi portofolio, yang selanjutnya harus diklasifikasikan ke dalam setidaknya tiga kelompok kontrak berdasarkan tingkat profitabilitas.

Untuk kelompok kontrak asuransi, kelompok kontrak dibagi menjadi:
- kelompok kontrak yang merugi pada saat pengakuan awal;
- kelompok kontrak yang pada saat pengakuan awal tidak memilik kemungkinan signifikan untuk selanjutnya menjadi kontrak yang merugi; dan
- kelompok kontrak tersisa dalam portofolio.

Portofolio terdiri dari kontrak yang memiliki karakteristik risiko serupa dan dikelola bersama. Untuk kontrak asuransi yang diterbitkan kepada pemegang polis individu, pengelompokan dilakukan pada level polis tunggal saat pengakuan awal. Sementara kontrak reasuransi dikelompokkan dan diukur berdasarkan masing-masing perjanjian secara individual.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

k. Insurance and Reinsurance Contract Assets/Liabilities (Continued)

Company shall recognize a group of insurance contracts it issues from the earliest of the following:

- *The beginning of the coverage period of the group of contracts;*
- *The date when the first payment from a policyholder in the group becomes due; and*
- *For a group of onerous contracts, when the group becomes onerous.*

The Company applies the premium allocation approach to groups of insurance and reinsurance contracts held that meet the following conditions:

- *It is reasonably expected that the measurement results under the premium allocation approach will not differ significantly from those under the general model.*
- *The coverage period of each contract included in the group of reinsurance contracts held is one year or less.*

Contract Boundaries

Contract boundary refers to the point in time when the substantial obligation to force the policyholder to pay the insurance premium or to provide insurance contract services ends.

Level of Aggregation

At the initial recognition of the contract, PSAK No. 117 standard identifies the portfolio, and then identify and classify to at least three Groups of Contract based on the profitability.

For insurance contract, the group of contracts are divided into:
- *group of onerous contract at initial recognition;*
- *group of contract which has no significant possibility to become onerous; and*
- *group of other remaining contract in the portfolio.*

Portfolios comprise contracts subject to similar risks and managed together. Insurance contracts identified by a single policy are grouped at the single policy level upon initial recognition. Meanwhile reinsurance treaty contracts are classified by a single treaty.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

k. Aset/Liabilitas Kontrak Asuransi dan Reasuransi (Lanjutan)

Arus Kas Akuisisi Asuransi

Arus kas akuisisi asuransi adalah arus kas yang timbul dari biaya penjualan, *underwriting*, dan inisiasi kelompok kontrak asuransi yang dapat diatribusikan secara langsung ke portofolio tempat kelompok kontrak asuransi tersebut. Arus kas ini juga mencakup arus kas yang tidak dapat diatribusikan secara langsung ke kontrak individu atau kelompok kontrak asuransi tertentu di dalam portofolio tersebut.

Tingkat Diskonto

Perusahaan menggunakan pendekatan *bottom-up* untuk mendapatkan tingkat diskonto arus kas, yaitu imbal hasil bebas risiko ditambahkan dengan *illiquidity premium*.

Alokasi Biaya

Perusahaan melakukan studi biaya secara rutin untuk menentukan biaya yang dapat diatribusikan secara langsung dan tidak. Biaya yang dapat diatribusikan secara langsung dibagi lebih lanjut menjadi biaya akuisisi, biaya pemeliharaan, dan biaya penanganan klaim.

Pengakuan Pendapatan Jasa Asuransi dan Reasuransi

Pendapatan jasa asuransi diakui sesuai periode polis (kontrak) berdasarkan proporsi jumlah proteksi yang diberikan. Premi dari polis bersama diakui sebesar porsi bagian premi Perusahaan. Premi hak reasuradur diakui sebagai premi asuransi selama periode kontrak asuransi secara proporsional dengan proteksi yang diperoleh dan porsi premi reasuransi kemudian diakui dalam hasil reasuransi.

Untuk kontrak yang diukur sesuai dengan pendekatan alokasi premi, pendapatan asuransi untuk setiap periode adalah penerimaan premi yang diharapkan selama periode tersebut. Perusahaan mengalokasikan penerimaan premi yang diharapkan selama periode pertanggungan berdasarkan berlalunya waktu.

Beban Jasa Asuransi

Beban jasa asuransi yang timbul dari kelompok kontrak asuransi yang diterbitkan disajikan dalam laba rugi dan mencakup jumlah-jumlah berikut:

- Klaim yang terjadi (tidak termasuk komponen investasi) dan beban jasa asuransi lainnya yang terjadi.
- Amortisasi arus kas akuisisi asuransi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

k. Insurance and Reinsurance Contract Assets/Liabilities *(Continued)*

Insurance Acquisition Cash Flows

Insurance acquisition cash flows are the cash flows that arise from the costs of selling, underwriting, and initiating a group of insurance contracts that are directly attributable to the portfolio to which the group of insurance contracts belongs. These also include cash flows that are not directly attributable to individual contracts or groups of insurance contracts within the portfolio.

Discount Rate

The Company uses a bottom-up approach to obtain the cash flows discount rate, which is risk-free yield plus an illiquidity premium.

Expense Allocation

The Company regularly conducted an expense study to determine direct attributable and indirect expenses. Direct attributable expense are further divided into acquisition cost, maintenance cost, and claims handling cost.

Recognition of Insurance and Reinsurance Revenue Service

Insurance service revenue is recognized over the policy contract period in proportion to the insurance coverage provided. Premium from coinsurance is recognized as income based on the Company's proportionate share in the premium. Premium due to reinsurance company is recognized as insurance premium during the period of insurance contract in proportion to the insurance coverage received while the reinsurance premium portion is recognized as reinsurance result.

For contracts measured in accordance with the premium allocation approach, insurance income for each period is the expected premium receipts while providing coverage during that period. The Company allocates the expected premium receipts over the coverage period based on the passage of time.

Insurance Service Expenses

Insurance service expenses arising from groups of issued insurance contracts are presented in profit or loss and include the following amounts:

- *Incurred claims (excluding investment components) and other incurred insurance service expenses.*
- *Amortization of insurance acquisition cash flows.*

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

k. Aset/Liabilitas Kontrak Asuransi dan Reasuransi (Lanjutan)

Beban Jasa Asuransi (Lanjutan)

- Perubahan yang terkait dengan jasa masa lalu. Oleh karena itu, perubahan dalam arus kas pemenuhan yang terkait dengan liabilitas atas klaim yang terjadi.
- Perubahan yang terkait dengan jasa masa depan. Oleh karena itu, kerugian pada kelompok kontrak yang memberatkan (*onerous*) dan pembalikan kerugian tersebut.

Liabilitas Kontrak Asuransi

Liabilitas kontrak asuransi terdiri atas liabilitas atas sisa masa pertanggungan dan liabilitas atas klaim yang sudah terjadi. Untuk mengukur liabilitas atas sisa masa pertanggungan, perusahaan menggunakan metode pendekatan alokasi premi (PAA) dengan catatan perusahaan telah lolos uji kelayakan penggunaan pendekatan PAA ini Sedangkan untuk mengukur liabilitas atas klaim yang sudah terjadi perusahaan menggunakan kombinasi antara metode *Paid Loss Development Method* (PLDM) dan *Incurred Loss Development Method* (ILDM) untuk menghitung estimasi liabilitas terbaik dan metode *Mack* untuk menghitung penyesuaian risiko nonkeuangan.

Aset Kontrak Reasuransi

Dalam usahanya, Perusahaan mensesikan risiko asuransi dalam bisnis normal pada setiap lini bisnisnya.

Untuk mengurangi risiko penutupan polis asuransi, Perusahaan mereasuransikan sebagian risiko polis yang ditutupnya ke perusahaan reasuradur dan tidak mengakui ganti rugi atas klaim asuransi yang menjadi tanggungan perusahaan reasuradur. Jika perusahaan reasuradur tidak dapat memenuhi liabilitasnya berdasarkan perjanjian reasuransi, maka Perusahaan memiliki liabilitas kontinjensi atas seluruh klaim tersebut. Perjanjian reasuransi yang dimiliki Perusahaan meliputi perjanjian reasuransi *treaty* proporsional dan nonproporsional *(excess of loss)*, maupun perjanjian reasuransi fakultatif.

Perusahaan mempunyai kontrak reasuransi *treaty* proporsional dan nonproporsional, dan fakultatif dengan perusahaan asuransi dan reasuransi di dalam maupun di luar negeri. Perusahaan mereasuransikan sebagian risiko atas akseptasi pertanggungan yang diperoleh kepada perusahaan asuransi lain dan perusahaan reasuransi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

k. Insurance and Reinsurance Contract Assets/Liabilities (Continued)

Insurance Service Expenses (Continued)

- *Changes related to past service. Therefore, changes in the fulfillment cash flows related to the liability for incurred claims.*
- *Changes related to future service. Therefore, losses on onerous groups of contracts and reversals of such losses.*

Insurance Contract Liabilities

Insurance contract liabilities consists of liability of remaining coverage and liability of incurred claim. To measure the liability of remaining coverage, company applies premium allocation approach (PAA) in which the company has passed the PAA eligibility test. As for the measurement of liability of incurred claim, the company applies combined method between Paid Loss Development Method (PLDM) and Incurred Loss Development Method (ILDM) to calculate the best estimate liability and utilize Mack method to calculate non-financial risk adjusment.

Reinsurance Contract Asset

In its business, the Company cession insurance risk in the normal course of business on each line the business.

To reduce its underwriting risk, the Company reinsures a part of its total risks to reinsurance Company, and treats expected recoveries on insurance claims from reinsurers which the Company is not liable. To the extent that the reinsurance companies are unable to meet their obligations under these reinsurance agreements, the Company has a contingent liability for all such insurance claims loss. The Company has proportional and non-proportional (excess of loss) reinsurance treaty agreements, and facultative reinsurance agreements.

The Company has proportional and non-proportional treaty reinsurance contracts, and facultative with domestic and overseas insurance and reinsurance companies. The company reinsures part of the risk on the acceptance of coverage obtained to other insurance companies and reinsurance companies.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

k. Aset/Liabilitas Kontrak Asuransi dan Reasuransi (Lanjutan)

Aset Kontrak Reasuransi (Lanjutan)

Perusahaan juga menanggung risiko reasuransi dalam kegiatan usahanya untuk kontrak asuransi kerugian (*inward reinsurance*). Premi dan klaim reasuransi diakui sebagai pendapatan atau beban dengan cara yang sama seperti halnya ketika reasuransi diterima sebagai bisnis langsung dengan mempertimbangkan klasifikasi produk dari bisnis yang direasuransikan.

Jumlah premi dibayar atau bagian premi atas transaksi reasuransi prospektif diakui sebagai premi reasuransi sesuai periode kontrak reasuransi secara proporsional dengan proteksi yang diberikan. Pembayaran atau kewajiban atas transaksi reasuransi retrospektif diakui sebagai piutang reasuransi sebesar kewajiban yang dibukukan sehubungan kontrak reasuransi tersebut.

Perusahaan mengakui kelompok kontrak reasuransi milikan pada saat mana yang paling awal dari pilihan berikut ini:

- Awal periode pertanggungan dari kelompok kontrak reasuransi milikan.
- Tanggal ketika Perusahaan mengakui kelompok kontrak asuransi pendasarnya merugi, jika kontrak reasuransi terkait masuk dalam kelompok kontrak reasuransi yang dimiliki saat atau sebelum tanggal tersebut.

Aset kontrak reasuransi dihitung menggunakan metode yang sama untuk menghitung liabilitas kontrak asuransi, yaitu pendekatan alokasi premi untuk menghitung aset atas sisa masa pertanggungan kontrak reasuransi. Kemudian untuk liabilitas atas klaim yang terjadi, estimasi liabilitas terbaik dihitung menggunakan kombinasi metode PLDM dan ILDM, dan penyesuaian risiko nonkeuangan dihitung menggunakan rasio penyesuaian risiko nonkeuangan dari portofolio kontrak asuransi pendasar.

Pendapatan atau Beban Keuangan Asuransi

Pendapatan atau beban keuangan asuransi mencakup perubahan dalam jumlah tercatat kelompok kontrak asuransi yang timbul akibat pengaruh nilai waktu dari uang, risiko keuangan, dan perubahan atas keduanya.

Perusahaan memilih untuk memisahkan pendapatan atau beban keuangan asuransi antara laba rugi dan penghasilan komprehensif lain (*"OCI"*). Jumlah yang diakui dalam laba rugi ditentukan melalui alokasi sistematis atas jumlah pendapatan atau beban keuangan asuransi yang diharapkan selama jangka waktu kelompok kontrak tersebut.

Jumlah yang disajikan dalam *OCI* diakumulasikan dalam pendapatan atau beban keuangan asuransi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

k. Insurance and Reinsurance Contract Assets/Liabilities *(Continued)*

Reinsurance Contract Asset (Continued)

The Company also bears reinsurance risk in its business activities for contracts loss insurance (inward reinsurance) Reinsurance premium and claim are recognized as income or expense in the same way as reinsurance is accepted as a business directly, taking into account the product classification of the reinsured business.

The premium paid to the reinsurer or the insurer's share in the premium on prospective reinsurance transaction is recognized as reinsurance premium over the reinsurance contract period in proportion to the insurance coverage provided. A payment or obligation for retrospective reinsurance transaction is recognized as reinsurance receivable from the reinsurer in the amount equivalent to the payment made or recorded liability in relation to the reinsurance contract.

While company shall recognize a group of reinsurance contracts held from the earlier of the following:

- *The beginning of the coverage period of the group of reinsurance contracts held.*
- *The date the Company recognizes an onerous group of underlying insurance contracts, if the company entered into the related reinsurance contract held in the group of reinsurance contracts held at or before that date.*

Reinsurance contract asset is calculated using the same method used to calculate the insurance contract liability, which is premium allocation approach for liability of remaining coverage. And then for the liability of incurred claim, best estimate liability is calculated using the combination of PLDM and ILDM method, and non-financial risk adjustment is calculated from the non-financial risk adjustment ratio derived from underlying contract portfolio.

Insurance Finance Income or Expenses

Insurance finance income or expenses comprise changes in the carrying amounts of groups of insurance contracts arising from the effects of the time value of money, financial risk and changes therein.

The Group has chosen to disaggregate insurance finance income or expenses between profit or loss and other comprehensive income ("OCI"). The amount included in profit or loss is determined by a systematic allocation of the expected total insurance finance income or expenses over the duration of the group of contracts.

Amounts presented in OCI are accumulated in the insurance finance income or expenses.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

l. Hasil Investasi

Hasil investasi bunga dari deposito berjangka dan obligasi diakui atas dasar proporsi waktu, berdasarkan nilai pokok dan tingkat bunga yang berlaku.

Penghasilan dividen diakui bila hak pemegang saham untuk menerima pembayaran ditetapkan.

Keuntungan atau kerugian dari penjualan saham diakui pada saat transaksinya.

m. Pajak Penghasilan

Perusahaan menerapkan PSAK No. 212 tentang "Pajak Penghasilan", yang memberikan tambahan pengaturan untuk aset atau liabilitas pajak tangguhan yang berasal dari aset yang tidak disusutkan yang diukur dengan menggunakan model revaluasi dan yang berasal dari properti investasi yang diukur dengan menggunakan model nilai wajar. PSAK revisi ini juga menghapuskan pengaturan mengenai pajak final.

Beban pajak terdiri dari pajak kini dan tangguhan. Beban pajak diakui dalam laba rugi kecuali untuk transaksi yang berhubungan dengan transaksi diakui langsung ke ekuitas, dalam hal ini diakui sebagai penghasilan komprehensif lain.

Pajak Kini

Beban pajak kini dihitung dengan menggunakan tarif pajak yang berlaku pada tanggal pelaporan keuangan dan ditetapkan berdasarkan taksiran penghasilan kena pajak tahun berjalan. Manajemen secara periodik mengevaluasi posisi yang dilaporkan di Surat Pemberitahuan ("SPT") Tahunan sehubungan dengan situasi di mana aturan pajak yang berlaku membutuhkan interpretasi. Jika perlu, manajemen menentukan provisi berdasarkan jumlah yang diharapkan akan dibayar kepada otoritas pajak.

Bunga dan denda untuk kekurangan atau kelebihan pembayaran pajak penghasilan, jika ada, dicatat sebagai bagian dari "Beban Pajak" dalam laporan laba rugi dan penghasilan komprehensif lain.

Jumlah tambahan pokok dan denda pajak yang ditetapkan dengan Surat Ketetapan Pajak ("SKP") diakui sebagai pendapatan atau beban dalam laporan laba rugi dan penghasilan komprehensif lain tahun berjalan, kecuali jika diajukan upaya penyelesaian selanjutnya. Jumlah tambahan pokok pajak dan denda yang ditetapkan dengan SKP ditangguhkan pembebanannya sepanjang memenuhi kriteria pengakuan aset.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

l. Investment Income

Interest income from investment in time deposits and bonds is recognized on a time proportion basis, based on principal outstanding and prevailing interest rates.

Dividend income is recognized when the shareholders' right to receive payment is established.

Gain or losses on sale of securities are recognized at the time of the transaction.

m. Income Taxes

The Company adopted PSAK No. 212 on "Income Taxes", which provides additional provision for deferred tax asset or liability arising from a non-depreciable asset measured using the revaluation model, and those arising from investment properties that is measured using the fair value model. This revised PSAK also deleted the regulation regarding final taxes.

Income tax expense comprises current and deferred tax. Income tax expense is recognized in profit or loss except to the extent that it relates to items recognized directly in equity, in which case it is recognized in other comprehensive income.

Current Tax

Current tax expense is calculated using prevailing tax rates as at reporting period and is provided based on the estimated taxable income for the current year. Management periodically evaluates positions taken in income Annual Tax Returns ("SPT") with respect to situations in which applicable tax regulation is subject to interpretation. It establishes provision where appropriate on the basis of amounts expected to be paid to the tax authorities.

Interest and penalties for the underpayment or overpayment of income tax, if any, are to be presented as part of "Income Tax Expense" in the statement of profit or loss and other comprehensive income.

The amounts of additional tax principal and penalty imposed through a Tax Assessment Letter ("SKP") are recognized as income or expense in the current year in the statement of profit or loss and other comprehensive income, unless further settlement is submitted. The amounts of tax principal and penalty imposed through a SKP are deferred as long as they meet the asset recognition criteria.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

m. Pajak Penghasilan (Lanjutan)

Pajak Tangguhan

Pajak tangguhan diukur dengan metode liabilitas atas beda waktu pada tanggal pelaporan antara dasar pengenaan pajak untuk aset dan liabilitas dengan nilai tercatatnya untuk tujuan pelaporan keuangan. Liabilitas pajak tangguhan diakui untuk semua perbedaan temporer kena pajak dengan beberapa pengecualian. Aset pajak tangguhan diakui untuk perbedaan temporer yang boleh dikurangkan dan rugi fiskal apabila terdapat kemungkinan besar bahwa jumlah penghasilan kena pajak pada masa mendatang akan memadai untuk mengkompensasi perbedaan temporer dan rugi fiskal.

Jumlah tercatat aset pajak tangguhan dikaji ulang pada akhir periode pelaporan dan mengurangi jumlah tercatat jika kemungkinan besar penghasilan kena pajak tidak lagi tersedia dalam jumlah yang memadai untuk mengkompensasi sebagian atau seluruh aset pajak tangguhan. Aset pajak tangguhan yang belum diakui dinilai kembali pada setiap akhir periode pelaporan dan diakui sepanjang kemungkinan besar laba kena pajak mendatang akan memungkinkan aset pajak tangguhan tersedia untuk dipulihkan.

Aset dan liabilitas pajak tangguhan dihitung berdasarkan tarif yang akan dikenakan pada periode saat aset direalisasikan atau liabilitas tersebut diselesaikan, berdasarkan undang-undang pajak yang berlaku atau berlaku secara substantif pada akhir periode laporan keuangan. Pengaruh pajak terkait dengan penyisihan dan/atau pemulihan semua perbedaan temporer selama tahun berjalan, termasuk pengaruh perubahan tarif pajak, untuk transaksi-transaksi yang sebelumnya telah langsung dibebankan atau dikreditkan ke ekuitas.

Aset dan liabilitas pajak tangguhan disajikan secara saling hapus saat hak yang dapat dipaksakan secara hukum ada untuk saling hapus aset pajak kini dan liabilitas pajak kini, atau aset pajak tangguhan dan liabilitas pajak tangguhan berkaitan dengan entitas kena pajak yang sama, atau Perusahaan bermaksud untuk menyelesaikan aset dan liabilitas pajak kini dengan dasar neto.

n. Imbalan Kerja

Imbalan Kerja Karyawan

Imbalan kerja karyawan diakui pada saat terutang kepada karyawan berdasarkan metode akrual.

Imbalan Pasca kerja Karyawan

Pada 31 Desember 2025 dan 2024, Perusahaan mencatat penyisihan manfaat karyawan sesuai dengan Undang-undang No. 6 Tahun 2023 atau Undang-Undang Imbalan Kerja, Peraturan Pemerintah No. 2 Tahun 2022 tentang Cipta Kerja.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

m. Income Taxes *(Continued)*

Deferred Tax

Deferred tax is provided using the liability method on temporary differences at the reporting date between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes. Deferred tax liabilities are recognized for all taxable temporary differences with certain exceptions. Deferred tax assets are recognized for deductible temporary differences and tax losses carry-forward to the extent that it is probable that taxable income will be available in future years against which the deductible temporary differences and tax losses carry forward can be utilized.

The carrying amount of a deferred tax asset is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable income will be available to allow all or part of the benefit of that deferred tax asset to be utilized. Unrecognized deferred tax assets are reassessed at each reporting date and are recognized to the extent that it has become probable that future taxable income will allow the deferred tax assets to be recovered.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to the period when the asset is realized or the liability is settled, based on tax laws that have been enacted or substantively enacted at the end of reporting period. The related tax effects of the provisions for and/or reversals of all temporary differences during the year, including the effect of change in tax rates, are credited or charged to current period operations, except to the extent that they relate to items previously charged or credited to equity.

Deferred tax assets and liabilities are offset when a legally enforceable right exists to offset current tax assets against current tax liabilities, or the deferred tax assets and the deferred tax liabilities relate to the same taxable entity, or the Company intends to settle its current assets and liabilities on a net basis.

n. Employee Benefits

Employee Benefits

Employee benefits are recognized when they are payable to the employees based on accrual method.

Post-employment Benefits

As of December 31, 2025 and 2024, the Company provides provisions for employee benefits in accordance with Company Regulation, Law No. 6 of 2023 or Employee Benefit Law, Government Regulation No. 2 of 2022 on Job Creation.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

n. **Imbalan Kerja** (Lanjutan)

Imbalan Pasca kerja Karyawan (Lanjutan)

Liabilitas imbalan pasca kerja merupakan nilai kini liabilitas imbalan pasti pada tanggal laporan posisi keuangan dikurangi dengan nilai wajar aset program. Liabilitas imbalan pasca kerja dihitung oleh aktuaris independen dengan menggunakan metode *projected unit credit*.

Nilai kini liabilitas imbalan pasca kerja ditentukan dengan mendiskontokan estimasi arus kas keluar masa depan dengan menggunakan tingkat bunga Obligasi Pemerintah (dengan pertimbangan saat ini tidak ada pasar aktif untuk Obligasi korporasi berkualitas tinggi) dalam mata uang Rupiah, sama dengan mata uang di mana imbalan tersebut akan dibayarkan, dan yang memiliki jangka waktu yang mendekati jangka waktu liabilitas imbalan pensiun yang bersangkutan.

Pengukuran kembali, terdiri dari keuntungan dan kerugian aktuarial, yang tercermin langsung dalam laporan posisi keuangan yang dibebankan atau dikreditkan diakui dalam penghasilan komprehensif lain pada periode terjadinya untuk mencerminkan aset atau liabilitas pensiun neto yang diakui pada laporan keuangan untuk mencerminkan nilai penuh dari defisit dan surplus program. Pengukuran kembali diakui dalam penghasilan komprehensif lain tercermin segera dalam saldo laba dan tidak akan direklasifikasi ke laba rugi.

Seluruh biaya jasa lalu diakui pada saat yang lebih dulu antara ketika amendemen/kurtailmen terjadi atau ketika biaya restrukturisasi atau pemutusan hubungan kerja diakui.

Bunga neto dihitung dengan menggunakan tingkat diskonto terhadap liabilitas atau aset imbalan pasti neto. Biaya imbalan pasti dikategorikan sebagai berikut:

- Biaya jasa (termasuk biaya jasa kini, biaya jasa lalu serta keuntungan dan kerugian kurtailmen dan penyelesaian);
- Beban atau pendapatan bunga neto; dan
- Pengukuran kembali.

Perusahaan menyajikan dua komponen pertama dari biaya imbalan pasti di laba rugi. Keuntungan dan kerugian kurtailmen dicatat sebagai biaya jasa lalu.

Perusahaan mengikuti Program Pensiun Untuk Kompensasi Pesangon ("PPUKP") yang diselenggarakan oleh Dana Pensiun Lembaga Keuangan ("DPLK") AIA Financial berdasarkan prinsip *Pooled Fund*. PPUKP hanya dapat dipergunakan untuk keperluan pembayaran liabilitas imbalan pasca kerja.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

*n. **Employee Benefits** (Continued)*

Post-employment Benefits (Continued)

The post-employment benefits liabilities are the present value of the defined benefit obligation at the statement of financial position date less the fair value of plan assets. The post-employment benefits liabilities are calculated by independent actuaries using the projected unit credit method.

The present value of the post-employment benefits liabilities is determined by discounting the estimated future cash outflows using the interest rates of Government Bonds (considering currently there is no deep market for high-quality corporate Bonds) that are denominated in Rupiah, in which the benefits will be paid, and that have terms to maturity approximating to the terms of the related pension liability.

Remeasurement, comprising actuarial gains and losses, is reflected immediately in the statement of financial position with a charge or credit recognized in other comprehensive income in the period in which they occur in order for the net pension asset or liability recognized in the statement of financial position to reflect the full value of the plan deficit and surplus. Remeasurement recognized in other comprehensive income is reflected immediately in retained earnings and will not be reclassified to profit or loss.

All past service costs are recognized at the earlier of when the amendment or curtailment occurs and when the related restructuring or termination costs are recognized.

Net interest is calculated by applying the discount rate to the net defined benefit liability or asset. Defined benefit costs are categorized as follows:

- *Service cost (including current service cost, past service cost, as well as gains and losses on curtailments and settlements);*
- *Net interest expense or income; and*
- *Remeasurement.*

The Company presents the first two components of defined benefit costs in profit or loss. Curtailment gains and losses are accounted for as past service costs.

The Company entered into the Pension Program for Severance Compensation ("PPUKP") organized by Financial Institution Pension Fund ("DPLK") AIA Financial based on Pooled Fund Principle. PPUKP shall be used solely for purpose of payment related to post-employment benefits liabilities.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

o. Provisi

Provisi diakui jika Perusahaan memiliki liabilitas kini (baik bersifat hukum maupun bersifat konstruktif), sebagai akibat peristiwa masa lalu, besar kemungkinan penyelesaian liabilitas tersebut mengakibatkan arus keluar sumber daya yang mengandung manfaat ekonomik dan estimasi yang andal mengenai jumlah liabilitas tersebut dapat dibuat.

Beban yang terkait dengan provisi disajikan secara neto setelah dikurangi jumlah yang diakui sebagai penggantiannya.

Provisi ditelaah pada setiap tanggal pelaporan dan disesuaikan untuk mencerminkan estimasi terbaik yang paling kini. Jika kemungkinan besar tidak terjadi arus keluar sumber daya yang mengandung manfaat ekonomi untuk menyelesaikan liabilitas tersebut, maka provisi dibatalkan.

p. Transaksi dengan Pihak Berelasi

Suatu pihak dianggap berelasi dengan Perusahaan jika:

a. Orang atau anggota keluarga terdekat mempunyai relasi dengan Perusahaan jika orang tersebut:
   i. Memiliki pengendalian atau pengendalian bersama atas Perusahaan;
   ii. Memiliki pengaruh signifikan atas Perusahaan; atau
   iii. Personel manajemen kunci Perusahaan.

b. Suatu entitas berelasi dengan Perusahaan jika memenuhi salah satu hal berikut:

   i. Entitas dan Perusahaan adalah anggota kelompok usaha yang sama (artinya entitas induk, entitas anak, dan entitas anak berikutnya terkait dengan entitas lain);
   ii. Suatu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau entitas ventura bersama yang merupakan anggota suatu kelompok usaha, yang mana entitas lain tersebut adalah anggotanya);
   iii. Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
   iv. Suatu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
   v. Entitas tersebut adalah suatu program imbalan pasca kerja untuk imbalan kerja dari salah satu Perusahaan atau entitas yang terkait dengan Perusahaan; Jika Perusahaan adalah entitas yang menyelenggarakan program tersebut, maka entitas sponsor juga berelasi dengan Perusahaan;
   vi. Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf (a); dan

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

o. Provision

Provisions are recognized when the Company has a present obligation (legal or constructive) as a result of a past event, it is probable that an outflows of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

The expense relating to any provision is presented in the profit or loss net of any reimbursement.

Provisions are reviewed at each reporting date and adjusted to reflect the current best estimate. If it is no longer probable that an outflows of resources embodying economic benefits will be required to settle the obligation, the provision is reversed.

p. Related Parties Transaction

A party is considered to be related to the Company if:

a. A person or a close member of the person's family is related to the Company if that person:
   i. Has control or joint control over the Company;
   ii. Has significant influence over the Company; or
   iii. Is a member of the key management personnel of the Company.

b. An entity is related to the Company if any of the following conditions applies:

   i. The entity and the Company are members of the same Company (which means that each parent, subsidiary and fellow subsidiary is related to the others);
   ii. One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a Company of which the other entity is a member);
   iii. Both entities are joint ventures of the same third party;
   iv. One entity is a joint venture of a third entity and the other entity is an associate of the third entity;
   v. The entity is a post-employment benefit plan for the benefit of employees of either the Company or an entity related to the Company; If the reporting entity is itself such a plan, the sponsoring entity are also related to the Company;
   vi. The entity is controlled or jointly controlled by a person identified in (a); and

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

p. Transaksi dengan Pihak Berelasi (Lanjutan)

b. Suatu entitas berelasi dengan Perusahaan jika memenuhi salah satu hal berikut: (Lanjutan)

vii. Orang yang diidentifikasi dalam huruf (a)(i) memiliki pengaruh signifikan atas entitas atau personel manajemen kunci entitas (atau entitas induk dari entitas);

Transaksi ini dilakukan berdasarkan persyaratan yang disetujui oleh kedua belah pihak, di mana persyaratan tersebut sama dengan transaksi lain yang dilakukan dengan pihak-pihak yang tidak berelasi.

Seluruh transaksi dan saldo yang material dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan yang relevan.

q. Laba per Saham

Laba per saham dasar dihitung dengan membagi laba neto yang dapat diatribusikan kepada pemilik entitas induk dengan jumlah rata-rata tertimbang saham yang beredar pada tahun yang bersangkutan.

Laba per lembar saham dilusian dihitung setelah melakukan penyesuaian yang diperlukan terhadap jumlah rata-rata tertimbang saham biasa yang beredar dengan asumsi bahwa semua opsi saham dilaksanakan pada saat penerbitan.

r. Penurunan Nilai Aset Nonkeuangan

Pada setiap akhir tahun pelaporan, Perusahaan menilai apakah terdapat indikasi suatu aset mengalami penurunan nilai. Jika terdapat indikasi tersebut atau pada saat pengujian penurunan nilai aset (yaitu aset takberwujud dengan umur manfaat tidak terbatas, aset takberwujud yang belum dapat digunakan, atau *goodwill* yang diperoleh dalam suatu kombinasi bisnis) diperlukan, maka Perusahaan membuat estimasi formal jumlah terpulihkan aset tersebut.

Jumlah terpulihkan yang ditentukan untuk aset individual adalah jumlah yang lebih tinggi antara nilai wajar aset atau unit penghasil kas (UPK) dikurangi biaya untuk menjual dengan nilai pakainya, kecuali aset tersebut tidak menghasilkan arus kas masuk yang sebagian besar independen dari aset atau kelompok aset lain.

Jika nilai tercatat aset lebih besar daripada nilai terpulihkannya, maka aset tersebut dipertimbangkan mengalami penurunan nilai dan nilai tercatat aset diturunkan nilai menjadi sebesar nilai terpulihkannya. Rugi penurunan nilai diakui pada laba rugi sebagai "Rugi Penurunan Nilai".

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES *(Continued)*

p. Related Parties Transaction *(Continued)*

b. An entity is related to the Company if any of the following conditions applies: (Continued)

vii. A person identified in (a)(i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity);

The transactions are made based on terms agreed by both parties, in which such terms are the same as those of transactions between unrelated parties.

All significant transactions and balances with related parties are disclosed in the relevant notes to the financial statements herein.

q. Earnings per Share

Earnings per share are calculated by dividing net income for the year attributable to ordinary equity holders of the parent by the weighted average number of ordinary shares outstanding during the year.

Diluted earnings per share is computed after making the necessary adjustments to the weighted average number of common shares outstanding, assuming that all share options held are exercised at the time of publication.

r. Impairment of Non-financial Assets

The Company assesses at end of each annual reporting year whether there is an indication that an asset may be impaired. If any such indication exists, or when annual impairment testing for an asset (i.e. an intangible asset with an indefinite useful life, an intangible asset not yet available-for-use, or goodwill acquired in a business combination) is required, the Company makes an estimate of the asset's recoverable amount.

An asset's recoverable amount is the higher of an asset's or cash generating unit (CGU)'s fair value less costs to sell and its value in use and is determined for an individual asset, unless the asset does not generate cash inflows that are largely independent of those from other assets or group of assets.

Where the carrying amount of an asset exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount. Impairment losses are recognized in the profit or loss as "Impairment Losses".

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

r. Penurunan Nilai Aset Nonkeuangan (Lanjutan)

Kerugian penurunan nilai dari operasi yang dilanjutkan, jika ada, diakui pada laporan laba rugi dan penghasilan komprehensif lain sesuai dengan kategori beban yang konsisten dengan fungsi dari aset yang diturunkan nilainya.

Dalam hal ini, jumlah tercatat aset dinaikkan ke jumlah terpulihkannya. Pembalikan tersebut dibatasi sehingga jumlah tercatat aset tidak melebihi jumlah terpulihkannya maupun jumlah tercatat, neto setelah penyusutan, seandainya tidak ada rugi penurunan nilai yang telah diakui untuk aset tersebut pada periode sebelumnya. Pembalikan rugi penurunan nilai diakui dalam laporan laba rugi dan penghasilan komprehensif lain. Setelah pembalikan tersebut, penyusutan yang dibebankan disesuaikan di periode mendatang untuk mengalokasikan jumlah tercatat aset yang direvisi, dikurangi nilai residu, dengan dasar yang sistematis selama sisa umur manfaatnya.

s. Segmen Operasi

Segmen operasi diidentifikasi berdasarkan laporan internal mengenai komponen dari Perusahaan yang secara reguler direviu oleh pengambil keputusan operasional dalam rangka mengalokasikan sumber daya dan menilai kinerja segmen operasi.

Segmen operasi adalah suatu komponen dari Perusahaan:

i. Yang terlibat dalam aktivitas bisnis yang mana memperoleh pendapatan dan menimbulkan beban (termasuk pendapatan dan beban terkait dengan transaksi dengan komponen lain dari entitas yang sama);
ii. Hasil operasinya dikaji ulang secara reguler oleh pengambil keputusan operasional untuk membuat keputusan tentang sumber daya yang dialokasikan pada segmen tersebut dan menilai kinerjanya; dan
iii. Tersedia informasi keuangan yang dapat dipisahkan.

Informasi yang digunakan oleh pengambil keputusan operasional dalam rangka alokasi sumber daya dan penilaian kinerja mereka terfokus pada kategori dari setiap produk.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

r. Impairment of Non-financial Assets (Continued)

A previously recognized impairment loss for an asset other than goodwill is reversed only if there has been a change in the assumptions used to determine the asset's recoverable amount since the last impairment loss was recognized.

If that is the case, the carrying amount of the asset is increased to its recoverable amount. The reversal is limited so that the carrying amount of the assets does not exceed its recoverable amount, nor exceed the carrying amount that would have been determined, net of depreciation, had no impairment loss been recognized for the asset in prior years. Reversal of an impairment loss is recognized in the statement of profit or loss and other comprehensive income. After such a reversal, the depreciation charge is adjusted in future periods to allocate the asset's revised carrying amount, less any residual value, on a systematic basis over its remaining useful life.

s. Operating Segments

Operating segments are identified on the basis of internal reports about components of the Company that are regularly reviewed by the chief operating decision maker in order to allocate resources to the segments and to assess their performances.

An operating segment is a component of the Company:

i. That engages in business activities from which it may earn revenues and incur expenses (including revenue and expenses related to the transactions with different components within the same entity);

ii. Reviewed by the Company's chief operating decision maker to make decisions about resources to be allocated to the segment and to assess its performance; and
iii. For which discrete financial information is available.

Information used by decision makers operational in the framework of resource allocation and their performance assessment focused on the category of each product.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

t. Transaksi dan Saldo dalam Mata Uang Asing

Pembukuan Perusahaan diselenggarakan dalam mata uang Rupiah. Transaksi dalam mata uang asing dijabarkan ke dalam Rupiah dengan kurs yang berlaku pada tanggal transaksi. Pada akhir periode pelaporan, aset dan liabilitas moneter dalam mata uang asing dijabarkan ke dalam Rupiah dengan menggunakan kurs tengah yang ditetapkan oleh Bank Indonesia pada tanggal tersebut. Laba atau rugi dari selisih kurs mata uang asing dan penjabaran aset dan liabilitas moneter dalam mata uang Rupiah diakui dalam laba rugi periode berjalan, kecuali untuk laba atau rugi pertukaran yang timbul dari penjabaran laporan keuangan operasi asing ke mata uang penyajian Perusahaan, yang diakui langsung dalam penghasilan komprehensif lain.

Pada akhir periode laporan, pos aset dan liabilitas dalam mata uang asing dilaporkan ke dalam mata uang Rupiah dengan mempergunakan kurs tengah Bank Indonesia pada tanggal tersebut, yaitu sebagai berikut:

	2025	2024
1 Poundsterling Inggris/*British Pound Sterling (GBP)*	22.666	20.333
1 Franc Swiss/*Swiss Franc (CHF)*	21.274	17.921
1 Euro/*Euro (EUR)*	19.753	16.851
1 Dolar Amerika Serikat/*United States Dollar (USD)*	16.782	16.162
1 Dolar Singapura/*Singapore Dollar (SGD)*	13.069	11.919
1 Dolar Kanada/*Canadian Dollar (CAD)*	12.264	11.225
1 Dolar Australia/*Australian Dollar (AUD)*	11.255	10.082
1 Dolar Selandia Baru/*New Zealand (NZD)*	9.756	9.153
1 Ringgit Malaysia/*Malaysian Ringgit (MYR)*	4.144	3.616
1 China Yuan/*Chinese Yuan (CNY*)	2.401	2.214
1 Dolar Hong Kong/*Hong Kong Dollar (HKD)*	2.157	2.082
1 Kronor Swedia/*Swedish Krona (SEK)*	1.829	1.470
1 Baht Thailand/*Thailand Baht (THB)*	533	476
100 Yen Jepang/*Japan Yen (JPY)*	108	102

u. Biaya Emisi Penerbitan Saham

Biaya-biaya yang terjadi sehubungan dengan penawaran saham kepada masyarakat (termasuk penerbitan hak memesan efek terlebih dahulu) dikurangkan langsung dari hasil emisi dan disajikan sebagai pengurang pada akun "Tambahan Modal Disetor", sebagai bagian dari Ekuitas pada laporan posisi keuangan.

3. PERTIMBANGAN, ESTIMASI, DAN ASUMSI AKUNTANSI YANG SIGNIFIKAN

Penyusunan laporan keuangan Perusahaan mengharuskan manajemen untuk membuat pertimbangan, estimasi dan asumsi yang memengaruhi nilai yang dilaporkan dan pengungkapan yang terkait, pada akhir periode pelaporan. Ketidakpastian mengenai asumsi dan estimasi tersebut dapat mengakibatkan penyesuaian material terhadap nilai tercatat pada aset dan liabilitas dalam periode pelaporan berikutnya.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

t. Foreign Currency Transactions and Balances

The accounting records of the Company are maintained in Rupiah. Transactions denominated in foreign currencies are translated into Rupiah at the exchange rates prevailing at the dates of the transactions. At the end of the reporting period, monetary assets and liabilities denominated in foreign currencies are translated into Rupiah using the middle rates of exchange quoted by Bank Indonesia at such dates. Exchange gains and losses arising on foreign currency transactions and on the translation of foreign currency monetary assets and liabilities into Rupiah are recognized in the current period profit or loss, except for the exchange gains and losses arising on the translation of the foreign operation's financial statements into the presentation currency of the Company, which are recognized directly in other comprehensive income.

At the end of the reporting period, assets and liabilities in foreign currencies are translated into Rupiah using the middle exchanges rates quoted by Bank Indonesia at such dates, which are as follows:

u. Shares Issuance Cost

Costs incurred related to the public offering (including rights issue) are deducted from the proceeds and presented as a deduction of "Additional Paid-in Capital" account, under Equity section in the statement of financial position.

3. SIGNIFICANT ACCOUNTING JUDGMENTS, ESTIMATES, AND ASSUMPTIONS

The preparation of the Company's financial statements requires management to make judgments, estimates and assumptions that affect the reported amounts herein, and the related disclosures, at the end of the reporting period. However, uncertainty about these assumptions and estimates could result in outcomes that require a material adjustment to the carrying amount of the asset and liability affected in future periods.

3. PERTIMBANGAN, ESTIMASI, DAN ASUMSI AKUNTANSI YANG SIGNIFIKAN (Lanjutan)

a. Pertimbangan dalam Penerapan Kebijakan Akuntansi

Dalam proses penerapan kebijakan akuntansi Perusahaan, manajemen telah membuat keputusan berikut, yang memiliki pengaruh paling signifikan terhadap nilai yang diakui dalam laporan keuangan:

Klasifikasi Instrumen Keuangan

Perusahaan menetapkan klasifikasi atas aset dan liabilitas tertentu sebagai aset keuangan dan liabilitas keuangan dengan mempertimbangkan bila definisi yang ditetapkan PSAK No. 109 dipenuhi. Dengan demikian, aset keuangan dan liabilitas keuangan diakui sesuai dengan kebijakan akuntansi Perusahaan seperti diungkapkan pada Catatan 2d.

Penentuan Mata Uang Fungsional

Mata uang fungsional Perusahaan adalah mata uang dari lingkungan ekonomi primer di mana entitas beroperasi. Mata uang tersebut adalah mata uang yang memengaruhi pendapatan dan beban pokok pendapatan. Berdasarkan penilaian manajemen Perusahaan mata uang fungsional adalah Rupiah.

Pajak Penghasilan

Pertimbangan signifikan dilakukan dalam menentukan provisi atas pajak penghasilan badan. Terdapat transaksi dan perhitungan tertentu yang penentuan pajak akhirnya adalah tidak pasti sepanjang kegiatan usaha normal. Perusahaan mengakui liabilitas atas pajak penghasilan badan berdasarkan estimasi apakah terdapat tambahan pajak penghasilan badan.

Sewa

Penentuan apakah suatu perjanjian mengandung unsur sewa membutuhkan pertimbangan yang cermat untuk menilai apakah perjanjian tersebut memberikan hak untuk mendapatkan secara substansial seluruh manfaat ekonomik dari penggunaan aset identifikasian dan hak untuk mengarahkan penggunaan aset identifikasian, bahkan jika hak tersebut tidak dijabarkan secara eksplisit di perjanjian.

Perusahaan mempunyai beberapa perjanjian sewa di mana Perusahaan bertindak sebagai penyewa untuk beberapa aset tertentu. Perusahaan mengevaluasi apakah terdapat risiko dan manfaat kepemilikan yang signifikan dari aset sewaan yang dialihkan kepada berdasarkan PSAK No. 116, yang mensyaratkan Perusahaan untuk membuat pertimbangan dan estimasi dari pengalihan risiko dan manfaat terkait atas kepemilikan aset sewaan.

3. SIGNIFICANT ACCOUNTING JUDGMENTS, ESTIMATES, AND ASSUMPTIONS (Continued)

a. Judgments in Applying Accounting Policies

In the process of applying the Company's accounting policies, management has made the following judgments, which have the most significant effect on the amounts recognized in financial statements:

Classification of Financial Instruments

The Company determines the classifications of certain assets and liabilities as financial assets and financial liabilities by judging if they meet the definition set forth in PSAK No. 109. Accordingly, the financial assets and financial liabilities are accounted for in accordance with the Company's accounting policies disclosed in Note 2d.

Determination of Functional Currency

The functional currency of the Company is the currency of the primary economic environment in which each entity operates. It is the currency that mainly influences the revenue and cost of revenue. Based on the Company's management assessment, the Company's functional currency is Rupiah.

Income Tax

Significant judgement is involved in determining provision for corporate income tax. There are certain transactions and computations for which the ultimate tax determination is uncertain during the ordinary course of business. The Company recognizes liabilities for expected corporate income tax issues based on estimates of whether additional corporate income tax will be due.

Leases

Determining whether an arrangement is or contains a lease requires careful judgment to assess whether the arrangement conveys a right to obtain substantially all the economic benefits from use of the asset throughout the period of use and right to direct the use of the asset, even if the right is not explicitly specified in the arrangement.

The Company has various lease agreements where the Company acts as a lessee in respect of certain assets. The Company evaluates whether significant risks and rewards of ownership of the leased asset are transferred to the lessee based on PSAK No. 116, which requires the Company to make judgments and estimates of transfer of risks and rewards of ownership of a leased asset.

3. PERTIMBANGAN, ESTIMASI, DAN ASUMSI AKUNTANSI YANG SIGNIFIKAN (Lanjutan)

a. Pertimbangan dalam Penerapan Kebijakan Akuntansi

Sewa (Lanjutan)

Karena Perusahaan tidak dapat dengan mudah menentukan suku bunga implisit, manajemen menggunakan suku bunga pinjaman inkremental Perusahaan sebagai tingkat diskonto. Ada beberapa faktor yang perlu dipertimbangkan dalam menentukan suku bunga pinjaman inkremental, yang banyak di antaranya memerlukan pertimbangan untuk dapat secara andal mengukur penyesuaian yang diperlukan untuk sampai pada tingkat diskonto akhir. Dalam menentukan suku bunga pinjaman inkremental, Perusahaan mempertimbangkan faktor-faktor utama berikut: risiko kredit korporat Perusahaan, jangka waktu sewa, jangka waktu pembayaran sewa, lingkungan ekonomi, waktu di mana sewa dimasukkan, dan mata uang di mana pembayaran sewa ditentukan.

Dalam menentukan jangka waktu sewa, Perusahaan mempertimbangkan semua fakta dan keadaan yang menimbulkan insentif ekonomi untuk menggunakan opsi perpanjangan, atau tidak menggunakan opsi penghentian. Opsi perpanjangan (atau periode setelah opsi penghentian kontrak kerja) hanya termasuk dalam jangka waktu sewa jika cukup pasti akan diperpanjang (atau tidak dihentikan). Penilaian tersebut ditinjau kembali jika terjadi peristiwa signifikan atau perubahan signifikan dalam situasi yang memengaruhi penilaian ini dan berada dalam kendali Perusahaan.

Untuk tahun yang berakhir pada tanggal 31 Desember 2025, tidak ada revisi persyaratan sewa untuk mencerminkan efek dari melaksanakan opsi perpanjangan dan penghentian hubungan kerja.

b. Asumsi dan Sumber Estimasi Ketidakpastian

Asumsi utama masa depan dan ketidakpastian sumber estimasi utama yang lain pada tanggal pelaporan yang memiliki risiko signifikan bagi penyesuaian yang material terhadap nilai tercatat aset dan liabilitas untuk tahun berikutnya diungkapkan di bawah ini. Perusahaan mendasarkan asumsi dan estimasi pada parameter yang tersedia pada saat laporan keuangan disusun. Asumsi dan situasi mengenai perkembangan masa depan mungkin berubah akibat perubahan pasar atau situasi di luar kendali Perusahaan. Perubahan tersebut dicerminkan dalam asumsi terkait pada saat terjadinya.

Penyisihan Kerugian Penurunan Nilai Aset Keuangan

Perusahaan menetapkan estimasi penyisihan penurunan nilai piutang lain-lain dan investasi menggunakan pendekatan yang disederhanakan dari KKE. Selain penyisihan khusus terhadap piutang dan investasi signifikan individual, Perusahaan juga mengakui penyisihan penurunan nilai kolektif dengan menggunakan matriks provisi.

3. SIGNIFICANT ACCOUNTING JUDGMENTS, ESTIMATES, AND ASSUMPTIONS (Continued)

a. Judgments in Applying Accounting Policies

Leases (Continued)

Since the Company could not readily determine the implicit rate, management used the Company's incremental borrowing rate as a discount rate. There are a number of factors to consider in determining an incremental borrowing rate, many of which need judgment in order to be able to reliably quantify any necessary adjustments to arrive at the final discount rates. In determining an incremental borrowing rate, the Company considers the following main factors: the Company's corporate credit risk, the lease term, the lease payment term, the economic environment, the time at which the lease is entered into, and the currency in which the lease payments are denominated.

In determining the lease term, the Company considers all facts and circumstances that create an economic incentive to exercise an extension option, or not exercise a termination option. Extension options (or periods after termination options) are only included in the lease term if the lease is reasonably certain to be extended (or not terminated). The lease term is reviewed if a significant event or a significant change in circumstances occurs which affects this assessment and that is within the control of the Company.

For the year ended December 31, 2025, there is no revision of lease terms to reflect the effect of exercising extension and termination options.

b. Assumption and key sources of estimation uncertainty

The key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date, that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year, are described below. The Company based its assumptions and estimates on parameters available when the financial statements were prepared. Existing circumstances and assumptions about future developments may change due to market changes or circumstances arising beyond the control of the Company. Such changes are reflected in the assumptions when they occur.

Allowance for Impairment Losses of Financial Assets

The Company estimates impairment allowance for other receivables and investment using simplified approach of ECL. In addition to specific allowance against individually significant receivables and investment, the Company also recognizes a collective impairment allowance using provision matrix.

3. PERTIMBANGAN, ESTIMASI, DAN ASUMSI AKUNTANSI YANG SIGNIFIKAN (Lanjutan)

b. Asumsi dan Sumber Estimasi Ketidakpastian (Lanjutan)

Penyisihan Kerugian Penurunan Nilai Aset Keuangan

Matriks provisi digunakan untuk menghitung KKE untuk piutang lain-lain dan investasi. Tarif provisi didasarkan pada hari tunggakan untuk pengelompokan berbagai segmen pelanggan yang memiliki pola kerugian serupa.

Matriks provisi awalnya didasarkan pada riwayat tingkat kerugian pemegang polis. Perusahaan akan melakukan penyesuaian pengalaman kerugian historis dengan informasi berwawasan ke depan. Misalnya, jika prakiraan kondisi ekonomi yang terkait erat dengan riwayat tingkat kerugian diperkirakan akan memburuk pada tahun berikutnya yang dapat menyebabkan peningkatan jumlah gagal bayar pada sektor-sektor pelanggan beroperasi, riwayat tingkat kerugian disesuaikan. Pada setiap tanggal pelaporan, riwayat tingkat gagal bayar yang diamati diperbarui dan perubahan dalam estimasi berwawasan ke depan dianalisis.

Evaluasi atas korelasi antara tingkat gagal bayar yang diamati secara historis, prakiraan kondisi ekonomi dan KKE, adalah estimasi signifikan. Jumlah KKE sensitif terhadap perubahan keadaan dan prakiraan kondisi ekonomi. Kerugian kredit historis Perusahaan dan perkiraan kondisi ekonomi mungkin tidak mewakili tingkat gagal bayar pelanggan aktual di masa depan.

Penjelasan lebih rinci diungkapkan dalam Catatan 2d, 6 dan 7.

Nilai Wajar Instrumen Keuangan

Perusahaan mencatat aset dan liabilitas keuangan tertentu pada nilai wajar, yang mengharuskan penggunaan estimasi akuntansi. Sementara komponen signifikan atas pengukuran nilai wajar ditentukan menggunakan bukti objektif yang dapat diverifikasi, jumlah perubahan nilai wajar dapat berbeda bila Perusahaan menggunakan metodologi penilaian yang berbeda. Perubahan nilai wajar aset dan liabilitas keuangan tersebut dapat memengaruhi secara langsung laba rugi atau penghasilan komprehensif lain Perusahaan.

Penjelasan lebih rinci diungkapkan dalam Catatan 2d dan 31.

Liabilitas Imbalan Pasca kerja

Penentuan liabilitas imbalan pasca kerja Perusahaan dan beban terkait bergantung pada pemilihan asumsi yang digunakan oleh aktuaris independen dalam menghitung jumlah-jumlah tersebut. Asumsi tersebut termasuk antara lain, tingkat diskonto, tingkat kenaikan gaji tahunan, tingkat pengunduran diri karyawan tahunan, tingkat kecacatan, umur pensiun, dan tingkat kematian.

***3. SIGNIFICANT ACCOUNTING JUDGMENTS, ESTIMATES, AND ASSUMPTIONS** (Continued)*

***b. Assumption and key sources of estimation uncertainty** (Continued)*

Allowance for Impairment Losses of Financial Assets

A provision matrix is used to determine ECL for other receivable and investment, where the provision rates are based on days past due for groupings of various customer segments that have similar loss patterns.

The provision matrix is initially based on the customers historical observed loss rates. The Company will adjust the historical observed loss experience with forward-looking information. For instance, if forecast economic conditions closely related to the historical observed loss are expected to deteriorate over the next year which can lead to an increased number of defaults in the sectors where customers are operating, the historical losses are adjusted accordingly. At every reporting date, the historical observed loss rates are updated and changes in the forward-looking estimates are analyzed.

The assessment of the correlation between historical observed loss rates, forecast economic conditions and ECL, is a significant estimate. The amount of ECL is sensitive to changes in circumstances and of forecast economic conditions. The Company's historical observed loss rate and forecast of economic conditions may not be representative of customer's actual default in the future.

Further details are disclosed in Notes 2d, 6 and 7.

Fair Value of Financial Instruments

The Company carries certain financial assets and liabilities at fair values, which require the use of accounting estimates. While significant components of fair value measurement were determined using verifiable objective evidence, the amount of changes in fair values would differ if the Company utilized different valuation methodology. Any changes in fair values of these financial assets and liabilities would directly affect the Company's profit or loss or other comprehensive income.

Further details are disclosed in Notes 2d and 31.

Post-employment Benefits Liabilities

The determination of the Company's post-employment benefits liabilities and related expenses is dependent on its selection of certain assumptions used by the independent actuaries in calculating such amounts. Those assumptions include among others, discount rates, future annual salary increase, annual employee turn-over rate, disability rate, retirement age, and mortality rate.

3. PERTIMBANGAN, ESTIMASI, DAN ASUMSI AKUNTANSI YANG SIGNIFIKAN (Lanjutan)

b. Asumsi dan Sumber Estimasi Ketidakpastian (Lanjutan)

Liabilitas Imbalan Pasca kerja (Lanjutan)

Hasil aktual yang berbeda dari asumsi yang ditetapkan Perusahaan diakui segera dalam laba rugi dan pada saat terjadi. Sementara Perusahaan berkeyakinan bahwa asumsi tersebut adalah wajar dan sesuai, perbedaan signifikan pada hasil aktual atau perubahan signifikan dalam asumsi yang ditetapkan Perusahaan dapat memengaruhi secara material liabilitas imbalan pasca kerja dan beban imbalan kerja. Penjelasan lebih rinci diungkapkan dalam Catatan 2n dan 15.

Penyusutan Aset tetap, Aset Hak-guna dan Amortisasi Aset Takberwujud

Biaya perolehan aset tetap, aset hak-guna dan aset takberwujud disusutkan dan diamortisasi dengan menggunakan metode garis lurus berdasarkan taksiran masa manfaat ekonomiknya. Manajemen mengestimasi masa manfaat ekonomik aset ini antara 5 sampai dengan 20 tahun. Ini adalah umur secara umum diharapkan dalam industri di mana Perusahaan menjalankan bisnisnya. Perubahan tingkat pemakaian dan perkembangan teknologi dapat memengaruhi masa manfaat ekonomik dan nilai sisa aset, dan karenanya biaya penyusutan masa depan mungkin direvisi.

Penjelasan lebih rinci diungkapkan dalam Catatan 2h, 2i, 2j, 9a, 10 dan 11.

Revaluasi Properti Investasi

Perusahaan mencatat properti investasi pada nilai wajar, dengan perubahan nilai wajar yang diakui dalam laba rugi. Perusahaan menggunakan spesialis penilai independen untuk menentukan nilai wajar pada tanggal 31 Desember 2025. Untuk properti investasi, penilaian ditentukan berdasarkan transaksi pasar terkini yang dilakukan dalam ketentuan-ketentuan yang wajar.

Penentuan nilai wajar properti investasi sesuai dengan Standar Penilaian Indonesia, ditentukan berdasarkan transaksi pasar terkini dan dilakukan dengan ketentuan-ketentuan yang lazim. Metode penilaian yang digunakan adalah Metode Data Pasar, dijelaskan lebih lanjut dalam Catatan 7c.

Aset Pajak Tangguhan

Aset pajak tangguhan diakui atas seluruh perbedaan temporer yang dapat dikurangkan, sepanjang besar kemungkinannya bahwa penghasilan kena pajak akan tersedia sehingga perbedaan temporer tersebut dapat digunakan. Estimasi signifikan oleh manajemen disyaratkan dalam menentukan jumlah aset pajak tangguhan yang dapat diakui, berdasarkan saat penggunaan dan tingkat penghasilan kena pajak serta strategi perencanaan pajak masa depan.

3. SIGNIFICANT ACCOUNTING JUDGMENTS, ESTIMATES, AND ASSUMPTIONS (Continued)

b. Assumption and key sources of estimation uncertainty (Continued)

Post-employment Benefits Liabilities (Continued)

Actual results that different from the Company's assumptions are recognized immediately in the profit or loss as and when they occurred. While the Company believes that its assumptions are reasonable and appropriate, significant differences in the Company's actual experiences or significant changes in the Company's assumptions may materially affect its post-employment benefits liabilities and employee benefits expense. Further details are disclosed in Notes 2n and 15.

Depreciation of Fixed Assets, Right-of-use Assets and Amortization Intangible Assets

The cost of fixed assets, right-of-use assets, intangible assets are depreciated and depreciated on a straight-line basis over their estimated useful lives. Management properly estimates the useful lives of these assets to be within 5 to 20 years. These are common life expectations applied in the industry where the Company conducts its business. Changes in the expected level of usage and technological development could impact the economic useful lives and the residual value of these assets, and therefore future depreciation charges could be revised.

Further details are disclosed in Notes 2h, 2i, 2j, 9a, 10 and 11.

Investment Properties Revaluation

The Company carries its investment properties at fair value, with changes in fair value being recognized in profit or loss. The Company engaged independent valuation specialists to determine the fair value as at December 31, 2025. For the investment properties, the valuation was determined by reference to recent market transactions on arm's length terms.

The determined fair value of the investment properties is carries out in accordance with Indonesian Valuation Standards, was determined by reference to recent market transactions on arm's length terms. Appraisal method used is Market Data Method, as futher explanation in Note 7c.

Deferred Tax Assets

Deferred tax assets are recognized for all deductible temporary differences, to the extent that it is probable that taxable profit will be available against which the deductible temporary differences. Significant management estimates are required to determine the amount of deferred tax assets that can be recognized, based upon the likely timing and the level of the future taxable profits together with future tax planning strategies.

3. PERTIMBANGAN, ESTIMASI, DAN ASUMSI AKUNTANSI YANG SIGNIFIKAN (Lanjutan)

b. Asumsi dan Sumber Estimasi Ketidakpastian (Lanjutan)

Aset Pajak Tangguhan (Lanjutan)

Penjelasan lebih rinci diungkapkan dalam Catatan 2m dan 26c.

Aset/Liabilitas Kontrak Asuransi dan Reasuransi

Perusahaan menentukan estimasi terkini yang tidak bias atas arus kas masa depan, penyesuaian atas risiko keuangan terkait nilai waktu uang dan arus kas masa depan, serta penyesuaian risiko untuk risiko non-keuangan dalam mengukur nilai kini dari arus kas pemenuhan liabilitas untuk sisa masa pertanggungan dan liabilitas atas klaim yang telah terjadi. Pengukuran nilai kini atas arus kas pemenuhan tersebut ditentukan berdasarkan estimasi variabel pasar yang relevan, pertimbangan atas ketidakpastian jumlah dan waktu arus kas masa depan, serta asumsi aktuaria, ekonomi, dan risiko lainnya.

Perusahaan menghitung laba dari penyediaan jasa kontraktual berdasarkan jumlah unit pertanggungan untuk suatu kelompok kontrak asuransi. Jumlah unit pertanggungan untuk kelompok kontrak asuransi ditentukan oleh unit kuantitatif dari jasa kontrak asuransi dan estimasi durasi pertanggungannya.

Penjelasan lebih rinci diungkapkan dalam Catatan 2k dan 14.

Penurunan Nilai Aset Nonkeuangan

Suatu penurunan nilai dapat terjadi pada saat nilai tercatat aset melebihi jumlah terpulihkannya, yaitu yang lebih tinggi dari nilai wajar dikurangi biaya untuk menjual dan nilai pakainya. Perhitungan nilai wajar dikurangi biaya untuk menjual berdasarkan atas data yang tersedia dari transaksi penjualan yang mengikat dalam transaksi aset yang serupa atau harga pasar yang dapat diobservasi dikurangi biaya tambahan untuk melepas aset. Dalam menilai nilai pakai, estimasi neto atas arus kas masa depan didiskontokan ke nilai kini menggunakan tingkat diskonto sebelum pajak yang mencerminkan penilaian pasar saat ini atas nilai waktu dari uang dan risiko tertentu terhadap aset.

Dalam menentukan nilai wajar dikurangi biaya untuk menjual, transaksi pasar terbaru diperhitungkan, jika ada. Jika tidak terdapat transaksi tersebut yang dapat diidentifikasi, Perusahaan menggunakan model penilaian yang sesuai untuk menentukan nilai wajar aset. Perhitungan ini dikuatkan oleh penilaian berganda atau indikator nilai wajar lain yang tersedia. Perhitungan nilai pakai didasarkan atas model arus kas yang didiskontokan.

Berdasarkan penilaian Perusahaan, tidak terdapat kejadian atau perubahan kondisi yang mengindikasikan adanya penurunan nilai aset nonkeuangan pada tanggal 31 Desember 2025 dan 2024.

3. SIGNIFICANT ACCOUNTING JUDGMENTS, ESTIMATES, AND ASSUMPTIONS (Continued)

b. Assumption and key sources of estimation uncertainty (Continued)

Deferred Tax Assets (Continued)

Further details are disclosed in Notes 2m and 26c.

Insurance and Reinsurance Contract Assets/Liabilities

The Company determines unbiased current estimates of future cash flows, adjustments for financial risk related to the time value of money and future cash flows, and the risk adjustment for non-financial risk when measuring the present value of fulfillment cash flows of liabilities for remaining coverage and liabilities for incurred claims. Such measurement of the present value of fulfillment cash flows is determined based on estimates of relevant market variables, judgment regarding the uncertainty of the amount and timing of future cash flows, as well as actuarial, economic assumptions, and other risks.

The Company calculates profit from the provision of contractual services based on the number of coverage units for a group of insurance contracts. The number of coverage units for a group of insurance contracts is determined by the quantity of insurance contract services and their expected coverage duration.

Further details are disclosed in Notes 2k and 14.

Impairment of Non-financial Assets

An impairment exists when the carrying value of an asset exceeds its recoverable amount, which is the higher of its fair value less costs to sell and its value in use. The fair value less costs to sell calculation is based on available data from binding sales transactions in an arm's length transaction of similar assets or observable market prices less incremental costs for disposing the asset. In assessing the value in use, the estimated net future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

In determining fair value less costs to sell, recent market transactions are taken into account, if available. If no such transactions can be identified, the Company uses an appropriate valuation model to determine the fair value of the assets. These calculations are corroborated by valuation multiples or other available fair value indicators. The value in use calculation is based on a discounted cash flows model.

Based on the assessment of Company, there are no events or changes in circumstances that may indicate impairment in the value of non-financial assets as at December 31, 2025 and 2024.

4. KAS DAN BANK / *4. CASH ON HAND AND IN BANKS*

	2025	2024	
Kas	4.500.000	4.500.000	*Cash on hand*
Bank			*Cash in banks*
Pihak ketiga			*Third parties*
PT Bank Negara Indonesia (Persero) Tbk	5.020.963.471	334.192.961	*PT Bank Negara Indonesia (Persero) Tbk*
PT CIMB Niaga Tbk	3.064.168.372	1.053.061.978	*PT CIMB Niaga Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	2.652.199.689	2.713.300.826	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank Central Asia Tbk	1.498.460.394	2.321.612.846	*PT Bank Central Asia Tbk*
PT Bank IBK Indonesia Tbk	141.758.607	104.771.629	*PT Bank IBK Indonesia Tbk*
PT Bank Maybank Indonesia Tbk	83.409.511	88.832.117	*PT Bank Maybank Indonesia Tbk*
PT Bank Permata Tbk	75.999.494	157.218.005	*PT Bank Permata Tbk*
PT PT Bank Hibank Indonesia	58.615.394	52.489.546	*PT Bank Hibank Indonesia*
PT Bank Pembangunan Daerah Banten (Perseroda) Tbk	51.145.890	7.386.396	*PT Bank Pembangunan Daerah Banten (Perseroda) Tbk*
PT Bank Seabank Indonesia	39.059.940		*PT Bank Seabank Indonesia*
PT Bank Mandiri (Persero) Tbk	32.615.592	84.467.405	*PT Bank Mandiri (Persero) Tbk*
PT Bank Danamon Indonesia Tbk	25.972.767	25.089.051	*PT Bank Danamon Indonesia Tbk*
PT Bank Pembangunan Daerah Jawa Timur Tbk	20.308.506	-	*PT Bank Pembangunan Daerah Jawa Timur Tbk*
PT Bank Sinarmas Tbk	11.832.328	24.488.271	*PT Bank Sinarmas Tbk*
PT Bank Mayapada Internasional Tbk	8.134.633	31.247.219	*PT Bank Mayapada Internasional Tbk*
PT Bank China Construction Bank Indonesia Tbk	7.306.695	7.571.926	*PT Bank China Construction Bank Indonesia Tbk*
PT Bank Shinhan Indonesia	4.449.568	24.936.715	*PT Bank Shinhan Indonesia*
PT Bank KB Indonesia Tbk	1.870.000	2.260.000	*PT Bank KB Indonesia Tbk*
PT Bank Mestika Dharma Tbk	1.823.629	1.700.709	*PT Bank Mestika Dharma Tbk*
PT Bank KEB Hana Indonesia	1.223.661	1.223.661	*PT Bank KEB Hana Indonesia*
PT Bank JTrust Indonesia Tbk	1.030.356	-	*PT Bank JTrust Indonesia Tbk*
PT Super Bank Indonesia	-	7.547.858.750	*PT Super Bank Indonesia*
PT Bank Nationalnobu Tbk	-	788.547.814	*PT Bank Nationalnobu Tbk*
PT Bank DBS Indonesia	-	10.328.279	*PT Bank DBS Indonesia*
PT Bank Woori Saudara Indonesia 1906 Tbk	-	411.890	*PT Bank Woori Saudara Indonesia 1906 Tbk*
Subjumlah	12.802.348.497	15.382.997.994	*Sub-total*
Pihak berelasi (Catatan 28)			*Related party (Note 28)*
PT Bank Nationalnobu Tbk	706.533.081	-	*PT Bank Nationalnobu Tbk*
Jumlah	**13.513.381.578**	**15.387.497.994**	***Total***

a. Berdasarkan Mata Uang / *a. By Currency*

	2025	2024	
Rupiah	12.402.046.323	14.578.110.649	*Rupiah*
Dolar Amerika Serikat	1.111.335.255	809.387.345	*United States Dollar*
Jumlah	**13.513.381.578**	**15.387.497.994**	***Total***

b. Informasi Lainnya / *b. Other Information*

Informasi lainnya sehubungan dengan kas dan bank adalah sebagai berikut:

- Kas di bank dapat ditarik setiap saat;
- Tingkat suku bunga kontraktual bank jangka pendek adalah sebagai berikut:

Other information relating to cash on hand and in banks are as follows:

- *Cash in banks can be withdrawn at any time;*
- *Contractual interest rates on cash in banks are as follows:*

4. KAS DAN BANK (Lanjutan) / *CASH ON HAND AND IN BANKS (Continued)*

b. Informasi Lainnya (Lanjutan) / *Other Information (Continued)*

	2025	2024	
Rupiah	0,20% - 3,50%	0,25% - 2,00%	*Rupiah*
Dolar Amerika Serikat	0,10% - 0,50%	0,01% - 0,11%	*United States Dollar*

Eksposur maksimum terhadap risiko kredit pada akhir periode pelaporan adalah senilai jumlah tercatat dari setiap kelas kas dan bank sebagaimana yang dijabarkan di atas.

The maximum exposure to credit risk at the end of the reporting period is the carrying amount of each class of cash on hand and in banks mentioned above.

Manajemen berpendapat bahwa kas dan bank pada tahun 2025 dan 2024 tidak mengalami penurunan nilai, sehingga tidak dibentuk penyisihan.

Management believes that cash on hand and in banks 2025 and 2024 are not impaired, so that no provision has been made.

Berdasarkan hasil penelaahan terhadap bank pada akhir tahun, Manajemen berpendapat bahwa bank tersebut tidak terdapat penurunan nilai sehingga tidak dibentuk cadangan.

Based on the result of the review over cash in banks at the end of the year, management believes that cash in banks has no impairment therefore no allowance was formed.

5. ASET KONTRAK REASURANSI / *REINSURANCE CONTRACT ASSETS*

Akun ini terdiri dari: / *This account consists of:*

	2025	2024	
Estimasi aset reasuransi:			*Estimated reinsurance asset*
Sisa masa pertanggungan	134.758.357.661	88.672.541.648	*Remaining coverage*
Klaim yang terjadi	787.399.189.348	695.823.678.577	*Incurred claim*
Subjumlah	922.157.547.009	784.496.220.225	*Sub-total*
Cadangan kerugian penurunan nilai	(43.473.671.645)	(15.805.133.375)	*Allowance for impairment losses*
Neto	**878.683.875.364**	**768.691.086.850**	***Net***

Mutasi aset kontrak reasuransi sebagai berikut: / *The movements of reinsurance contract assets as follows:*

	2025	2024	
Saldo awal tahun	768.691.086.850	862.478.949.053	*Beginning balance*
Beban dari kontrak reasuransi milikan	(224.880.009.422)	(256.888.909.921)	*Reinsurance contract expense*
Pendapatan keuangan	1.978.057.184	9.796.261.149	*Finance income*
Arus kas	332.894.740.752	153.304.786.569	*Cash flows*
Saldo akhir tahun	**878.683.875.364**	**768.691.086.850**	***Ending balance***

5. ASET KONTRAK REASURANSI (Lanjutan)

Rincian dan mutasi aset kontrak reasuransi sebagai berikut:

5. *REINSURANCE CONTRACT ASSETS (Continued)*

The details and movement of reinsurance contract asset as follows:

Deskripsi/ *Description*	2025				
	Liabilitas untuk Sisa Masa Pertanggunggan/ *Liabilities for Remaining Coverage*		Liabilitas atas Klaim yang Sudah Terjadi/ *Liabilities for Incurred Claim*		
	Kecuali Komponen Pemulihan Kerugian/ *Excluding Loss Recovery Component*	Komponen Kerugian/ *Loss Component*	Estimasi Nilai Kini dari Arus Kas Masa Depan/ *Estimates of the Present Value of Future Cash Flows*	Penyesuaian Risiko/ *Risk Adjustment*	Jumlah/*Total*
Saldo awal nilai buku/ *Net book value at beginning balance*	**68.276.389.360**	**4.591.018.913**	**660.754.887.345**	**35.068.791.232**	**768.691.086.850**
Aset kontrak reasuransi/ *Reinsurance contract assets*	68.276.389.360	4.591.018.913	660.754.887.345	35.068.791.232	**768.691.086.850**
Liabilitas kontrak reasuransi/ *Reinsurance contract liabilities*	-	-	-	-	-
Alokasi premi reasuransi/ *Allocation of reinsurance premium*	**(510.340.705.588)**	**-**	**-**	**-**	**(510.340.705.588)**
Jumlah pemulihan dari reasuransi/ *Amounts recoverable from reinsurer*	**-**	**(2.252.151.000)**	**283.653.567.985**	**4.059.279.181**	**285.460.696.166**
Klaim dan beban layanan asuransi/ *Claims and insurance service expense*	-	-	343.044.071.132	21.276.519.590	**364.320.590.722**
Perubahan arus kas atas kejadian klaim/*Cash flows change in incurred claim*	-	-	(59.390.503.147)	(17.217.240.409)	**(76.607.743.556)**
Pemuliahan komponen kerugian/*Loss recovery component*	-	(2.252.151.000)	-	-	**(2.252.151.000)**
Beban reasuransi bersih (*margin*)/ *Reinsurance net cost (margin)*	**(510.340.705.588)**	**(2.252.151.000)**	**283.653.567.985**	**4.059.279.181**	**(224.880.009.422)**
Pendapatan keuangan bersih reasuransi/*Net reinsurance finance income*	2.803.853.241	-	26.842.742.213	-	**29.646.595.454**
Dampak perubahan selisih kurs/*Effect of movements in exchange rate*	-	-	-	-	**-**
Dampak perubahan risiko nonkinerja reasuransi/*Effect of changes in nonperformance risk of reinsurer*	(27.668.538.270)	-	-	-	**(27.668.538.270)**

5. ASET KONTRAK REASURANSI (Lanjutan) / *5. REINSURANCE CONTRACT ASSETS (Continued)*

2025 (Lanjutan/*Continued*)

Deskripsi/ *Description*	Liabilitas untuk Sisa Masa Pertanggunggan/ *Liabilities for Remaining Coverage*		Liabilitas atas Klaim yang Sudah Terjadi/ *Liabilities for Incurred Claim*		Jumlah/*Total*
	Kecuali Komponen Pemulihan Kerugian/ *Excluding Loss Recovery Component*	Komponen Kerugian/ *Loss Component*	Estimasi Nilai Kini dari Arus Kas Masa Depan/ *Estimates of the Present Value of Future Cash Flows*	Penyesuaian Risiko/ *Risk Adjustment*	
Pendapatan keuangan bersih reasuransi/ *Net reinsurance finance income*	**(24.864.685.029)**	**-**	**26.842.742.213**	**-**	**1.978.057.184**
Komponen investasi reasuransi/ *Reinsurance investment components*	**(1.079.174.340)**	**-**	**1.079.174.340**	**-**	**-**
Arus kas/*Cash flows*	**556.953.993.700**	**-**	**(224.059.252.948)**	**-**	**332.894.740.752**
Premi dan biaya serupa yang dibayarkan/ *Premium and similar expenses paid*	556.953.993.700	-	-	-	**556.953.993.700**
Jumlah diterima/ *Amounts received*	-	-	(224.059.252.948)	-	**(224.059.252.948)**
Jumlah arus kas/ *Total cash flows*	-	-	-	-	**-**
Perubahan lainnya/ *Other movements*	-	-	-	-	**-**
Saldo akhir nilai buku/ *Net book value at ending balance*	**88.945.818.103**	**2.338.867.913**	**748.271.118.935**	**39.128.070.413**	**878.683.875.364**
Aset kontrak reasuransi/ *Reinsurance contract assets*	88.945.818.103	2.338.867.913	748.271.118.935	39.128.070.413	**878.683.875.364**
Liabilitas kontrak reasuransi/ *Reinsurance contract liabilities*	-	**-**	**-**	**-**	**-**

2024

Deskripsi/ *Description*	Liabilitas untuk Sisa Masa Pertanggunggan/ *Liabilities for Remaining Coverage*		Liabilitas atas Klaim yang Sudah Terjadi/ *Liabilities for Incurred Claim*		Jumlah/*Total*
	Kecuali Komponen Pemulihan Kerugian/ *Excluding Loss Recovery Component*	Komponen Kerugian/ *Loss Component*	Estimasi Nilai Kini dari Arus Kas Masa Depan/ *Estimates of the Present Value of Future Cash Flows*	Penyesuaian Risiko/ *Risk Adjustment*	
Saldo awal nilai buku/ *Net book value at beginning balance*	**65.640.797.480**	**1.006.674.712**	**750.468.720.812**	**45.362.756.049**	**862.478.949.053**
Aset kontrak reasuransi/ *Reinsurance contract assets*	65.640.797.480	1.006.674.712	750.468.720.812	45.362.756.049	862.478.949.053
Liabilitas kontrak reasuransi/ *Reinsurance contract liabilities*	-	-	-	-	-

5. ASET KONTRAK REASURANSI (Lanjutan) / 5. *REINSURANCE CONTRACT ASSETS (Continued)*

2024 (Lanjutan/*Continued*)

Deskripsi/ *Description*	Liabilitas untuk Sisa Masa Pertanggunggan/ *Liabilities for Remaining Coverage*		Liabilitas atas Klaim yang Sudah Terjadi/ *Liabilities for Incurred Claim*		Jumlah/*Total*
	Kecuali Komponen Pemulihan Kerugian/ *Excluding Loss Recovery Component*	Komponen Kerugian/ *Loss Component*	Estimasi Nilai Kini dari Arus Kas Masa Depan/ *Estimates of the Present Value of Future Cash Flows*	Penyesuaian Risiko/ *Risk Adjustment*	
Alokasi premi reasuransi/ *Allocation of reinsurance premium*	**(452.255.247.057)**	**-**	**-**	**-**	**(452.255.247.057)**
Jumlah pemulihan dari reasuransi/ *Amounts recoverable from reinsurer*	**-**	**3.584.344.201**	**202.075.957.752**	**(10.293.964.817)**	**195.366.337.136**
Klaim dan beban layanan asuransi/ *Claims and insurance service expense*	-	-	329.624.742.851	19.912.812.147	**349.537.554.998**
Perubahan arus kas atas kejadian klaim/*Cash flows change in incurred claim*	-	-	(127.548.785.099)	(30.206.776.964)	**(157.755.562.063)**
Pemuliahan komponen kerugian/*Loss recovery component*	-	3.584.344.201	-	-	**3.584.344.201**
Beban reasuransi bersih (*margin*)/ *Reinsurance net cost (margin)*	**(452.255.247.057)**	**3.584.344.201**	**202.075.957.752**	**(10.293.964.817)**	**(256.888.909.921)**
Pendapatan keuangan bersih reasuransi/*Net reinsurance finance income*	4.352.676.133	-	10.333.629.991	-	**14.686.306.124**
Dampak perubahan selisih kurs/*Effect of movements in exchange rate*	**-**	-	-	-	**-**
Dampak perubahan risiko nonkinerja reasuransi/*Effect of changes in nonperformance risk of reinsurer*	(4.890.044.975)	-	-	-	**(4.890.044.975)**
Pendapatan keuangan bersih reasuransi/ *Net reinsurance finance income*	(537.368.842)	**-**	10.333.629.991	-	**9.796.261.149**
Komponen investasi reasuransi/ *Reinsurance investment components*	**-**	**-**	**-**	**-**	**-**

5. ASET KONTRAK REASURANSI (Lanjutan) / 5. *REINSURANCE CONTRACT ASSETS (Continued)*

2024 (Lanjutan/*Continued*)

Deskripsi/ *Description*	Liabilitas untuk Sisa Masa Pertanggungan/ *Liabilities for Remaining Coverage*: Kecuali Komponen Pemulihan Kerugian/ *Excluding Loss Recovery Component*	Liabilitas untuk Sisa Masa Pertanggungan/ *Liabilities for Remaining Coverage*: Komponen Kerugian/ *Loss Component*	Liabilitas atas Klaim yang Sudah Terjadi/ *Liabilities for Incurred Claim*: Estimasi Nilai Kini dari Arus Kas Masa Depan/ *Estimates of the Present Value of Future Cash Flows*	Liabilitas atas Klaim yang Sudah Terjadi/ *Liabilities for Incurred Claim*: Penyusuaian Risiko/ *Risk Adjustment*	Jumlah/*Total*
Arus kas/*Cash flows*	**455.428.207.779**	**-**	**(302.123.421.210)**	**-**	**153.304.786.569**
Premi dan biaya serupa yang dibayarkan/ *Premium and similar expenses paid*	455.428.207.779	-	-	-	**455.428.207.779**
Jumlah diterima/ *Amounts received*	-	-	(302.123.421.210)	-	**(302.123.421.210)**
Jumlah arus kas/ *Total cash flows*	-	-	-	-	**-**
Perubahan lainnya/ *Other movements*	-	-	-	-	**-**
Saldo akhir nilai buku/ *Net book value at ending balance*	**68.276.389.360**	**4.591.018.913**	**660.754.887.345**	**35.068.791.232**	**768.691.086.850**
Aset kontrak reasuransi/ *Reinsurance contract assets*	68.276.389.360	4.591.018.913	660.754.887.345	35.068.791.232	**768.691.086.850**
Liabilitas kontrak reasuransi/ *Reinsurance contract liabilities*	-	-	-	-	**-**

Mutasi aset kontrak reasuransi sebagai berikut: / *The movement of reinsurance contract asset as follows:*

a. Estimasi aset reasuransi atas sisa masa pertanggungan / a. *Estimated reinsurance asset of remaining coverage*

	2025	2024	
Harta benda	80.619.951.823	46.897.778.416	*Property*
Rekayasa	39.738.620.918	26.324.399.476	*Engineering*
Kredit	6.050.920.879	4.171.148.262	*Credit*
Kendaraan bermotor	957.762.639	1.296.106.144	*Motor vehicles*
Rangka kapal	397.122.344	-	*Marine hull*
Rangka pesawat	273.039.688	1.716.004.909	*Aviation hull*
Kesehatan	77.935.136	750.303.790	*Health*
Pengangkutan	(149.053.248)	36.970.315	*Marine cargo*
Lain-lain	6.792.057.482	7.479.830.336	*Others*
Jumlah	**134.758.357.661**	**88.672.541.648**	***Total***

b. Estimasi aset reasuransi atas klaim yang terjadi / b. *Estimated reinsurance asset of incurred claim*

	2025	2024	
Harta benda	610.034.007.509	556.880.911.383	*Property*
Rekayasa	149.449.109.664	123.239.015.488	*Engineering*
Kesehatan	7.626.599.340	4.406.419.976	*Health*
Pengangkutan	7.401.676.169	4.186.880.841	*Marine cargo*
Kendaraan bermotor	5.031.560.489	2.264.921.806	*Motor vehicles*
Lain-lain	7.856.236.177	4.845.529.083	*Others*
Jumlah	**787.399.189.348**	**695.823.678.577**	***Total***

6. PIUTANG LAIN-LAIN / *6. OTHER RECEIVABLES*

	2025	2024	
Piutang hasil investasi			*Investment income receivables*
Kupon obligasi	14.139.660.945	12.393.484.674	*Interest from bonds*
Bunga deposito berjangka	976.018.334	960.060.023	*Interest from time deposits*
Subjumlah	15.115.679.279	13.353.544.697	*Sub-total*
Piutang ASO	50.156.971.763	49.077.975.714	*ASO receivable*
Piutang karyawan	2.825.831.011	3.423.449.074	*Employee receivables*
Piutang pihak ketiga	750.000.000	-	*Third party receivable*
Lain-lain	1.981.190.947	2.842.338.569	*Others*
Subjumlah	70.829.673.000	68.697.308.054	*Sub-total*
Cadangan kerugian penurunan nilai atas piutang lain-lain	(1.081.093.384)	(1.081.093.384)	*Allowance for impairment losses of other receivables*
Neto	**69.748.579.616**	**67.616.214.670**	***Net***

Seluruh piutang lain-lain dalam Rupiah.

All other receivables are in Rupiah.

Pada tanggal 31 Desember 2025 dan 2024 cadangan kerugian penurunan nilai atas piutang lain-lain masing-masing adalah sebesar Rp1.081.093.384. Tidak terdapat penambahan, pemulihan, atau penghapusan cadangan penambahan kerugian penurunan nilai atas piutang pihak ketiga pada 2025 dan 2024.

As at December 31, 2025 and 2024, allowance for impairment losses of other receivables amounted to Rp1,081,093,384. No provision for impairment and reversal or write-off of allowance for impairment on other receivables were recognized in 2025 and 2024.

Manajemen berpendapat bahwa cadangan kerugian penurunan piutang lain-lain adalah cukup untuk menutup kerugian yang mungkin timbul akibat tak tertagihnya piutang lain-lain.

Management believes that the allowance for impairment is adequate to cover possible losses which might arise from uncollectible other receivables.

Piutang karyawan merupakan pinjaman kepada karyawan yang tidak dikenakan bunga, dimana pembayaran diangsur melalui pemotongan gaji.

Employee receivables are non-interest bearing and payments are collected through monthly payroll deductions.

Piutang ASO merupakan piutang yang timbul dari perjanjian *Administrative Services Only* (ASO), yang mencerminkan tagihan atas jasa administrasi tanpa penanggungan risiko asuransi.

ASO receivables represent receivables arising from Administrative Services Only (ASO) arrangements, reflecting billings for administrative services provided without assuming insurance risk.

7. INVESTASI / *7. INVESTMENTS*

	2025	2024	
Efek	1.368.334.492.999	1.003.982.771.839	*Marketable securities*
Deposito berjangka	620.681.114.566	433.037.723.739	*Time deposits*
Properti investasi	86.653.000.000	87.135.000.000	*Investment properties*
Investasi lain	2.498.610.151	-	*Other investment*
Penyertaan saham	1.131.124.980	1.110.506.611	*Investment in shares*
Jumlah	**2.079.298.342.696**	**1.525.266.002.189**	***Total***

7. INVESTASI (Lanjutan) / *INVESTMENTS (Continued)*

a. Efek / *Marketable Securities*

	2025	2024	
Aset keuangan diukur dengan biaya diamortisasi	958.411.401.339	927.214.175.554	*Financial assets measured at amortized cost*
Aset keuangan yang diukur pada nilai wajar melalui laba rugi	389.232.304.460	76.768.596.285	*Financial assets measured at fair value through profit or loss*
Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain	20.690.787.200	-	*Financial assets measured at fair value through other comprehensive income*
Jumlah	**1.368.334.492.999**	**1.003.982.771.839**	***Total***

Rincian investasi efek adalah sebagai berikut: / *The details of investment in marketable securities are as follows:*

	2025	2024	
Aset keuangan diukur dengan biaya diamortisasi			*Financial assets measured at amortized cost*
Obligasi - pihak ketiga			*Bonds - third parties*
Rupiah			*Rupiah*
Surat Berharga Syariah Negara PBS032	145.000.000.000	145.000.000.000	*Government Shariah Securities PBS032*
Obligasi Negara Seri FR0076	92.000.000.000	92.000.000.000	*Government Bonds FR0076*
Obligasi Negara Seri FR0083	80.000.000.000	80.000.000.000	*Government Bonds FR0083*
Surat Berharga Syariah Negara PBS003	75.000.000.000	30.000.000.000	*Government Shariah Securities PBS003*
Obligasi Negara Seri FR0089	69.939.000.000	69.939.000.000	*Government Bonds FR0089*
Obligasi Negara Seri FR0092	65.000.000.000	65.000.000.000	*Government Bonds FR0092*
Obligasi Negara Seri FR0097	65.000.000.000	65.000.000.000	*Government Bonds FR0097*
Surat Berharga Syariah Negara PBS030	60.000.000.000	10.000.000.000	*Government Shariah Securities PBS030*
Obligasi Negara Seri FR0075	50.000.000.000	50.000.000.000	*Government Bonds FR0075*
Obligasi Negara Seri FR0095	40.000.000.000	40.000.000.000	*Government Bonds FR0095*
Obligasi Negara Seri FR0059	30.000.000.000	30.000.000.000	*Government Bonds FR0059*
Obligasi Negara Seri FR0064	30.000.000.000	30.000.000.000	*Government Bonds FR0064*
Obligasi Negara Seri FR0082	30.000.000.000	30.000.000.000	*Government Bonds FR0082*
Obligasi Negara Seri FR0098	30.000.000.000	30.000.000.000	*Government Bonds FR0098*
Obligasi Negara Seri FR0074	20.000.000.000	20.000.000.000	*Government Bonds FR0074*
Obligasi Negara Seri FR0086	15.000.000.000	15.000.000.000	*Government Bonds FR0086*
Obligasi Negara Seri FR0065	10.000.000.000	-	*Government Bonds FR0065*
Obligasi Negara Seri FR0052	10.000.000.000	10.000.000.000	*Government Bonds FR0052*
Obligasi Negara Seri FR0080	10.000.000.000	10.000.000.000	*Government Bonds FR0080*
Obligasi Berkelanjutan III Waskita Karya Tahap II Tahun 2018 Seri B	4.739.284.849	4.739.284.849	*Sustainable Bonds III Waskita Karya Tahap II Year 2018 Series B*
Obligasi Negara Seri FR0091	2.000.000.000	2.000.000.000	*Government Bonds FR0091*
Obligasi Negara Seri FR0047	1.000.000.000	1.000.000.000	*Government Bonds FR0047*
Surat Berharga Syariah Negara PBS017	-	30.000.000.000	*Government Shariah Securities PBS017*
Surat Berharga Syariah Negara PBS036	-	30.000.000.000	*Government Shariah Securities PBS036*
Obligasi Negara Seri FR0081	-	10.000.000.000	*Government Bonds FR0081*
Subjumlah	934.678.284.849	899.678.284.849	*Sub-total*
Premi (diskon) - neto	22.226.272.963	21.292.138.158	*Premium (discount) - net*
Subjumlah	956.904.557.812	920.970.423.007	*Sub-total*

7. INVESTASI (Lanjutan) / ***7. INVESTMENTS*** *(Continued)*

a. Efek (Lanjutan) / ***a. Marketable Securities*** *(Continued)*

	2025	2024	
Dolar Amerika Serikat			*United States Dollar*
Obligasi USD Negara Indonesia 27	3.356.400.000	3.232.400.000	*Indonesian Sovereign Bonds USD 27*
Obligasi USD Negara Indonesia 25	-	4.848.600.000	*Indonesian Sovereign Bonds USD 25*
Subjumlah	3.356.400.000	8.081.000.000	*Sub-total*
Premi (diskon) - neto	12.219.257	24.528.277	*Premium (discount) - net*
Subjumlah	3.368.619.257	8.105.528.277	*Sub-total*
Jumlah	960.273.177.069	929.075.951.284	*Total*
Cadangan kerugian penurunan nilai obligasi	(1.861.775.730)	(1.861.775.730)	*Allowance for impairment losses on bonds*
Neto	**958.411.401.339**	**927.214.175.554**	***Net***

	2025	2024	
Aset keuangan yang diukur pada nilai wajar melalui laba rugi			*Financial assets measured at fair value through profit or loss*
Reksa dana - pihak ketiga			*Mutual funds - third parties*
Rupiah			*Rupiah*
Reksa Dana Sucorinvest Money Market Fund	239.729.273.660	5.066.520.354	*Reksa Dana Sucorinvest Money Market Fund*
Reksa Dana ABF Indonesia Bond Index Fund	65.132.257.081	-	*Reksa Dana ABF Indonesia Bond Index Fund*
Reksa Dana Danareksa Seruni Pasar Uang III	10.473.566.625	-	*Reksa Dana Danareksa Seruni Pasar Uang III*
Reksa Dana KISI Money Market Fund	10.013.564.704	-	*Reksa Dana KISI Money Market Fund*
Reksa Dana Terproteksi Mandiri Seri 129	6.742.017.700	6.607.272.100	*Reksa Dana Terproteksi Mandiri Seri 129*
Reksa Dana Cipta Dana Cash	-	58.111.810.803	*Reksa Dana Cipta Dana Cash*
Reksa Dana Syailendra Dana Kas	-	6.982.993.028	*Reksa Dana Syailendra Dana Kas*
Subjumlah	332.090.679.770	76.768.596.285	*Sub-total*
Reksa dana - pihak berelasi			*Mutual funds – related parties*
Reksa Dana Cipta Dana Cash	47.107.570.368	-	*Reksa Dana Cipta Dana Cash*
Reksa Dana Cipta Bond	10.034.054.322	-	*Reksa Dana Cipta Bond*
Subjumlah	57.141.624.690	-	*Sub-total*
Jumlah	**389.232.304.460**	**76.768.596.285**	***Total***

	2025	2024	
Aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain			*Financial assets measured at fair value through other comprehensive income*
Obligasi - pihak ketiga			*Bonds - third parties*
Rupiah			*Rupiah*
Obligasi Negara Seri FR0065	10.311.425.000	-	*Government Bonds FR0065*
Obligasi Negara Seri FR0100	10.379.362.200	-	*Government Bonds FR0100*
Jumlah	**20.690.787.200**	**-**	***Total***

7. INVESTASI (Lanjutan)

a. Efek (Lanjutan)

Rincian obligasi yang diukur pada biaya perolehan adalah sebagai berikut:

7. *INVESTMENTS (Continued)*

a. *Marketable Securities (Continued)*

The details of bonds at amortized cost are as follows:

	2025						
	Tingkat Bunga/ *Interest Rate*	Peringkat Obligasi/ *Bonds Rate*	Jatuh Tempo/ *Marturity Date*	Nilai Nominal/ *Nominal Value*	Biaya Perolehan/ *Acquisition Cost*	Jumlah Tercatat/ *Carrying Amount*	
Pihak ketiga							*Third parties*
Surat Berharga Syariah Negara PBS032	4,88%	-	15-Jul-26	145.000.000.000	139.637.500.000	143.720.794.195	*Government Shariah Securities PBS032*
Obligasi Negara Seri FR0076	7,38%	-	15-May-48	92.000.000.000	97.589.000.000	97.315.124.657	*Government Bonds FR0076*
Surat Berharga Syariah Negara PBS003	6,00%	-	15-Jan-27	75.000.000.000	73.913.500.000	74.503.314.312	*Government Shariah Securities PBS003*
Obligasi Negara Seri FR0083	7,50%	-	15-Apr-40	80.000.000.000	86.855.000.000	86.163.040.817	*Government Bonds FR0083*
Obligasi Negara Seri FR0089	6,88%	-	15-Aug-51	69.939.000.000	70.949.044.773	70.906.832.353	*Government Bonds FR0089*
Obligasi Negara Seri FR0097	7,13%	-	15-Jun-43	65.000.000.000	68.421.315.000	68.158.889.654	*Government Bonds FR0097*
Obligasi Negara Seri FR0092	7,13%	-	15-Jun-42	65.000.000.000	67.943.500.000	67.695.332.998	*Government Bonds FR0092*
Surat Berharga Syariah Negara PBS030	5,88%	-	15-Jul-28	60.000.000.000	58.590.000.000	58.989.771.362	*Government Shariah Securities PBS030*
Obligasi Negara Seri FR0075	7,50%	-	15-May-38	50.000.000.000	54.538.800.000	53.997.639.830	*Government Bonds FR0075*
Obligasi Negara Seri FR0095	6,38%	-	15-Aug-28	40.000.000.000	39.473.000.000	39.675.643.166	*Government Bonds FR0095*
Obligasi Negara Seri FR0098	7,13%	-	15-Jun-38	30.000.000.000	30.926.440.000	30.804.980.223	*Government Bonds FR0098*
Obligasi Negara Seri FR0082	7,00%	-	15-Sept-30	30.000.000.000	31.017.000.000	30.690.680.864	*Government Bonds FR0082*
Obligasi Negara Seri FR0059	7,00%	-	15-May-27	30.000.000.000	30.190.000.000	30.091.074.777	*Government Bonds FR0059*
Obligasi Negara Seri FR0064	6,13%	-	15-May-28	30.000.000.000	29.314.000.000	29.573.353.176	*Government Bonds FR0064*
Obligasi Negara Seri FR0074	7,50%	-	15-Aug-32	20.000.000.000	21.350.000.000	21.057.799.512	*Government Bonds FR0074*
Obligasi Negara Seri FR0086	5,50%	-	15-Apr-26	15.000.000.000	14.722.985.000	14.959.071.031	*Government Bonds FR0086*
Obligasi Negara Seri FR0080	7,50%	-	15-Jun-35	10.000.000.000	10.650.528.000	10.558.195.907	*Government Bonds FR0080*
Obligasi Negara Seri FR0052	10,50%	-	15-Aug-30	10.000.000.000	10.380.000.000	10.298.013.458	*Government Bonds FR0052*
Obligasi Negara Seri FR0065	6,63%	-	15-May-33	10.000.000.000	10.075.000.000	10.070.276.940	*Government Bonds FR0065*
Obligasi USD Negara Indonesia 27	4,35%	-	08-Jan-27	3.356.400.000	3.411.780.600	3.368.619.257	*Indonesia Sovereign USD Bonds 27*
Obligasi Berkelanjutan III Waskita Karya Tahap II Tahun 2018	8,25%	idsD	23-Feb-23	4.739.284.849	4.805.584.849	2.877.509.119	*Sustainable Bonds III Waskita Karya Phase II for 2018*
Obligasi Negara Seri FR0091	6,38%	-	15-Apr-32	2.000.000.000	1.946.080.000	1.962.249.086	*Government Bonds FR0091*
Obligasi Negara Seri FR0047	10,00%	-	15-Feb-28	1.000.000.000	849.254.683	973.194.645	*Government Bonds FR0047*
Neto				**938.034.684.849**	**957.549.312.905**	**958.411.401.339**	***Net***

	2024						
	Tingkat Bunga/ *Interest Rate*	Peringkat Obligasi/ *Bonds Rate*	Jatuh Tempo/ *Marturity Date*	Nilai Nominal/ *Nominal Value*	Biaya Perolehan/ *Acquisition Cost*	Jumlah Tercatat/ *Carrying Amount*	
Pihak ketiga							*Third parties*
Surat Berharga Syariah Negara PBS032	4,88%	-	15-Jul-26	145.000.000.000	139.637.500.000	141.444.826.499	*Government Shariah Securities PBS032*
Obligasi Negara Seri FR0076	7,38%	-	15-May-48	92.000.000.000	97.589.000.000	97.424.559.371	*Government Bonds FR0076*
Obligasi Negara Seri FR0083	7,50%	-	15-Apr-40	80.000.000.000	86.855.000.000	86.430.938.052	*Government Bonds FR0083*
Obligasi Negara Seri FR0089	6,88%	-	15-Aug-51	69.939.000.000	70.949.044.773	70.922.336.669	*Government Bonds FR0089*

7. INVESTASI (Lanjutan) / *INVESTMENTS (Continued)*

a. Efek (Lanjutan) / *Marketable Securities (Continued)*

	2024 (Lanjutan/*Continued*)						
	Tingkat Bunga/ *Interest Rate*	Peringkat Obligasi/ *Bonds Rate*	Jatuh Tempo/ *Maturity Date*	Nilai Nominal/ *Nominal Value*	Biaya Perolehan/ *Acquisition Cost*	Jumlah Tercatat/ *Carrying Amount*	
Pihak ketiga (Lanjutan)							*Third parties (Continued)*
Obligasi Negara Seri FR0092	7,13%	-	15-Jun-42	65.000.000.000	67.943.500.000	67.789.347.232	*Government Bonds FR0092*
Obligasi Negara Seri FR0097	7,13%	-	15-Jun-43	65.000.000.000	68.421.315.000	68.260.692.385	*Government Bonds FR0097*
Obligasi Negara Seri FR0075	7,50%	-	15-May-38	50.000.000.000	54.538.800.000	54.213.207.145	*Government Bonds FR0075*
Obligasi Negara Seri FR0095	6,38%	-	15-Aug-28	40.000.000.000	39.473.000.000	39.564.818.358	*Government Bonds FR0095*
Obligasi Negara Seri FR0059	7,00%	-	15-May-27	30.000.000.000	30.190.000.000	30.152.951.844	*Government Bonds FR0059*
Obligasi Negara Seri FR0064	6,13%	-	15-May-28	30.000.000.000	29.314.000.000	29.411.068.485	*Government Bonds FR0064*
Obligasi Negara Seri FR0082	7,00%	-	15-Sept-30	30.000.000.000	31.017.000.000	30.813.758.169	*Government Bonds FR0082*
Obligasi Negara Seri FR0098	7,13%	-	15-Jun-38	30.000.000.000	30.926.440.000	30.847.323.597	*Government Bonds FR0098*
Surat Berharga Syariah Negara PBS003	6,00%	-	15-Jan-27	30.000.000.000	29.496.000.000	29.647.594.608	*Government Shariah Securities PBS003*
Surat Berharga Syariah Negara PBS017	6,13%	-	15-Oct-25	30.000.000.000	29.759.000.000	29.870.916.041	*Government Shariah Securities PBS017*
Surat Berharga Syariah Negara PBS036	5,38%	-	15-Oct-25	30.000.000.000	29.524.000.000	29.796.997.552	*Government Shariah Securities PBS036*
Obligasi Negara Seri FR0074	7,50%	-	15-Aug-32	20.000.000.000	21.350.000.000	21.185.596.563	*Government Bonds FR0074*
Obligasi Negara Seri FR0086	5,50%	-	15-Apr-26	15.000.000.000	14.722.985.000	14.821.921.509	*Government Bonds FR0086*
Obligasi Negara Seri FR0052	10,50%	-	15-Aug-30	10.000.000.000	10.380.000.000	10.348.505.095	*Government Bonds FR0052*
Obligasi Negara Seri FR0080	7,50%	-	15-Jun-35	10.000.000.000	10.650.528.000	10.601.474.161	*Government Bonds FR0080*
Obligasi Negara Seri FR0081	6,50%	-	15-Jun-25	10.000.000.000	9.964.000.000	9.988.724.256	*Government Bonds FR0081*
Surat Berharga Syariah Negara PBS030	5,88%	-	15-Jul-28	10.000.000.000	9.720.000.000	9.773.628.926	*Government Shariah Securities PBS030*
Obligasi Berkelanjutan III Waskita Karya Tahap II Tahun 2018	8,25%	idB	23-Feb-23	4.739.284.849	4.805.584.849	2.877.509.119	*Sustainable Bonds III Waskita Karya Phase II For 2018*
Obligasi Negara Seri FR0091	6,38%	-	15-Apr-32	2.000.000.000	1.946.080.000	1.957.513.759	*Government Bonds FR0091*
Obligasi Negara Seri FR0047	10,00%	-	15-Feb-28	1.000.000.000	849.254.683	962.437.881	*Government Bonds FR0047*
Obligasi USD Negara Indonesia 25	4,13%	-	15-Jan-25	4.848.600.000	4.956.077.300	4.850.291.008	*Indonesia Sovereign USD Bonds 25*
Obligasi USD Negara Indonesia 27	4,35%	-	08-Jan-27	3.232.400.000	3.285.734.600	3.255.237.270	*Indonesia Sovereign USD Bonds 27*
Neto				**907.759.284.849**	**928.263.844.205**	**927.214.175.554**	***Net***

Pada tanggal 31 Desember 2025 dan 2024, cadangan kerugian penurunan nilai atas efek obligasi adalah sebesar Rp1.861.775.730. Penurunan nilai ini berkaitan dengan investasi pada Obligasi Waskita TH II 2018 SERI B.

As at December 31, 2025 and 2024, allowance for impairment losses of investment in bonds amounted to Rp1,861,775,730. This allowance is related to Obligasi Waskita TH II 2018 Seri B investment.

Manajemen berpendapat bahwa cadangan kerugian penurunan efek obligasi adalah cukup untuk menutup kerugian yang mungkin timbul akibat tak tertagihnya efek obligasi.

Management believes that the allowance for impairment is adequate to cover possible losses which might arise from uncollectible marketable securities on bonds.

Rincian investasi yang efek diukur pada nilai wajar melalui laba rugi adalah sebagai berikut:

The details of investment in securities at fair value through profit or loss are as follows:

7. INVESTASI (Lanjutan)

a. Efek (Lanjutan)

7. *INVESTMENTS* *(Continued)*

a. Marketable Securities *(Continued)*

	2025		2024		
	Jumlah Unit/ *Total Unit*	Nilai Wajar/ *Fair Value*	Jumlah Unit/ *Total Unit*	Nilai Wajar/ *Fair Value*	
Reksa dana					*Mutual fund*
Pihak ketiga					*Third parties*
Reksa Dana Sucorinvest Money Market Fund	123.829.023	239.729.273.660	2.766.655	5.066.520.354	*Reksa Dana Sucorinvest Money Market Fund*
Reksa Dana ABF Indonesia Bond Index Fund	1.086.865	65.132.256.954	-	-	*Reksa Dana ABF Indonesia Bond Index Fund*
Reksa Dana Danareksa Seruni Pasar Uang III	5.659.438	10.473.566.751	-	-	*Reksa Dana Danareksa Seruni Pasar Uang III*
Reksa Dana KISI Fixed Income Fund Plus	8.466.827	10.013.564.704	-	-	*Reksa Dana KISI Fixed Income Fund Plus*
Reksa Dana Terproteksi Mandiri Seri 129	11.000.000	6.742.017.700	11.000.000	6.607.272.100	*Reksa Dana Terproteksi Mandiri Seri 129*
Reksa Dana Cipta Dana Cash	-	-	34.047.429	58.111.810.803	*Reksa Dana Cipta Dana Cash*
Reksa Dana Syailendra Dana Kas	-	-	4.148.110	6.982.993.028	*Reksa Dana Syailendra Dana Kas*
Subjumlah		332.090.679.769		76.768.596.285	*Sub-total*
Pihak berelasi					*Related parties*
Reksa Dana Cipta Dana Cash	26.058.099	47.107.570.369	-	-	*Reksa Dana Cipta Dana Cash*
Reksa Dana Cipta Dana Bond	5.159.746	10.034.054.322	-	-	*Reksa Dana Cipta Dana Bond*
Subjumlah		57.141.624.691		-	*Sub-total*
Jumlah		**389.232.304.460**		**76.768.596.285**	***Total***

Laba (rugi) belum direalisasi atas penurunan nilai wajar reksa dana yang diakui sebagai hasil investasi pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah Rp7.977.967.936 sebesar dan (Rp3.019.276.012) (Catatan 21).

Unrealized gain (loss) on decrease in fair value of mutual fund as of December 31, 2025 and 2024 amounted to Rp7,977,967,936 and (Rp3,019,276,012), respectively, is recognized as investment income (Note 21).

Rincian investasi yang diukur pada nilai wajar melalui penghasilan komprehensif lain, adalah sebagai berikut:

The details of bonds measured at fair value through other comprehensive income are as follows:

7. INVESTASI (Lanjutan) / *INVESTMENTS (Continued)*

a. Efek (Lanjutan) / *Marketable Securities (Continued)*

	2025						
	Tingkat Bunga/ *Interest Rate*	Peringkat Obligasi/ *Bonds Rate*	Jatuh Tempo/ *Maturity Date*	Nilai Nominal/ *Nominal Value*	Biaya Perolehan/ *Acquisition Cost*	Jumlah Tercatat/ *Carrying Amount*	
Pihak ketiga							*Third parties*
Obligasi Negara Seri FR0065	6,63%	-	15-May-33	10.175.000.000	10.175.000.000	10.311.425.000	*Government Bonds FR0065*
Obligasi Negara Seri FR0100	6,63%	-	15-Feb-34	10.125.000.000	10.125.000.000	10.379.362.200	*Government Bonds FR0100*
Neto				**20.300.000.000**	**20.300.000.000**	**20.690.787.200**	***Net***

Perubahan keuntungan (kerugian) yang belum direalisasi atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain.

Changes in unrealized gains (losses) on securities measured at fair value through other comprehensive income.

	2025	2024	
Saldo awal - sebelum pajak penghasilan tangguhan	-	-	*Beginning balance - before deferred income tax*
Penambahan kerugian yang belum direalisasi selama tahun berjalan - neto	(310.401.098)	-	*Additional unrealized losses during the year - net*
Jumlah sebelum pajak penghasilan tangguhan	(310.401.098)	-	*Ending balance before deferred income tax*
Pajak penghasilan tangguhan	310.401	-	*Deferred income tax*
Saldo akhir	**(310.090.697)**	**-**	***Ending balance***

Obligasi negara yang dimiliki oleh Perusahaan diterbitkan oleh Republik Indonesia, di mana obligasi pemerintah Republik Indonesia tidak diperingkat.

Government bonds held by the Company are issued by Republic of Indonesia, in which the Republic of Indonesia sovereign rating are unrated.

Pada tanggal 31 Desember 2025 dan 2024 Obligasi Pemerintah FR0047, FR0052, FR0076, FR0080, FR0086 dan FR0091 sebesar Rp30.000.000.000 merupakan dana jaminan Perusahaan dalam bentuk Obligasi Pemerintah sesuai dengan POJK No. 26 Tahun 2025 yang diundangkan pada tanggal 24 November 2025 menggantikan POJK No. 5 tahun 2023 perubahan kedua atas Peraturan OJK No. 71/POJK.05/2016 tanggal 28 Desember 2016, Perusahaan wajib menyediakan dana penjaminan mana yang lebih besar antara 20% dari ekuitas minimum yang dipersyaratkan untuk Perusahaan asuransi umum atau dibandingkan dengan jumlah 1% dari premi neto ditambah 0,25% dari premi reasuransi ditambah 2% dari cadangan atas Produk Asuransi yang Dikaitkan dengan Investasi (PAYDI). Pada tanggal 31 Desember 2025 dan 2024, Perusahaan telah memenuhi dana jaminan yang harus disediakan sesuai dengan ketentuan tersebut di atas.

As at December 31, 2025 and 2024 Government Bonds FR0047, FR0052, FR0076, FR0080, FR0086 and FR0091 amounted to Rp30,000,000,000 are the Company's guarantee fund in the form of Government Bonds in accordance with POJK No. 26 of 2025, which was promulgated on November 24, 2025, and supersedes POJK No. 5 of 2023, being the second amendment to OJK Regulation No. 71/POJK.05/2016 dated December 28, 2016. the Company is required to form guarantee fund which is the higher of 20% of the minimum equity required for general insurance companies against the sum of 1% of net premium and 0.25% of reinsurance premiums and 2% of reserves of Insurance Products Associated with Investment (PAYDI). As at December 31, 2025 and 2024, the Company has fulfilled the required guarantee funds which must be provided in accordance with the regulation above.

7. INVESTASI (Lanjutan) / *INVESTMENTS (Continued)*

a. Efek (Lanjutan) / *Marketable Securities (Continued)*

Sesuai POJK No. 56/POJK.05/2017 tanggal 28 Agustus 2017 tentang Perubahan kedua atas Peraturan Otoritas Jasa Keuangan No. 1/POJK.05/2016 tanggal 12 Januari 2016 tentang Investasi Surat Berharga Negara Bagi Lembaga Jasa Keuangan Nonbank, bagi perusahaan asuransi umum termasuk yang menyelenggarakan seluruh atau sebagian usahanya dengan prinsip syariah, wajib menempatkan investasi pada SBN paling rendah 20% dari seluruh jumlah investasi perusahaan.

Accordance with POJK No. 56/POJK.05/2017 dated August 28, 2017 regarding second changes of Financial Services Authority Regulation No. 1/POJK.05/2016 dated January 12, 2016 regarding investment in Government Securities for Non-bank, for general insurance company including to those who operate as half or a whole business with sharia principle, to invest on SBN at least 20% of company's total investment.

b. Deposito Berjangka / *Time Deposits*

	2025	2024	
Rupiah			*Rupiah*
Pihak ketiga			*Third parties*
PT Bank Mayapada Tbk	210.000.000.000	155.000.000.000	*PT Bank Mayapada Tbk*
PT Super Bank Indonesia	141.553.274.690	30.000.000.000	*PT Super Bank Indoenesia*
PT Bank Nationalnobu Tbk	-	61.500.000.000	*PT Bank Nationalnobu Tbk*
PT Bank Mandiri (Persero) Tbk	47.251.793.890	50.944.420.052	*PT Bank Mandiri (Persero) Tbk*
PT Bank Neo Commerce Tbk	36.034.321.567	41.188.957.866	*PT Bank Neo Commerce Tbk*
PT Bank Shinhan Indonesia	35.000.000.000	20.000.000.000	*PT Bank Shinhan Indonesia*
PT Bank Ganesha Tbk	24.139.193.272	-	*PT Bank Ganesha Tbk*
PT KB Bank Syariah	20.000.000.000	-	*PT KB Bank Syariah*
PT Bank Rakyat Indonesia (Persero) Tbk	17.500.000.000	34.600.000.000	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank Seabank Indonesia	10.000.000.000	-	*PT Bank Seabank Indonesia*
PT Bank Permata Tbk	5.000.000.000	5.000.000.000	*PT Bank Permata Tbk*
PT Bank Jtrust Indonesia Tbk	5.000.000.000	-	*PT Bank Jtrust Indonesia Tbk*
PT Hibank Indonesia	2.000.000.000	-	*PT Hibank Indonesia*
PT Bank CIMB Niaga Tbk	899.895.205	394.859.367	*PT Bank CIMB Niaga Tbk*
PT Bank Negara Indonesia (Persero) Tbk	-	5.011.942.218	*PT Bank Negara Indonesia (Persero)Tbk*
Subjumlah	554.378.478.624	403.640.179.503	*Sub-total*
Dolar Amerika Serikat			*United States Dollar*
Pihak ketiga			*Third parties*
PT Bank Shinhan Indonesia	5.471.754.318	17.493.898.622	*PT Bank Shinhan Indonesia*
PT Bank IBK Indonesia Tbk	3.356.400.000	6.464.800.000	*PT Bank IBK Indonesia Tbk*
PT Bank CIMB Niaga Tbk	1.474.481.624	5.438.845.614	*PT Bank CIMB Niaga Tbk*
Subjumlah	10.302.635.942	29.397.544.236	*Sub-total*
Pihak berelasi			*Related party*
PT Bank Nationalnobu Tbk	56.000.000.000	-	*PT Bank Nationalnobu Tbk*
Jumlah	**620.681.114.566**	**433.037.723.739**	***Total***

Tingkat bunga per tahun adalah sebagai berikut: / *Interest rates per annum are as follows:*

	2025	2024	
Rupiah	2,50% - 7,60%	4,50% - 7,60%	*Rupiah*
Dolar Amerika Serikat	3,00% - 5,00%	1,00% - 5,45%	*United States Dollar*

7. INVESTASI (Lanjutan)

b. Deposito Berjangka (Lanjutan)

Berdasarkan POJK No. 26 Tahun 2025 yang menggantikan POJK No. 5 tahun 2023 tentang perubahan kedua atas Peraturan OJK No. 71/POJK.05/2016 tanggal 28 Desember 2016, Perusahaan wajib menyediakan dana penjaminan mana yang lebih besar antara 20% dari ekuitas minimum yang dipersyaratkan untuk Perusahaan asuransi umum atau dibandingkan dengan jumlah 1% dari premi neto ditambah 0,25% dari premi reasuransi ditambah 2% dari cadangan atas PAYDI.

Berdasarkan hasil penelaahan terhadap akun deposito berjangka pada akhir tahun, manajemen Perusahaan berpendapat bahwa investasi tersebut tidak terdapat penurunan nilai sehingga tidak dibentuk cadangan.

c. Properti Investasi

Properti investasi merupakan tanah yang dicatat sebesar nilai wajarnya. Saldo pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar berikut:

	2025	2024	
Biaya perolehan	20.195.779.679	20.195.779.679	*Acquisition cost*
Laba penilaian properti investasi pada nilai wajar	66.457.220.321	66.939.220.321	*Increase on revaluation of investment properties on fair value*
Jumlah	**86.653.000.000**	**87.135.000.000**	***Total***

Mutasi properti investasi adalah sebagai berikut:

	2025	2024	
Saldo awal	87.135.000.000	85.480.000.000	*Beginning balance*
Penambahan	-	1.673.979.000	*Addition*
Perubahan nilai wajar	(482.000.000)	(18.979.000)	*Changes in fair value*
Saldo akhir	**86.653.000.000**	**87.135.000.000**	***Ending balance***

Tanah merupakan investasi Perusahaan dalam bentuk kaveling dengan jumlah luas masing-masing 18.673 m^2 pada 31 Desember 2025 dan 2024, yang berlokasi di Bukit Sentul, Jawa Barat.

Tanah di atas dinyatakan sebesar nilai wajarnya.

Penilaian pada nilai wajar tanah dan bangunan yang dimiliki Perusahaan pada 31 Desember 2025 dan 2024 telah dilakukan oleh KJPP Areyanti, Zainab dan Rekan dan KJPP Areyanti dan Rekan, penilai independen, berdasarkan laporannya masing-masing tertanggal 22 Desember 2025 dan 29 November 2024. Penilaian ditentukan berdasarkan transaksi pasar terkini yang dilakukan dalam ketentuan- ketentuan yang wajar. Metode penilaian yang digunakan menggunakan model arus kas yang didiskontokan untuk tanah dan data pasar untuk bangunan. Elemen-elemen yang digunakan dalam perbandingan data untuk menentukan nilai wajar aset, antara lain jenis hak yang melekat pada properti, kondisi pasar, lokasi, karakteristik fisik, karakteristik dalam menghasilkan pendapatan, dan karakteristik tanah.

***7. INVESTMENTS** (Continued)*

***b. Time Deposits** (Continued)*

Based on POJK No. 26 of 2025, which was promulgated on November 24, 2025, and supersedes POJK No. 5 of 2023, being the second amendment to OJK Regulation No. 71/POJK.05/2016 dated December 28, 2016, the Company is required to form guarantee fund which is the higher of 20% of the minimum equity required for general insurance companies against the sum of 1% of net premium and 0.25% of reinsurance premiums and 2% of reserves of PAYDI.

Based on the review result on time deposits account at the end of the year, the Company's management opinion that there is no impairment in the investment, therefore, no allowance was made.

c. Investment Properties

Investment properties is land which is carried at fair value. Balances as at December 31, 2025 and 2024 are as follows:

The movements of investment properties are as follows:

Land represents investments of the Company in several parcels of land totaling 18,673 m^2 as of December 31, 2025 and 2024, respectively, located at Bukit Sentul, West Java.

The land is recorded at their fair value.

Valuation to determine the fair value of the Company's land and buildings as at December 31, 2025 and 2024 was performed by KJPP Areyanti, Zainab dan Rekan dan KJPP Areyanti dan Rekan, an independent appraisal, based on its reports dated December 22, 2025 and November 29, 2024, respectively. The valuation was determined by reference to recent market transactions on arm's length terms. Appraisal method used is valuation technique based on a discounted cash flows model for the land and market data approach method for the building. Elements used in data comparison process to determine assets fair value are as follows type of right on property, market condition, location, physical characteristics, income producing characteristics, and land characteristics.

7. INVESTASI (Lanjutan)

d. Investasi Lain

Mulai tahun 2025, Perusahaan memberikan fasilitas kredit kepada karyawan yang terdiri dari pinjaman jangka pendek. Fasilitas kredit yang diberikan ini dicatat sebagai bagian dari investasi lain dalam laporan posisi keuangan. Pada tanggal 31 Desember 2025, jumlah investasi lain sebesar Rp2.498.610.151.

Pinjaman karyawan terdiri dari 2 (dua) program:

1. Program A diberikan untuk karyawan tetap dengan masa kerja minimal 3 (tiga) tahun dan jumlah pinjaman yang dapat dicairkan adalah maksimal sebesar uang pisah. Atas pinjaman karyawan dikenakan bunga 5% per tahun, dengan tenor pinjaman maksimal 2 tahun.

2. Program B diberikan untuk karyawan tetap dengan masa kerja minimal 2 (dua) tahun dan jumlah pinjaman yang dapat dicairkan adalah maksimal sebesar 3 (tiga) kali gaji. Atas pinjaman karyawan dikenakan bunga sebesar 6% per tahun, dengan tenor pinjaman maksimal 2 tahun.

e. Penyertaan Saham

Penyertaan saham langsung diklasifikasikan sebagai nilai wajar pada penghasilan komprehensif lain.

	Persentase Kepemilikan/ *Percentage of Ownership*		Jumlah/ *Total*		
	2025	2024	2025	2024	
PT Reasuransi Maipark Indonesia	1,96%	1,96%	1.030.124.980	1.009.506.611	*PT Reasuransi Maipark Indonesia*
Konsorsium Asuransi atas Risiko Khusus	-	-	100.000.000	100.000.000	*Konsorsium Asuransi atas Risiko Khusus*
Sertifikat Dewan Asuransi Indonesia	-	-	1.000.000	1.000.000	*Sertifikat Dewan Asuransi Indonesia*
Jumlah			**1.131.124.980**	**1.110.506.611**	***Total***

Pada tanggal 31 Desember 2025 dan 2024, aset yang diperkenankan Perusahaan untuk penyertaan saham sebesar masing-masing Rp1.131.124.980 dan Rp1.110.506.611.

7. *INVESTMENTS (Continued)*

d. Other Investment

Starting from 2025, the Company provides credit facilities to employees which consist of short-term loans. These credit facilities are recorded as part of other investments in the statement of financial position. As of December 31, 2025, total other investments amounted to Rp2,498,610,151.

Employee loans consist of 2 (two) programs:

1. *Program A is provided for permanent employees with a minimum service period of 3 (three) years and the maximum loan amount that can be disbursed is the separation money. Employee loans are subject to 5% interest per year, with a maximum loan tenor of 2 years.*

2. *Program B is provided for permanent employees with a minimum service period of 2 (two) years and the maximum loan amount that can be disbursed is 3 (three) times the salary. Employee loans are subject to interest of 6% per annum, with a maximum loan tenor of 2 years.*

e. Investment in Shares

Direct placement of investments in shares are classified at fair value through other comprehensive income.

As of December 31, 2025 and 2024, Company's admitted assets from investment in shares amounted to Rp1,131,124,980 and Rp1,110,506,611, respectively.

8. UANG MUKA DAN BIAYA DIBAYAR DI MUKA

8. ADVANCES AND PREPAID EXPENSES

	2025	2024	
Uang muka			*Advances*
Premi reasuransi	594.187.720	153.477.953	*Premium reinsurance*
Sponsor	3.874.506	90.636.302	*Sponsorship*
Jasa profesional	-	169.766.198	*Professional fees*
Lain-lain	781.910.192	514.257.377	*Others*
Subjumlah	1.379.972.418	928.137.830	*Sub-total*

8. UANG MUKA DAN BIAYA DIBAYAR DI MUKA (Lanjutan) / *8. ADVANCES AND PREPAID EXPENSES (Continued)*

	2025	2024	
Biaya dibayar di muka			*Prepaid expenses*
Langganan	5.515.376.255	5.504.841.426	*Subscription*
Sewa	2.964.184.537	3.139.660.554	*Rent*
Subjumlah	8.479.560.792	8.644.501.980	*Sub-total*
Jumlah	**9.859.533.210**	**9.572.639.810**	***Total***

9. SEWA / *9. LEASES*

a. Aset Hak-guna / *a. Right-of-use Assets*

Perusahaan memiliki kontrak sewa untuk gedung kantor kepada beberapa penyewa (pihak ketiga) dengan jangka waktu sewa selama 3 tahun. Berdasarkan perjanjian sewa, Perusahaan mencatat kontrak sewa sebagai "Aset Hak- guna".

The Company entered into leases of office buildings to several third-party lessors with a lease period of 3 years. Based on the lease agreement, the Company recorded the leases as "Right-of-use Assets".

Rincian dan mutasi aset hak-guna adalah sebagai berikut:

The details and movements of right-of-use assets are as follows:

	2025				
	Saldo Awal/ *Beginning Balance*	Penambahan/ *Additions*	Pengurangan/ Deductions	Saldo Akhir/ *Ending Balance*	
Biaya perolehan	3.518.073.220	-	-	3.518.073.220	*Acquisition cost*
Akumulasi penyusutan	2.431.009.049	1.087.064.171	-	3.518.073.220	*Accumulated depreciation*
Nilai buku bersih	**1.087.064.171**			**-**	***Net book value***

	2024					
	Saldo Awal/ *Beginning Balance*	Penambahan/ *Additions*	Pengurangan/ Deductions	Reklasifikasi/ *Reclassification*	Saldo Akhir/ *Ending Balance*	
Biaya perolehan	4.934.575.300	-	-	1.416.502.080	3.518.073.220	*Acquisition cost*
Akumulasi penyusutan	1.258.317.976	1.172.691.073	-	-	2.431.009.049	*Accumulated depreciation*
Nilai buku bersih	**3.676.257.324**				**1.087.064.171**	***Net book value***

Beban penyusutan dari aset hak-guna pada 31 Desember 2025 dan 2024 masing-masing adalah sebesar Rp1.087.064.171 dan Rp1.172.691.073, yang di mana sebagian dicatat sebagai beban jasa asuransi dan sebagiannya dicatat pada beban usaha lainnya.

Depreciation expense of right-of-use assets for the years ended December 31, 2025 and 2024 amounted to Rp1,087,064,171 and Rp1,172,691,073, respectively, a portion is recognized as insurance service expenses, with the remaining amount recognized as other operating expenses.

b. Liabilitas Sewa / *b. Lease Liabilities*

	2025	2024	
Saldo awal	853.043.780	1.930.601.740	*Beginning balance*
Penambahan	-	-	*Addition*
Beban bunga	31.151.140	112.430.582	*Interest expense*
Pembayaran	(884.194.920)	(1.189.988.542)	*Payment*
Saldo akhir	**-**	**853.043.780**	***Ending balance***

10. ASET TETAP / *10. FIXED ASSETS*

Rincian dan mutasi aset tetap adalah sebagai berikut: / *The details and movements of fixed assets are as follows:*

	2025				
	Saldo Awal/ *Beginning Balance*	Penambahan/ *Additions*	Pengurangan/ *Deductions*	Saldo Akhir/ *Ending Balance*	
Biaya perolehan					*Acquisition cost*
Tanah	6.162.568.000	-	-	6.162.568.000	*Land*
Bangunan	44.223.685.019	171.580.362	-	44.395.265.381	*Buildings*
Kendaraan bermotor	25.558.153.720	3.711.180.000	1.923.487.360	27.345.846.360	*Motor vehicles*
Peralatan kantor	13.841.408.853	502.989.396	425.004.465	13.919.393.784	*Office equipment*
Komputer	23.688.049.975	5.696.760.100	923.560.702	28.461.249.373	*Computers*
Prasarana kantor	371.635.184	-	-	371.635.184	*Leasehold improvements*
Jumlah biaya perolehan	113.845.500.751	10.082.509.858	3.272.052.527	120.655.958.082	*Total acquisition cost*
Akumulasi penyusutan					*Accumulated depreciation*
Bangunan	25.184.021.052	1.999.276.535	-	27.183.297.587	*Buildings*
Kendaraan bermotor	12.830.284.889	4.593.799.293	1.551.348.827	15.872.735.355	*Motor vehicles*
Peralatan kantor	12.424.716.869	502.362.820	424.974.517	12.502.105.172	*Office equipment*
Komputer	18.483.647.460	3.041.600.619	923.560.706	20.601.687.373	*Computers*
Prasarana kantor	371.635.184	-	-	371.635.184	*Leasehold improvements*
Jumlah akumulasi penyusutan	69.294.305.454	10.137.039.267	2.899.884.050	76.531.460.671	*Total accumulated depreciation*
Nilai buku bersih	**44.551.195.297**			**44.124.497.411**	***Net book value***

	2024				
	Saldo Awal/ *Beginning Balance*	Penambahan/ *Additions*	Pengurangan/ *Deductions*	Saldo Akhir/ *Ending Balance*	
Biaya perolehan					*Acquisition cost*
Tanah	6.162.568.000	-	-	6.162.568.000	*Land*
Bangunan	45.146.932.371	-	923.247.352	44.223.685.019	*Buildings*
Kendaraan bermotor	22.559.626.950	5.761.197.500	2.762.670.730	25.558.153.720	*Motor vehicles*
Peralatan kantor	13.369.024.661	722.894.211	250.510.019	13.841.408.853	*Office equipment*
Komputer	22.607.103.978	1.277.601.910	196.655.913	23.688.049.975	*Computers*
Prasarana kantor	371.635.184	-	-	371.635.184	*Leasehold improvements*
Jumlah biaya perolehan	110.216.891.144	7.761.693.621	4.133.084.014	113.845.500.751	*Total acquisition cost*

10. ASET TETAP (Lanjutan) / ***10. FIXED ASSETS*** *(Continued)*

2024 (Lanjutan/*Continued*)

	Saldo Awal/ *Beginning Balance*	Penambahan/ *Additions*	Pengurangan/ *Deductions*	Saldo Akhir/ *Ending Balance*	
Akumulasi penyusutan					*Accumulated depreciation*
Bangunan	23.776.057.208	2.331.211.196	923.247.352	25.184.021.052	*Buildings*
Kendaraan bermotor	11.275.105.290	4.313.838.329	2.758.658.730	12.830.284.889	*Motor vehicles*
Peralatan kantor	12.111.671.747	563.555.141	250.510.019	12.424.716.869	*Office equipment*
Komputer	15.399.126.217	3.271.834.802	187.313.559	18.483.647.460	*Computers*
Prasarana kantor	371.635.184	-	-	371.635.184	*Leasehold improvements*
Jumlah akumulasi penyusutan	62.933.595.646	10.480.439.468	4.119.729.660	69.294.305.454	*Total accumulated depreciation*
Nilai buku bersih	**47.283.295.498**			**44.551.195.297**	***Net book value***

Seluruh hak atas tanah merupakan hak-guna bangunan (HGB) yang akan jatuh tempo antara 2026-2054. Mengacu pada praktik di masa lampau, Perusahaan memiliki keyakinan tidak terdapat kesulitan dalam memperpanjang HGB tersebut.

Land pertains to rights to build and use the building (HGB). These rights will mature on years between 2026-2054. Referencing to historical practices, the Company believes there is no issue with the extension of HGB.

Seluruh aset tetap yang ada pada tanggal pelaporan digunakan untuk menunjang aktivitas operasi Perusahaan. Pada tanggal 31 Desember 2025 dan 2024 jumlah tercatat bruto dari setiap aset tetap yang telah disusutkan penuh dan masih digunakan masing-masing sebesar Rp32.896.336.550 dan Rp27.781.966.441.

All fixed assets as at the reporting date are fully used to support the Company operation activities. As at December 31, 2025 and 2024, the gross carrying amount of all fixed assets that has been fully depreciated and still in use amounted to Rp32,896,336,550 and Rp27,781,966,441, respectively.

Aset tetap tertentu, kecuali tanah, diasuransikan terhadap risiko kerugian karena kebakaran dan lainnya. Dengan nilai pertanggungan pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp130.620.097.284 dan Rp5.224.000.000. Menurut manajemen jumlah tersebut memadai untuk menutupi kemungkinan kerugian atas aset yang dipertanggungkan.

Certain fixed assets, except land, are covered by insurance against losses by fire and other risk under blanket policies. As at December 31, 2025 and 2024, insurance coverage amounted to Rp130,620,097,284 and Rp5,224,000,000, respectively. Management believes that the amount is adequate to cover the possible losses arising from such risks.

Beban penyusutan dari aset tetap pada 31 Desember 2025 dan 2024 masing-masing adalah sebesar Rp7.761.693.621 dan Rp10.480.439.468, yang di mana sebagian dicatat sebagai beban jasa asuransi dan sebagiannya dicatat pada beban usaha lainnya.

Depreciation expense of fixed assets for the years ended December 31, 2025 and 2024 amounted to Rp7,761,693,621 and Rp10,480,439,468, respectively, a portion is recognized as insurance service expenses, with the remaining amount recognized as other operating expenses.

Berdasarkan evaluasi manajemen Perusahaan, tidak terdapat kejadian-kejadian atau perubahan-perubahan keadaan yang mengindikasikan adanya penurunan nilai aset tetap Perusahaan.

Based on the review of the Company's management, there are no events or changes in circumstances which may indicate impairment of assets value.

Pada 31 Desember 2025 dan 2024, Perusahaan melakukan penjualan aset tetap dengan rincian sebagai berikut:

On December 31, 2025 and 2024, the Company's sold fixed assets with details as follows:

	2025	2024	
Hasil penjualan	1.828.768.001	2.247.584.542	*Proceed from sale*
Nilai buku bersih	372.168.477	13.354.354	*Net book value*
Laba penjualan aset tetap (Catatan 25)	**1.456.599.524**	**2.234.230.188**	***Gain on sale of fixed assets*** *(Note 25)*

11. ASET TAKBERWUJUD / *11. INTANGIBLE ASSETS*

Rincian dan mutasi perangkat lunak adalah sebagai berikut:

The details and movements of software are as follows:

	2025				
	Saldo Awal/ *Beginning Balance*	Penambahan/ *Additions*	Pengurangan/ *Deductions*	Saldo Akhir/ *Ending Balance*	
Biaya perolehan					*Acquisition cost*
Perangkat lunak	11.597.957.883	25.652.060.853	-	37.250.018.736	*Software*
Akumulasi amortisasi					*Accumulated amortization*
Perangkat lunak	9.709.747.243	5.469.899.696	-	15.179.646.939	*Software*
Nilai buku bersih	**1.888.210.640**			**22.070.371.797**	***Net book value***

	2024				
	Saldo Awal/ *Beginning Balance*	Penambahan/ *Additions*	Pengurangan/ *Deductions*	Saldo Akhir/ *Ending Balance*	
Biaya perolehan					*Acquisition cost*
Perangkat lunak	10.301.829.975	1.296.127.908	-	11.597.957.883	*Software*
Akumulasi amortisasi					*Accumulated amortization*
Perangkat lunak	9.098.125.263	611.621.980	-	9.709.747.243	*Software*
Nilai buku bersih	**1.203.704.712**			**1.888.210.640**	***Net book value***

Beban amortisasi dari aset takberwujud pada 31 Desember 2025 dan 2024 masing-masing adalah sebesar Rp5.469.899.696 dan Rp611.621.980, yang di mana sebagian dicatat sebagai beban jasa asuransi dan sebagiannya dicatat pada beban usaha lainnya.

Amortization expense of intangible assets for the years ended December 31, 2025 and 2024 amounted to Rp5,469,899,696 and Rp611,621,980, respectively, a portion is recognized as insurance service expenses, with the remaining amount recognized as other operating expenses.

12. ASET LAIN-LAIN / *12. OTHER ASSETS*

	2025	2024	
Uang muka pembelian aset takberwujud	3.160.216.490	15.378.964.537	*Advance purchase of intangible assets*
Uang jaminan	1.027.775.280	1.208.120.880	*Refundable deposits*
Lain-lain	104.631.705	104.636.307	*Others*
Jumlah	**4.292.623.475**	**16.691.721.724**	***Total***

Pada tanggal 31 Desember 2024, terdapat transaksi pada pihak berelasi yaitu Carrot General Insurance Co., Ltd atas uang muka pembelian perangkat lunak sebesar Rp4.873.840.099 (Catatan 28).

As of December 31, 2024, there was a transaction with a related party, namely Carrot General Insurance Co., Ltd. for advance purchase of software amounted to Rp4,873,840,099 (Note 28).

13. PENDAPATAN PREMI DITANGGUHKAN / *13. DEFERRED PREMIUM INCOME*

Akun ini merupakan pendapatan premi diterima di muka untuk polis dengan periode pertanggungan lebih dari 1 (satu) tahun.

This account represents premium income received in advance for program coverage with period of more than 1 (one) year.

14. LIABILITAS KONTRAK ASURANSI / *14. INSURANCE CONTRACT LIABILITIES*

Akun ini terdiri dari: / *This account consists of:*

	2025	2024	
Estimasi liabilitas kontrak asuransi			*Insurance contract liabilities*
Sisa masa pertanggungan	524.650.265.807	319.037.361.642	*Remaining coverage*
Klaim yang terjadi	1.296.205.176.743	1.060.438.996.850	*Incurred claim*
Jumlah	**1.820.855.442.550**	**1.379.476.358.492**	***Total***

Mutasi liabilitas kontrak asuransi sebagai berikut: / *The movements of insurance contract liabilities as follows:*

	2025	2024	
Saldo awal	1.379.476.358.492	1.333.367.304.712	*Beginning balance*
Pendapatan jasa asuransi	(3.769.972.066.236)	(3.129.389.071.625)	*Insurance service revenue*
Beban jasa asuransi	3.424.543.879.526	2.867.348.328.805	*Insurance service expense*
Beban keuangan asuransi	37.907.961.245	19.338.856.178	*Insurance finance expense*
Arus kas	748.899.309.523	288.810.940.422	*Cash flows*
Jumlah	**1.820.855.442.550**	**1.379.476.358.492**	***Total***

Mutasi liabilitas kontrak asuransi sebagai berikut: / *The movements of insurance contract liabilities as follows:*

	2025				
	Liabilitas untuk Sisa Masa Pertanggungan/ *Liabilities for Remaining Coverage*		Liabilitas atas Klaim yang Sudah Terjadi/ *Liabilities for Incurred Claim*		
Deskripsi/ *Description*	Kecuali Komponen Pemulihan Kerugian/ *Excluding Loss Recovery Component*	Komponen Kerugian/ *Loss Component*	Estimasi Nilai Kini dari Arus Kas Masa Depan/ *Estimates of the Present Value of Future Cash Flows*	Penyesuaian Risiko/ *Risk Adjustment*	Jumlah/*Total*
Saldo awal nilai buku/ *Net book value at beginning balance*	**299.462.845.505**	**19.574.516.137**	**998.710.592.395**	**61.728.404.455**	**1.379.476.358.492**
Aset kontrak asuransi/*Insurance contract assets*	-	-	-	-	-
Liabilitas kontrak asuransi/*Insurance contract liabilities*	299.462.845.505	19.574.516.137	998.710.592.395	61.728.404.455	**1.379.476.358.492**
Pendapatan jasa asuransi/*Insurance service revenue*	**(3.769.972.066.236)**	**-**	**-**	**-**	**(3.769.972.066.236)**
Beban jasa asuransi/ *Insurance service expense*	**451.293.233.696**	**8.527.545.873**	**2.963.787.897.330**	**935.202.627**	**3.424.543.879.526**
Klaim yang terjadi dan beban jasa asuransi/*Incurred claim and Insurance service expense*	-	-	1.826.235.402.052	40.768.200.574	**1.867.003.602.626**
Arus kas akuisisi asuransi/*Insurance acquisition cash flows*	451.293.233.696	-	-	-	**451.293.233.696**

14. LIABILITAS KONTRAK ASURANSI (Lanjutan) / *14. INSURANCE CONTRACT LIABILITIES (Continued)*

2025 (Lanjutan/*Continued*)

Deskripsi/ *Description*	Liabilitas untuk Sisa Masa Pertanggunggan/ *Liabilities for Remaining Coverage*		Liabilitas atas Klaim yang Sudah Terjadi/ *Liabilities for Incurred Claim*		Jumlah/*Total*
	Kecuali Komponen Pemulihan Kerugian/ *Excluding Loss Recovery Component*	Komponen Kerugian/ *Loss Component*	Estimasi Nilai Kini dari Arus Kas Masa Depan/ *Estimates of the Present Value of Future Cash Flows*	Penyesuaian Risiko/ *Risk Adjustment*	
Beban jasa asuransi/ *Insurance service expense*					
Perubahan arus kas untuk klaim yang terjadi/*Changes in cash flows for incurred claims*	-	-	954.210.954.006	(39.832.997.947)	**914.377.956.059**
Kerugian dari kontrak merugi dan pembalikan kerugian/*Losses on onerous contracts and reversals of those losses*	-	8.527.545.873	-	-	**8.527.545.873**
Beban jasa asuransi lainnya/*Other insurance service expense*	-	-	183.341.541.272	-	**183.341.541.272**
Komponen investasi/ *Investment components*	-	-	-	-	**-**
Hasil jasa asuransi/ *Insurance service result*	**(3.318.678.832.540)**	**8.527.545.873**	**2.963.787.897.330**	**935.202.627**	**(345.428.186.710)**
Pendapatan asuransi bersih/*Net insurance income*	**992.022.060**	**-**	**36.915.939.185**	**-**	**37.907.961.245**
Arus kas/*Cash flows*	**3.514.772.168.772**		**(2.765.872.859.249)**	**-**	**748.899.309.523**
Premi diterima/ *Premium received*	3.953.099.942.473	-	-	-	**3.953.099.942.473**
Arus kas akuisisi asuransi/*Insurance acquisition cash flows*	(438.327.773.701)	-	-	-	**(438.327.773.701)**
Klaim dan beban jasa asuransi/*Claims and insurance service expense*	-	-	(2.765.872.859.249)	-	**(2.765.872.859.249)**
Arus kas lainnya/ *Other cash flows*	**-**	-	-	-	**-**
Jumlah arus kas/ *Total cash flows*					
Lain-lain/*Others*	**-**	-	-	-	**-**
Saldo akhir nilai buku/ *Book value at the ending balance*	**496.548.203.797**	**28.102.062.010**	**1.233.541.569.661**	**62.663.607.082**	**1.820.855.442.550**
Aset kontrak asuransi/*Insurance contract assets*	-	-	-	-	**-**
Liabilitas kontrak asuransi/*Insurance contract liabilities*	496.548.203.797	28.102.062.010	1.233.541.569.661	62.663.607.082	**1.820.855.442.550**

14. LIABILITAS KONTRAK ASURANSI (Lanjutan) / *14. INSURANCE CONTRACT LIABILITIES (Continued)*

Deskripsi/ *Description*	2024				
	Liabilitas untuk Sisa Masa Pertanggunggan/ *Liabilities for Remaining Coverage*		Liabilitas atas Klaim yang Sudah Terjadi/ *Liabilities for Incurred Claim*		
	Kecuali Komponen Pemulihan Kerugian/ *Excluding Loss Recovery Component*	Komponen Kerugian/ *Loss Component*	Estimasi Nilai Kini dari Arus Kas Masa Depan/ *Estimates of the Present Value of Future Cash Flows*	Penyesuaian Risiko/ *Risk Adjustment*	Jumlah/*Total*
Saldo awal nilai buku/ *Net book value at beginning balance*	**304.195.487.568**	**13.296.540.254**	**939.671.346.766**	**76.203.930.124**	**1.333.367.304.712**
Aset kontrak asuransi/*Insurance contract assets*	298.530.868	-	-	-	**298.530.868**
Liabilitas kontrak asuransi/*Insurance contract liabilities*	304.494.018.436	13.296.540.254	939.671.346.766	76.203.930.124	**1.333.665.835.580**
Pendapatan jasa asuransi/*Insurance service revenue*	**(3.129.389.071.625)**	**-**	**-**	**-**	**(3.129.389.071.625)**
Beban jasa asuransi/ *Insurance service expense*	**438.178.180.557**	**6.277.975.883**	**2.437.367.698.034**	**(14.475.525.669)**	**2.867.348.328.805**
Klaim yang terjadi dan beban jasa asuransi/*Incurred claim and Insurance service expense*	-	-	1.567.922.393.314	42.102.985.870	**1.610.025.379.184**
Arus kas akuisisi asuransi/*Insurance acquisition cash flows*	438.178.180.557	-	-	-	**438.178.180.557**
Perubahan arus kas untuk klaim yang terjadi/*Changes in cash flows for incurred claims*	-	-	760.805.929.851	(56.578.511.539)	**704.227.418.312**
Kerugian dari kontrak merugi dan pembalikan kerugian/*Losses on onerous contracts and reversals of those losses*	-	6.277.975.883	-	-	**6.277.975.883**
Beban jasa asuransi lainnya/*Other insurance service expense*	-	-	108.639.374.869	-	**108.639.374.869**
Komponen investasi/ *Investment components*	-	-	-	-	**-**
Hasil jasa asuransi/ *Insurance service result*	**(2.691.210.891.068)**	**6.277.975.883**	**2.437.367.698.034**	**(14.475.525.669)**	**(262.040.742.820)**
Pendapatan asuransi bersih/*Net insurance income*	**1.836.154.966**	**-**	**17.502.701.212**	**-**	**19.338.856.178**

14. LIABILITAS KONTRAK ASURANSI (Lanjutan) / *14. INSURANCE CONTRACT LIABILITIES (Continued)*

2024 (Lanjutan/*Continued*)

Deskripsi/ *Description*	Liabilitas untuk Sisa Masa Pertanggungan/ *Liabilities for Remaining Coverage*		Liabilitas atas Klaim yang Sudah Terjadi/ *Liabilities for Incurred Claim*		Jumlah/*Total*
	Kecuali Komponen Pemulihan Kerugian/ *Excluding Loss Recovery Component*	Komponen Kerugian/ *Loss Component*	Estimasi Nilai Kini dari Arus Kas Masa Depan/ *Estimates of the Present Value of Future Cash Flows*	Penyesuaian Risiko/ *Risk Adjustment*	
Arus kas/*Cash flows*	**2.684.642.094.040**	**-**	**(2.395.831.153.618)**	**-**	**288.810.940.422**
Premi diterima/ *Premium received*	3.078.621.722.994	-	-	-	**3.078.621.722.994**
Arus kas akuisisi asuransi/*Insurance acquisition cash flows*	(393.979.628.954)	-	-	-	**(393.979.628.954)**
Klaim dan beban jasa asuransi/*Claims and insurance service expense*	-	-	(2.395.831.153.618)	-	**(2.395.831.153.618)**
Arus kas lainnya/ *Other cash flows*	-	-	-	-	**-**
Jumlah arus kas/ *Total cash flows*					
Lain-lain/*Others*	-	-	-	-	**-**
Saldo akhir nilai buku/ *Book value at the ending balance*	**299.462.845.505**	**19.574.516.137**	**998.710.592.395**	**61.728.404.455**	**1.379.476.358.492**
Aset kontrak asuransi/*Insurance contract assets*	-	-	-	-	-
Liabilitas kontrak asuransi/*Insurance contract liabilities*	299.462.845.505	19.574.516.137	998.710.592.395	61.728.404.455	1.379.476.358.492

a. Estimasi liabilitas kontrak asuransi atas sisa masa pertanggungan / *a. Insurance contract liability of remaining coverage*

	2025	2024	
Harta benda	234.372.638.039	138.455.301.881	*Property*
Kesehatan	196.576.371.013	178.043.573.024	*Health*
Kendaraan bermotor	47.955.589.342	53.624.682.070	*Motor vehicles*
Rekayasa	40.345.655.479	32.567.214.437	*Engineering*
Kredit	654.010.407	(94.550.342.960)	*Credit*
Rangka pesawat	588.284.406	1.918.156.334	*Aviation hull*
Rangka kapal	192.194.837	-	*Marine hull*
Pengangkutan	(2.854.700.212)	(5.142.986.536)	*Marine cargo*
Lain-lain	6.820.222.496	14.121.763.392	*Others*
Jumlah	**524.650.265.807**	**319.037.361.642**	***Total***

b. Estimasi liabilitas kontrak asuransi atas klaim yang terjadi / *b. Insurance contract liability of incurred claim*

	2025	2024	
Harta benda	796.228.340.242	601.371.791.189	*Property*
Kredit	201.940.876.551	138.054.942.018	*Credit*
Rekayasa	170.006.776.358	145.869.301.729	*Engineering*
Kesehatan	72.230.389.694	84.580.278.512	*Health*
Kendaraan bermotor	21.841.950.332	20.599.486.708	*Motor vehicles*
Pengangkutan	13.549.736.718	13.101.476.051	*Marine cargo*
Lain-lain	20.407.106.848	56.861.720.643	*Others*
Jumlah	**1.296.205.176.743**	**1.060.438.996.850**	***Total***

14. LIABILITAS KONTRAK ASURANSI (Lanjutan)

Metode yang digunakan dalam menghitung tingkat liabilitas kontrak asuransi:

1. Pendekatan alokasi premi untuk menghitung liabilitas kontrak asuransi atas sisa masa pertanggungan.
2. Gabungan metode *Paid Loss Development Method* (PLDM) dan *Incurred Loss Development Method* (ILDM) untuk menghitung *Best Estimate Liability* (BEL) atas klaim yang terjadi.
3. Metode Mack untuk menentukan penyesuaian risiko nonkeuangan. Dengan asumsi bahwa distribusi probabilitas nilai sekarang dari arus kas masa depan pada setiap tanggal pelaporan mengikuti distribusi normal, hitungan penyesuaian risiko sebagai jumlah yang melebihi 75% dari rata-rata tertimbang probabilitas nilai sekarang dari arus kas masa depan.
4. Dalam menentukan tingkat diskonto menggunakan struktur suku bunga bebas risiko yang disesuaikan, yang memperhitungkan suku bunga *forward* jangka panjang dan likuiditas premi.
5. Biaya operasional aktual dihitung dengan cara mengklasifikasikan dan mengalokasikan jumlah biaya berdasarkan atributnya. Biaya pengelolaan investasi dihitung berdasarkan statistik pengalaman selama 3 tahun sebelumnya per 31 Desember 2025 dan 2024. Biaya usaha (yang meliputi biaya akuisisi langsung yang ditangguhkan, biaya pemeliharaan langsung, serta biaya tidak langsung dan biaya penanganan klaim dihitung berdasarkan statistik pengalaman pada tahun sebelumnya per 31 Desember 2025. Namun demikian, biaya pencadangan dan insentif diterapkan berdasarkan rencana bisnis (*business plan*).

14. INSURANCE CONTRACT LIABILITIES (Continued)

Method used in calculating insurance contract liabilities:

1. *Premium allocation approach is used to calculate insurance contract liability of remaining coverage.*
2. *Combination of Paid Loss Development Method (PLDM) and Incurred Loss Development Method (ILDM) method is used to calculate the Best Estimate Liability (BEL) of insurance contract liability of incurred claim.*
3. *Mack Method is used to determine the risk adjustment. Under the assumption that probability distribution of present value of future cash flows as at each reporting date follows normal distribution, calculate risk adjustment as the amount which 75% percentile exceed the probability weighted average of present value of future cash flows.*
4. *In determine the discount rate using an adjusted risk free term structure if interest rates, which incorporates the long-term forward rate and liquidity premium.*
5. *The actual business expenses are calculated by classifying and allocating amounts according to attributes. Investment management expenses are calculated based on the experience statistics of the preceding 3 years as of December 31, 2025 and 2024, businesses expenses (direct deferred acquisition costs, direct maintenance expenses, indirect expenses), and claims handling cost is calculated based on the statistics of the preceding year as of December 31, 2025. However, allowance fees and incentives are applied based on the business plan.*

Asumsi yang digunakan dalam menghitung tingkat klaim asuransi jangka panjang:

Assumptions used in calculating long-term insurance claims:

Jenis Asuransi/ *Type of Insurance*	2025				
	Klaim Biaya/ *Claim Ratio*	Biaya Penanganan Klaim/ *Claim Handling Fee*	Biaya Akuisisi/ *Acquisition Cost*	Biaya Pemeliharaan/ *Maintenance Fee*	Tingkatan Pembatalan/ *Cancellation Rate*
Harta benda/*Property*	44,15%	4,08%	19,69%	3,10%	0,42%
Kendaraan bermotor/*Motor vehicle*	39,83%	0,13%	33,36%	9,25%	7,22%
Pengangkutan/*Marine cargo*	23,39%	12,58%	15,37%	11,14%	0,00%
Rangka kapal/*Marine hull*	55,00%	0,00%	0,00%	0,00%	0,00%
Rangka pesawat/*Aviation hull*	70,00%	0,00%	0,00%	0,48%	0,00%
Rekayasa/*Engineering*	53,27%	6,00%	4,79%	3,58%	0,77%
Tanggung gugat/*Liability*	63,85%	1,41%	81,29%	24,18%	0,12%
Kecelakaan diri/*General accident*	6,96%	0,00%	123,06%	7,24%	0,04%
Kesehatan/*Health*	72,92%	0,00%	3,25%	7,11%	5,41%
Kredit/*Credit*	98,50%	0,06%	0,78%	0,37%	0,28%
Aneka/*Miscellaneous*	25,63%	0,06%	21,05%	19,68%	7,17%

14. LIABILITAS KONTRAK ASURANSI (Lanjutan) / *14. INSURANCE CONTRACT LIABILITIES (Continued)*

Jenis Asuransi/ *Type of Insurance*	2024				
	Klaim Biaya/ *Claim Ratio*	Biaya Penanganan Klaim/ *Claim Handling Fee*	Biaya Akuisisi/ *Acquisition Cost*	Biaya Pemeliharaan/ *Maintenance Fee*	Tingkatan Pembatalan/ *Cancellation Rate*
Harta benda/*Property*	50,97%	4,34%	17,68%	3,29%	0,42%
Kendaraan bermotor/*Motor vehicle*	38,03%	0,08%	17,81%	9,70%	6,60%
Pengangkutan/*Marine cargo*	22,99%	17,59%	11,85%	12,56%	0,00%
Rangka kapal/*Marine hull*	-	-	-	-	-
Rangka pesawat/*Aviation hull*	70,00%	0,00%	0,00%	0,00%	0,00%
Rekayasa/*Engineering*	65,50%	6,30%	5,60%	6,57%	10,15%
Tanggung gugat/*Liability*	58,79%	2,03%	2,99%	16,40%	0,09%
Kecelakaan diri/*General accident*	8,25%	0,09%	33,18%	56,35%	0,04%
Kesehatan/*Health*	74,26%	0,00%	3,22%	3,97%	5,11%
Kredit/*Credit*	98,20%	0,00%	1,72%	0,54%	0,00%
Aneka/*Miscellaneous*	39,42%	0,00%	13,75%	28,96%	7,94%

15. LIABILITAS IMBALAN KERJA KARYAWAN / *15. EMPLOYEE BENEFITS LIABILITIES*

a. Imbalan Kerja Karyawan / *a. Employee Benefits*

Imbalan kerja karyawan merupakan provisi atas bagi laba dan bonus yang akan dibayarkan setelah finalisasi laporan keuangan auditan akhir tahun.

Employee benefits include provisions for profit sharing and bonuses payable upon completion of the annual audited financial statements.

Besarnya provisi dari laba dan bonus yang akan dibagikan Perusahaan akan sangat tergantung pada beberapa hal, yaitu, pencapaian target penjualan, efisiensi biaya, profitabilitas, dan perencanaan ekspansi Perusahaan di masa mendatang.

The amount of profit sharing and bonuses to be shared by the Company would depend on several factors such as, achievement of sales targets, cost efficiency, profitability, and Company's plan for future expansion.

Mutasi liabilitas imbalan kerja karyawan adalah sebagai berikut:

The movements of employee benefits liabilities are as follows:

	2025	2024	
Saldo awal	6.730.000.000	4.694.114.714	*Beginning balance*
Dibebankan pada laba rugi:			*Charged to profit or loss:*
Provisi selama tahun berjalan	25.500.000.000	12.144.900.000	*Provision during the year*
Pemulihan cadangan bonus	(8.932.390.000)	(10.109.014.714)	*Reversal of bonus provision*
Saldo akhir	**23.297.610.000**	**6.730.000.000**	***Ending balance***

b. Imbalan Pasca kerja / *b. Post-employment Benefits*

Jumlah yang diakui pada laporan posisi keuangan ditentukan sebagai berikut:

The amounts recognized in the statement of financial position are determined as follows:

	2025	2024	
Nilai kini kewajiban yang didanai	38.667.932.689	35.381.965.037	*Present value of funded obligation*
Nilai wajar aset program	(50.587.667.462)	(48.624.560.377)	*Fair value of plan assets*
Surplus sebelum aset *ceiling*	**(11.919.734.773)**	**(13.242.595.340)**	***Surplus before asset ceiling***

15. LIABILITAS IMBALAN KERJA KARYAWAN (Lanjutan) / *15. EMPLOYEE BENEFITS LIABILITIES (Continued)*

b. Imbalan Pasca kerja (Lanjutan) / *b. Post-employment Benefits (Continued)*

Mutasi liabilitas imbalan pasti selama tahun berjalan adalah sebagai berikut:

The movements in the post-employment benefits liabilities during the year are as follows:

	2025	2024	
Saldo awal	35.381.965.037	51.461.516.722	*Beginning balance*
Biaya jasa kini	3.913.262.082	3.465.162.041	*Current service cost*
Biaya bunga	2.512.119.518	3.447.921.620	*Interest cost*
Pembayaran pesangon	(3.777.966.463)	(9.693.619.562)	*Benefits paid*
Penyesuaian atas perubahan program manfaat	-	(8.265.086.479)	*Adjustment due to change in benefit program*
(Keuntungan) kerugian aktuaria:			*(Gain) on loss in actuarial:*
Dampak perubahan asumsi keuangan	1.629.146.546	(1.030.242.504)	*Effects on changes in financial assumptions*
Dampak penyesuaian pengalaman	(990.594.031)	(4.003.686.801)	*Effects of experience adjustments*
Saldo akhir	**38.667.932.689**	**35.381.965.037**	***Ending balance***

Aset program terdiri dari:

The plan assets consists of following:

	2025	2024	
Reksa dana pendapatan tetap	**50.587.667.462**	**48.624.560.377**	*Fixed income mutual fund*

Mutasi aset program selama tahun berjalan adalah sebagai berikut:

The movements of the plan assets during the year are as follows:

	2025	2024	
Saldo awal	48.624.560.377	55.784.429.307	*Beginning balance*
Penghasilan bunga	3.452.343.787	3.737.556.764	*Interest income*
Keuntungan (kerugian) aktuaria atas aset	1.857.679.131	(1.679.601.132)	*Actuarial gain (loss) on assets*
Pembayaran aset program	(3.346.915.833)	(9.217.824.562)	*Payment from plan assets*
Saldo akhir	**50.587.667.462**	**48.624.560.377**	***Ending balance***

Beban imbalan pasca kerja yang diakui di laba rugi adalah sebagai berikut:

Post-employment benefits expenses recognized in profit or loss are as follows:

	2025	2024	
Biaya jasa kini	3.913.262.082	3.465.162.041	*Current service cost*
Beban bunga dari liabilitas imbalan pasca kerja	2.512.119.518	3.447.921.620	*Interest cost on post-employment benefits liabilities*
Penghasilan bunga pada aset program	633.297.476	289.635.143	*Interest income on plan assets*
Dampak bunga pada batas atas aset *ceiling*	(3.452.343.787)	(3.737.556.764)	*Interest on effect of assets ceiling*
Perubahan program	-	(8.265.086.479)	*Plan amendment*
Jumlah biaya yang diakui di laba rugi	**3.606.335.289**	**(4.799.924.439)**	***Total expenses recognized in profit or loss***

15. LIABILITAS IMBALAN KERJA KARYAWAN (Lanjutan) / *15. EMPLOYEE BENEFITS LIABILITIES (Continued)*

b. Imbalan Pasca kerja (Lanjutan) / *b. Post-employment Benefits (Continued)*

Rincian kerugian (keuntungan) aktuarial yang diakui di dalam penghasilan komprehensif lain adalah sebagai berikut:

The details of the actuarial gains (losses) recognized in other comprehensive income are as follows:

	2025	2024	
Dampak penyesuaian pengalaman	990.594.031	4.003.686.801	*Effects of experience adjustments*
Dampak perubahan asumsi keuangan	(1.629.146.546)	1.030.242.504	*Effects on changes in financial assumptions*
Keuntungan (kerugian) aktuaria atas aset program	1.857.679.131	(1.679.601.132)	*Actuarial gains on (losses) assets program*
Dampak aset *ceiling* tidak termasuk bunga	1.956.158.043	(8.630.047.612)	*Effect of asset ceiling excluding interest*
Jumlah yang diakui di penghasilan komprehensif lain	**3.175.284.659**	**(5.275.719.439)**	***Total amount recognized in other comprehensive income***

Liabilitas imbalan kerja ditentukan dengan menggunakan metode *Projected Unit Credit* dengan asumsi-asumsi sebagai berikut:

The post-employment benefits liabilities were determined using the Projected Unit Credit method with the following assumptions:

	2025	2024	
Jumlah karyawan	382 orang/*person*	357 orang/*person*	*Total employees*
Estimasi rata-rata sisa manfaat kerja karyawan	20,32	19,95	*Estimated average future years of service*
Usia pensiun normal	55 tahun/*years*	55 tahun/*years*	*Normal retirement age*
Tingkat kenaikan gaji	7,00%	7,00%	*Salary increase rate*
Tingkat diskonto	6,50%	7,10%	*Discount rate*
Tingkat mortalitas	Indonesia IV 2019	Indonesia IV 2019	*Mortality rate*
Tingkat cacat	0,02%	0,02%	*Disability rate*

Pada tanggal 31 Desember 2025 dan 2024, liabilitas imbalan pasca kerja Perusahaan dihitung oleh Kantor Konsultan Aktuaria Agus Susanto, aktuaris independen, masing-masing dengan laporan No. 256/PSAK/KKA-AS/II/2026 dan No. 252/PSAK/KKA-AS/II/2025, tanggal 25 Februari 2026 dan 17 Februari 2025.

As of December 31, 2025 and 2024, the Company's post-employment benefits liabilities was calculated by Kantor Konsultan Aktuaria Agus Susanto, independent actuary, based on its report No. 256/PSAK/KKA-AS/II/2026 and No. 252/PSAK/KKA-AS/II/2025, dated February 25, 2026 and February 17, 2025, respectively.

Analisis sensitivitas kuantitatif untuk asumsi yang signifikan pada tanggal 31 Desember 2025 dan 2024 sebagai berikut:

Quantitative sensitivity analysis for significant assumptions as at December 31, 2025 and 2024 are follows:

	Perubahan Asumsi/ *Change in Assumptions*	Liabilitas Imbalan Pasca kerja/ *Post-employment Benefits Liabilities* 2025	2024
Tingkat diskonto/ *Discount rate*	Kenaikan 1%/*Increase 1%*	36.014.201.584	33.004.571.494
	Penurunan 1%/*Decrease 1%*	41.655.771.311	38.051.396.589
Tingkat kenaikan gaji/ *Salary increase rate*	Kenaikan 1%/*Increase 1%*	41.405.412.641	37.831.995.038
	Penurunan 1%/*Decrease 1%*	36.184.091.048	33.155.160.322

15. LIABILITAS IMBALAN KERJA KARYAWAN (Lanjutan) / *15. EMPLOYEE BENEFITS LIABILITIES (Continued)*

b. Imbalan Pasca kerja (Lanjutan) / *b. Post-employment Benefits (Continued)*

Analisa sensitivitas didasarkan pada perubahan atas satu asumsi aktuarial di mana asumsi lainnya dianggap konstan. Dalam praktiknya, hal ini jarang terjadi dan perubahan beberapa asumsi mungkin saling berkorelasi. Dalam perhitungan sensitivitas liabilitas imbalan pasca kerja atas asumsi aktuarial utama, metode yang sama (perhitungan nilai kini liabilitas imbalan pasti dengan menggunakan metode *Projected Unit Credit* di akhir periode) telah diterapkan seperti dalam penghitungan kewajiban pensiun yang diakui dalam laporan posisi keuangan.

The sensitivity analyses are based on a change in an assumption while holding all other assumptions constant. In practice, this is unlikely to occur, and changes in some of the assumptions may be correlated. When calculating the sensitivity of the post-employment benefits liabilities to significant actuarial assumptions the same method (present value of the defined benefits liabilities calculated with the Projected Unit Credit method at the end of the reporting period) has been applied as when calculating the pension liability recognized within the statement of financial position.

Metode dan tipe asumsi yang digunakan dalam menyiapkan analisa sensitivitas tidak berubah dari periode sebelumnya.

The methods and types of assumptions used in preparing the sensitivity analysis did not change compared to the previous period.

Jatuh tempo liabilitas imbalan pasca kerja pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The maturity of post-employment benefits liabilities as at December 31, 2025 and 2024 are as follows:

	2025	2024	
Dalam waktu 12 bulan berikutnya (periode laporan periode berikutnya)	1.397.432.118	2.822.342.233	*Within the next 12 months (the next annual)*
Antara 1 dan 5 tahun	11.064.249.926	8.548.897.077	*Between 1 and 5 years*
Antara 5 dan 10 tahun	12.944.269.654	11.269.895.504	*Between 5 and 10 years*
Di atas 10 tahun	13.261.980.991	12.740.830.223	*Beyond 10 years*

16. UTANG LAIN-LAIN / *16. OTHER PAYABLES*

	2025	2024	
Deposit ASO	82.355.532.661	79.613.380.735	*ASO deposit*
Administrasi dan profit sharing	58.100.624.681	700.000.000	*Administration and profit sharing*
Utang pihak ketiga	16.782.959.748	10.860.647.645	*Third parties payables*
Deposit pihak ketiga	9.512.344.388	7.765.689.754	*Third parties deposit*
Deposit pelanggan	1.345.397.960	463.056.011	*Customers's deposits*
Dividen	559.449.906	557.046.906	*Dividends*
Sewa diterima di muka - pihak ketiga	257.850.162	118.187.673	*Unearned rent income - third parties*
Lain-lain	17.611.510.738	8.798.128.143	*Others*
Jumlah	**186.525.670.244**	**108.876.136.867**	***Total***

Akun utang lain-lain merupakan biaya masih harus dibayar, premi yang dibayar di muka dan penerimaan premi yang masih dalam proses identifikasi.

Other payables mainly represent accrued expenses, premium paid in advance and premium received but in process of identification.

17. MODAL SAHAM

Sesuai dengan daftar pemegang saham yang dikeluarkan oleh PT Sharestar Indonesia, biro administrasi efek Perusahaan, susunan pemegang saham Perusahaan pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

17. SHARE CAPITAL

Based on shareholders list issued by PT Sharestar Indonesia, Company's share registrar, the composition of the Company's shareholders as of December 31, 2025 and 2024 are as follows:

	2025			
Pemegang Saham	Jumlah Saham/ *Number of Shares*	Persentase Kepemilikan/ *Percentage of Ownership*	Jumlah/ *Total*	*Shareholders*
Hanwha General Insurance Co., Ltd.	1.845.000.000	61,50%	92.250.000.000	*Hanwha General Insurance Co., Ltd.*
PT Inti Anugrah Pratama	543.000.000	18,10%	27.150.000.000	*PT Inti Anugrah Pratama*
PT Hanwha Life Insurance Indonesia	385.927.000	12,86%	19.296.350.000	*PT Hanwha Life Insurance Indonesia*
Masyarakat (masing-masing dengan kepemilikan di bawah 5%)	226.073.000	7,54%	11.303.650.000	*Public (each below 5% ownership)*
Jumlah	**3.000.000.000**	**100,00%**	**150.000.000.000**	***Total***

	2024			
Pemegang Saham	Jumlah Saham/ *Number of Shares*	Persentase Kepemilikan/ *Percentage of Ownership (%)*	Jumlah/ *Total*	*Shareholders*
PT Hanwha Life Insurance Indonesia	1.783.927.000	59,46%	89.196.350.000	*PT Hanwha Life Insurance Indonesia*
PT Inti Anugrah Pratama	690.000.000	23,00%	34.500.000.000	*PT Inti Anugrah Pratama*
Hanwha General Insurance Co., Ltd.	447.000.000	14,90%	22.350.000.000	*Hanwha General Insurance Co., Ltd.*
Masyarakat (masing-masing dengan kepemilikan di bawah 5%)	79.073.000	2,64%	3.953.650.000	*Public (each below 5% ownership)*
Jumlah	**3.000.000.000**	**100,00%**	**150.000.000.000**	***Total***

Pada tanggal 12 Desember 2025, dalam Rapat Umum Pemegang Saham Luar Biasa (RUPS LB) telah diambil keputusan untuk menyetujui pengambilalihan dan kepemilikan saham pengendali Perusahaan dari PT Hanwha Life Insurance Indonesia kepada Hanwha General Insurance Co.,Ltd., atas 46,60% saham.

On December 12, 2025, in the Extraordinary General Meeting of Shareholders (RUPS LB) a decision was made to approve the acquisition and change in ownership of the Company's controlling shares, namely transfer by PT Hanwha Life Insurance Indonesia to Hanwha General Insurance Co., Ltd., of 46.60% shares.

17. MODAL SAHAM (Lanjutan)

Sehubungan dengan pengambilalihan PT Lippo General Insurance Tbk ("Perusahaan") oleh Hanwha General Insurance Co., Ltd., tidak berkewajiban untuk melaksanakan Penawaran Tender Wajib berdasarkan POJK No. 9/POJK.04/2018 tentang Pengambilalihan Perusahaan Terbuka. Pengambilalihan dan kepemilikan saham Perusahaan telah dicatat pada Akta No. 149 tanggal 29 Desember 2025 oleh Sriwi Bawana Nawaksari, S.H., M.Kn. Akta tersebut telah mendapat Penerimaaan Pemberitahuan Perubahan Data Perseroan dari Kementerian Hukum Republik Indonesia Direktorat Jenderal Administrasi Hukum Umum No. AHU-AH.01.09-0060228 tanggal 18 Februari 2026 dan telah terdaftar dalam Daftar Perseroan No. AHU-0030671.AH.01.11.Tahun 2026 tanggal 18 Februari 2026.

Berdasarkan Akta Notaris No. 91 tanggal 21 Agustus 2024 dari Sriwi Bawana Nawaksari, S.H., M.Kn., sehubungan dengan Pernyataan Sebagian Keputusan RUPS LB, pemegang saham telah menyetujui perubahan nilai nominal saham dari Rp500 per saham menjadi Rp50 per saham atau 1:10, sehingga jumlah saham beredar akan berubah dari 300.000.000 lembar saham menjadi 3.000.000.000 lembar saham. Perubahan nilai nominal saham (*stock split*) tersebut telah dilakukan pada tanggal 17 September 2024. Akta tersebut telah mendapatkan Penerimaan Pemberitahuan Perubahan Anggaran Dasar PT Lippo General Insurance Tbk dari Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia Direktorat Jenderal Administrasi Hukum Umum No. AHU-AH.01.03-0187803 tanggal 30 Agustus 2024 dan telah terdaftar dalam Daftar Perseroan No. AHU-0184093.AH.01.11.Tahun 2024 tanggal 30 Agustus 2024.

Pada tanggal 31 Desember 2024, terdapat saham yang dimiliki oleh Choi Hyunhee selaku Wakil Presiden Direktur sebanyak 50.000 lembar saham.

17. SHARE CAPITAL (Continued)

In connection with the acquisition of PT Lippo General Insurance Tbk ("the Company") by Hanwha General Insurance Co., Ltd., the Company not required to carry out a Mandatory Tender Offer based on Financial Services Authority Regulation No. 9/POJK.04/2018 concerning the Takeover of Public Companies recorded on the Deed No. 149 dated December 29, 2025 by Sriwi Bawana Nawaksari, S.H., M.Kn. The Deed has received Notification of Change of Company Data from the Ministry of Law of the Republic of Indonesia, Directorate General of General Legal Administration No. AHU-AH.01.09-0060228 dated February 18, 2026 and has been registered in the Company Register No. AHU-0030671.AH.01.11.Tahun 2026, dated February 18, 2026.

Based on Notarial Deed No. 91 dated August 21, 2024 from Sriwi Bawana Nawaksari, S.H., M.Kn., pertinent to the Statement of Partial Resolution of the RUPS LB, the shareholders have agreed to change the nominal value of the shares (stock split) from Rp500 per share to Rp50 per share or 1:10, therefore that the number of outstanding shares will change from 300,000,000 shares to 3,000,000,000 shares. The change in the nominal value of the shares has been carried out on September 17, 2024. The Deed has received Notification of Amendment to the Articles of Association of PT Lippo General Insurance Tbk from the Ministry of Law and Human Rights of the Republic of Indonesia, Directorate General of General Legal Administration No. AHU-AH.01.03-0187803 dated August 30, 2024, and has been registered in the Company Register No. AHU-0184093.AH.01.11.Tahun 2024 dated August 30, 2024.

On December 31, 2024, there are 50,000 shares owned by Choi Hyunhee as the Vice President Director.

18. TAMBAHAN MODAL DISETOR

Rincian tambahan modal disetor adalah sebagai berikut:

18. ADDITIONAL PAID-IN CAPITAL

The details of additional paid-in capital are as follows:

	2025 dan/*and* 2024	
Peningkatan modal disetor tahun 1997 yang pembayarannya di atas nilai nominal	21.700.000.000	*Additional paid-in capital in 1997 from capital share payments*
Peningkatan modal disetor melalui penawaran umum	87.975.000.000	*Additional paid-in capital from initial public offering*
Penyesuaian akibat perubahan kebijakan akuntansi mengenai biaya emisi saham	(6.950.066.595)	*Adjustment due to changes of the accounting policy for share issuance cost*
Pembagian saham bonus	(75.000.000.000)	*Distribution of bonus shares*
Selisih nilai transaksi restrukturisasi entitas pengendali	17.764.835.415	*Difference in value of restructuring transactions of entities common control*
Neto	**45.489.768.820**	***Net***

18. TAMBAHAN MODAL DISETOR (Lanjutan)

Sesuai dengan keputusan Rapat Umum Pemegang Saham Luar Biasa (RUPS LB) tanggal 30 Juni 2022, para pemegang saham menyetujui peningkatan modal ditempatkan dan disetor diikuti dengan penerbitan saham baru yang diambil dari portepel melalui mekanisme pembagian saham bonus yang bukan merupakan dividen saham yang berasal dari kapitalisasi agio saham milik Perusahaan.

18. ADDITIONAL PAID-IN CAPITAL (Continued)

In accordance with the decision of the Extraordinary General Meeting of Shareholders (RUPS LB) dated June 30, 2022, the shareholders agreed to increase the issued and paid-up capital followed by the issuance of new shares taken from the portfolio through the mechanism of distribution of bonus shares which are not share dividends derived from the capitalization of premium shares owned by the Company.

19. SALDO LABA

Pada Rapat Umum Pemegang Saham Tahunan Perusahaan yang diadakan pada tanggal 29 April 2025, telah disetujui pembagian dividen tunai untuk tahun 2024 sejumlah Rp18.000.000.000 dan untuk menyisihkan cadangan umum sebesar Rp1.000.000.000 dari laba neto tahun 2024.

Pada Rapat Umum Pemegang Saham Tahunan Perusahaan yang diadakan pada tanggal 29 April 2024, telah disetujui pembagian dividen tunai untuk tahun 2023 sejumlah Rp8.100.000.000 dan untuk menyisihkan cadangan umum sebesar Rp1.000.000.000 dari laba neto tahun 2023.

Oleh karena itu, jumlah cadangan umum Perusahaan pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar Rp24.000.000.000 dan Rp23.000.000.000.

19. RETAINED EARNINGS

Based on Annual General Meeting of Shareholders held on April 29, 2025, the shareholders approved the declaration of cash dividend for 2024 amounted to Rp18,000,000,000 and set aside general reserves of Rp1,000,000,000 from net income in 2024.

Based on Annual General Meeting of Shareholders held on April 29, 2024, the shareholders approved the declaration of cash dividend for 2023 amounted to Rp8,100,000,000 and set aside general reserves of Rp1,000,000,000 from net income in 2023.

Therefore, the total general reserve of the Company as of December 31, 2025 and 2024 amounted to Rp24,000,000,000 and Rp23,000,000,000, respectively.

20. HASIL JASA ASURANSI / *20. INSURANCE SERVICE RESULTS*

2025
(Dalam jutaan Rupiah/*In million Rupiah*)

	Harta Benda/ *Property*	Kendaraan Bermotor/ *Motor Vehicles*	Pengangkutan/ *Marine Cargo*	Rangka Kapal/ *Marine Hull*	Rangka Pesawat/ *Aviation Hull*	Rekayasa/ *Engineering*	Kesehatan/ *Health*	Kredit/ *Credit*	Lain-lain/ *Others*	Jumlah/ *Total*	
Pendapatan asuransi	564.096	117.845	46.859	107	2.687	140.371	1.259.585	1.596.050	42.374	3.769.972	***Insurance service revenue***
Beban jasa asuransi											***Insurance service expense***
Amortisasi arus kas akuisisi	(194.096)	(53.720)	(19.241)	(44)	(307)	(26.843)	(123.335)	(20.869)	(12.838)	(451.293)	*Amortization of insurance acquisition cash flows*
Beban untuk Perubahan dalam kewajiban atas klaim yang terjadi	(357.331)	(59.408)	(9.449)	-	-	(63.837)	(682.943)	(632.006)	(11.564)	(1.816.538)	*Expense for changes in liability for claims incurred*
Beban untuk perubahan dalam penyesuaian risiko atas klaim yang terjadi	(23.430)	(2.544)	(204)	-	-	(4.437)	(9.802)	-	(352)	(40.769)	*Expense for changes in risk adjustment for claims incurred*
Biaya penanganan klaim	(7.221)	(27)	(439)	-	-	(1.898)	-	-	(112)	(9.697)	*Claim handling cost*
Biaya pemeliharaan	(19.978)	(11.018)	(4.542)	-	(137)	(9.925)	(114.777)	(4.124)	(18.841)	(183.342)	*Maintenance expenses*
Perubahan yang berkaitan dengan layanan masa lalu untuk perubahan dalam arus kas pemenuhan klaim yang telah terjadi	46.921	6.752	(442)	-	-	(11.376)	(37.920)	930.436	12.122	(914.378)	*Changes that relate to past service for change in fulfillment cash flows for incurred claim*
Kenaikan komponen kerugian	4.350	(13.335)	(47)	(35)	-	1.060	2.849	-	(3.369)	(8.527)	*Increase in loss component*
Sub Jumlah	(550.785)	(133.300)	(34.364)	(79)	(444)	(117.256)	(965.928)	(1.587.434)	(34.954)	(3.424.544)	***Sub Total***
Hasil jasa asuransi sebelum kontrak reasuransi milikan	**13.312**	**(15.455)**	**12.495**	**28**	**2.243**	**23.113**	**293.658**	**8.615**	**7.419**	**345.428**	***Insurance service result before reinsurance contracts held***

20. HASIL JASA ASURANSI (Lanjutan) / *20. INSURANCE SERVICE RESULTS (Continued)*

2025 *(Lanjutan/Continued)*
(Dalam jutaan Rupiah/*In million Rupiah)*

	Harta Benda/ *Property*	Kendaraan Bermotor/ *Motor Vehicles*	Pengangkutan/ *Marine Cargo*	Rangka Kapal/ *Marine Hull*	Rangka Pesawat/ *Aviation Hull*	Rekayasa/ *Engineering*	Kesehatan/ *Health*	Kredit/ *Credit*	Lain-lain/ *Others*	Jumlah/ *Total*	
Pendapatan (beban) dari kontrak reasuransi milikan											***Net income (expense) from reinsurance contracts held***
Perubahan reasuransi yang terkait dengan jasa masa lalu	(104.466)	(126)	2.037	-	-	12.270	14.394	-	(716)	(76.608)	*Reinsurance changes that related to past services*
Pendapatan jasa reasuransi - klaim terjadi	263.685	5.514	3.786	-	-	45.016	13.513	-	4.431	335.945	*Reinsurance service income inccured claim*
Pendapatan jasa reasuransi - biaya penanganan klaim	5.537	3	176	-	-	1.337	-	-	47	7.099	*Reinsurance service income claim handling cost*
Pendapatan jasa reasuransi penyesuaian risiko atas klaim terjadi	17.549	220	48	-	-	3.111	277	-	72	21.277	*Reinsurance service income claim risk adjustment*
Kenaikan (penurunan) komponen pemulihan kerugian	(2.852)	208	23	-	-	(899)	(252)	-	1.521	(2.252)	*Increase (decrease) in loss recovery component*
Beban jasa reasuransi	(337.264)	(2.119)	(12.735)	(80)	(2.713)	(94.640)	(29.242)	(11.648)	(19.900)	(510.341)	*Reinsurance service expenses*
Beban neto dari kontrak reasuransi milikan	**(157.811)**	**3.700**	**(6.666)**	**(80)**	**(2.713)**	**(33.805)**	**(1.311)**	**(11.648)**	**(14.545)**	**(224.880)**	***Net expense from reinsurance contracts held***
Hasil jasa asuransi	**(144.499)**	**(11.756)**	**5.830**	**(52)**	**(470)**	**(10.692)**	**292.347**	**(3.033)**	**(7.125)**	**120.548**	***Insurance service result***

20. HASIL JASA ASURANSI (Lanjutan) / *20. INSURANCE SERVICE RESULT (Continued)*

2024
(dalam jutaan Rupiah/*in million Rupiah*)

	Harta Benda/ *Property*	Kendaraan Bermotor/ *Motor Vehicles*	Pengangkutan/ *Marine Cargo*	Rangka Kapal/ *Marine Hull*	Rangka Pesawat/ *Aviation Hull*	Rekayasa/ *Engineering*	Kesehatan/ *Health*	Kredit/ *Credit*	Lain-lain/ *Others*	Jumlah/ *Total*	
Pendapatan asuransi	549.266	131.500	46.292	-	2.884	99.097	1.157.355	1.084.941	58.054	3.129.389	***Insurance service revenue***
Beban jasa asuransi											***Insurance service expense***
Amortisasi arus kas akuisisi	(205.425)	(38.586)	(15.220)	-	(201)	(17.127)	(125.240)	(25.757)	(10.622)	(438.178)	*Amortization of insurance acquisition cash flow*
Beban untuk perubahan dalam kewajiban atas klaim yang terjadi	(331.367)	(57.697)	(15.229)	-	-	(44.749)	(847.938)	(242.914)	(18.505)	(1.558.399)	*Expense for changes in liability for claims incurred*
Beban untuk perubahan dalam penyesuaian risiko atas klaim yang terjadi	(20.281)	(2.418)	(776)	-	-	(3.857)	(14.215)	-	(557)	(42.104)	*Expense for changes in risk adjustment for claims incurred*
Biaya penanganan klaim	(6.743)	(14)	(1.182)	-	-	(1.439)	-	-	(145)	(9.523)	*Claim handling cost*
Biaya pemeliharaan	(17.449)	(10.747)	(5.433)	-	(17)	(6.201)	(48.644)	(5.344)	(14.805)	(108.640)	*Maintenance expenses*
Perubahan yang berkaitan dengan layanan masa lalu untuk perubahan dalam arus kas pemenuhan klaim yang telah terjadi	154.134	2.780	6.096	-	-	(1.047)	(71.366)	(807.832)	13.009	(704.226)	*Changes that relate to past service for change in fulfillment cash flows for incurred claim*
Kenaikan komponen kerugian	(4.581)	(766)	(17)	-	-	(770)	(870)	-	726	(6.278)	*Increase in loss component*
Sub Jumlah	(431.712)	(107.448)	(31.761)	(	218)	(75.190)	(1.108.273)	(1.081.847)	(30.899)	(2.867.348)	***Sub Total***
Hasil jasa asuransi sebelum kontrak reasuransi milikan	**117.554**	**24.052**	**14.531**	**-**	**2.666**	**23.907**	**49.082**	**3.094**	**27.155**	**262.041**	***Insurance service result before reinsurace contracts held***

20. HASIL JASA ASURANSI (Lanjutan) / *20. INSURANCE SERVICE RESULT (Continued)*

2024 (Lanjutan/*Continued*)
(Dalam jutaan Rupiah/*In million Rupiah*)

	Harta Benda/ *Property*	Kendaraan Bermotor/ *Motor Vehicles*	Pengangkutan/ *Marine Cargo*	Rangka Kapal/ *Marine Hull*	Rangka Pesawat/ *Aviation Hull*	Rekayasa/ *Engineering*	Kesehatan/ *Health*	Kredit/ *Credit*	Lain-lain/ *Others*	Jumlah/ *Total*	
Pendapatan (beban) dari kontrak reasuransi milikan											***Net income (expense) from reinsurance contracts held***
Perubahan reasuransi yang terkait dengan jasa masa lalu	(163.648)	495	(2.431)	-	-	2.773	8.702	-	(3.647)	(157.756)	*Reinsurance changes that related to past services*
Pendapatan jasa reasuransi - klaim terjadi	271.047	1.900	3.117	-	-	33.872	10.560	-	2.312	322.808	*Reinsurance service income inccured claim*
Pendapatan jasa reasuransi - biaya penanganan klaim	5.542	1	177	-	-	1.087	-	-	10	6.817	*Reinsurance service income claim handling cost*
Pendapatan jasa reasuransi penyesuaian risiko atas klaim terjadi	16.366	103	302	-	-	2.921	170	-	51	19.913	*Reinsurance service income claim risk adjustment*
Kenaikan (penurunan) komponen pemulihan kerugian	3.012	15	5	-	-	690	21	-	(159)	3.584	*Increase (decrease) in loss recovery component*
Beban jasa reasuransi	(319.843)	(3.577)	(11.507)	-	(2.547)	(61.778)	(22.502)	(10.369)	(20.132)	(452.255)	*Reinsurance service expenses*
Beban neto dari kontrak reasuransi milikan	**(187.524)**	**(1.063)**	**(10.337)**	**-**	**(2.547)**	**(20.435)**	**(3.049)**	**(10.369)**	**(21.565)**	**(256.889)**	***Net expense from reinsurance contracts held***
Hasil jasa asuransi	**(69.970)**	**22.989**	**4.194**	**-**	**119**	**3.472**	**46.033**	**(7.275)**	**5.590**	**5.152**	***Insurance service result***

21. HASIL INVESTASI / *21. INVESTMENT INCOME*

	2025	2024	
Pihak ketiga			*Third parties*
Bunga obligasi	57.430.490.239	47.848.898.279	*Interest on bonds*
Bunga deposito	19.805.156.449	22.901.381.838	*Interest on time deposits*
Laba (rugi) belum direalisasi atas perubahan nilai wajar pada investasi reksa dana (Catatan 7a)	7.977.967.936	(3.019.276.012)	*Unrealized gain (loss) on changes in fair value of investment in mutual funds (Note 7a)*
Amortisasi diskonto obligasi	2.548.577.609	1.217.351.185	*Amortization of bond discount*
Laba pelepasan investasi reksa dana	2.474.237.501	11.320.252.749	*Gain on disposal of investment in mutual funds*
Hasil investasi reksa dana	988.484.117	608.887.808	*Gain on investment in mutual funds*
Pendapatan dividen	142.999.353	271.624.548	*Dividend income*
Laba (rugi) selisih kurs atas investasi	(911.861.815)	4.088.810.621	*Gain (loss) in changes on foreign exchange rates*
Rugi dari perubahan nilai wajar (Catatan 7c)	(482.000.000)	(18.979.000)	*Loss from changes in fair value (Note 7c)*
Lain-lain	88.917.363	-	*Others*
Subjumlah	90.062.968.752	85.218.952.016	*Sub-total*
Pihak berelasi			*Related parties*
Laba pelepasan investasi reksa dana	4.753.562.363	-	*Gain on disposal of investment in mutual funds*
Bunga deposito	3.103.688.171	-	*Interest on time deposits*
Laba (rugi) belum direalisasi atas perubahan nilai wajar pada investasi reksa dana (Catatan 7a)	(723.748.349)	-	*Unrealized gain (loss) on changes in fair value of investment in mutual funds (Note 7a)*
Subjumlah	7.133.502.185	-	*Sub-total*
Neto	**97.196.470.937**	**85.218.952.016**	***Net***

22. BEBAN USAHA / *22. OPERATING EXPENSES*

Beban yang diatribusikan pada arus kas akuisisi asuransi dan beban lain yang dapat diatribusikan langsung mencakup beban yang dikeluarkan oleh Perusahaan dalam periode pelaporan yang berkaitan langsung dengan pemenuhan kontrak yang diterbitkan dalam lingkup PSAK No. 117 tentang "Kontrak Asuransi" dan kontrak reasuransi yang dimiliki.

Expenses attributed to insurance acquisition cash flows and other directly attributable expenses comprise expenses incurred by the Company in the reporting period that relate directly to the fulfillment of contracts issued within PSAK No. 117 on "insurance contracts" scope and reinsurance contracts held.

Perusahaan mengungkapkan analisis beban yang dikeluarkan dalam periode pelaporan adalah sebagai berikut:

The Company disclosed the analysis of expenses incurred in the reporting period are as follows:

22. BEBAN USAHA (Lanjutan) / *22. OPERATING EXPENSES (Continued)*

2025

	Beban yang Dapat Diatribusikan Pada Arus Kas Perolehan Asuransi/ *Expense Attributable to Insurance Acquisition Cash Flows*	Beban Lain yang Dapat Diatribusikan Langsung/ *Other Directly Attributable Expense*	Beban operasional lain/*Other directly attributable expense*	Jumlah/*Total*	
Gaji dan upah	65.038.502.760	68.272.224.538	12.406.579.626	145.717.306.924	*Salaries and wages*
Pemasaran	174.328.010.415	85.223.744.392	1.537.128.045	261.088.882.852	*Marketing expenses*
Perbaikan dan pemeliharaan	17.267.588.767	10.755.549.485	2.280.206.621	30.303.344.873	*Repairs and maintenance*
Penyusutan aset tetap	4.619.889.632	4.510.199.709	1.006.949.926	10.137.039.267	*Depreciation of fixed assets*
Transportasi	-	-	2.884.343.767	2.884.343.767	*Transportation*
Kesejahteraan karyawan	4.704.308.876	4.917.003.691	3.190.554.051	12.811.866.618	*Employee welfares*
Pendidikan dan latihan	-	-	6.393.377.252	6.393.377.252	*Training and education*
Penyusutan aset hak-guna	-	1.087.064.171	-	1.087.064.171	*Depreciation of right of use assets*
Perlengkapan kantor	1.157.447.276	406.256.782	398.722.786	1.962.426.844	*Office supplies*
Komunikasi	552.259.023	542.066.578	875.694.791	1.970.020.392	*Communication*
Jasa profesional	-	-	8.537.014.427	8.537.014.427	*Professional fees*
Amortisasi aset takberwujud	3.415.559.062	1.847.538.795	206.801.839	5.469.899.696	*Amortization of intangible assets*
Sewa kantor	61.775.527	166.238.893	145.148.419	373.162.839	*Office rent*
Imbalan pasca kerja	1.742.096.857	1.574.678.664	289.559.768	3.606.335.289	*Post-employment benefits*
Lain-lain	742.736.010	4.038.975.577	1.974.775.128	6.756.486.715	*Others*
Jumlah	**273.630.174.205**	**183.341.541.275**	**42.126.856.446**	**499.098.571.926**	***Total***

2024

	Beban yang dapat diatribusikan pada arus kas perolehan asuransi/ *Expense attributable to insurance acquisition cash flows*	Beban lain yang dapat diatribusikan langsung/*Other directly attributable expense*	Beban Operasional Lain/ *Other Directly Attributable Expense*	Jumlah/*Total*	
Gaji dan upah	32.056.228.016	68.000.474.976	14.262.823.925	114.319.526.917	*Salaries and wages*
Pemasaran	157.025.192.419	9.975.267.614	3.239.417.335	170.239.877.368	*Marketing expenses*
Perbaikan dan pemeliharaan	5.967.570.960	13.605.123.604	2.935.440.732	22.508.135.296	*Repairs and maintenance*
Penyusutan aset tetap	3.305.119.192	5.794.886.111	1.380.434.165	10.480.439.468	*Depreciation of fixed assets*
Transportasi	-	-	-	-	*Transportation*
Kesejahteraan karyawan	2.659.488.572	6.754.654.472	1.188.937.687	10.603.080.731	*Employee welfares*
Pendidikan dan latihan	-	-	2.483.896.049	2.483.896.049	*Training and education*
Penyusutan aset hak-guna	-	1.172.691.073	-	1.172.691.073	*Depreciation of right of use assets*
Perlengkapan kantor	1.163.774.067	422.030.258	410.948.978	1.996.753.303	*Office supplies*
Komunikasi	659.153.928	1.402.918.689	308.856.126	2.370.928.743	*Communication*
Jasa profesional	-	-	934.718.982	934.718.982	*Professional fees*
Amortisasi aset takberwujud	303.883.053	256.172.767	51.566.160	611.621.980	*Of intangible assets*
Sewa kantor	74.892.797	240.965.125	(27.185.122)	288.672.800	*Office rent*
Imbalan pasca kerja	(677.595.173)	(3.579.272.122)	(543.057.145)	(4.799.924.440)	*Post-employment benefits*
Lain-lain	420.593.090	4.593.462.302	2.951.801.307	7.965.859.699	*Others*
Jumlah	**202.958.300.921**	**108.639.374.869**	**29.578.599.179**	**341.176.274.969**	***Total***

23. BEBAN KEUANGAN ASURANSI

Beban keuangan asuransi merupakan beban terkait pengaruh nilai waktu uang dan risiko keuangan terhadap liabilitas kontrak asuransi. Jumlah ini disajikan terpisah dari beban jasa asuransi dan masing-masing sebesar Rp31.305.630.172 dan Rp19.793.323.603 untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024.

23. INSURANCE FINANCE EXPENSES

Insurance finance expenses are expenses related to the effect of the time value of money and financial risks on insurance contract liabilities. These amounts are presented separately from insurance service expenses and amounted to Rp31,305,630,172 and Rp19,793,323,603 for the years ended December 31, 2025 and 2024, respectively.

24. PENDAPATAN (BEBAN) KEUANGAN REASURANSI

Pendapatan (beban) keuangan reasuransi merupakan pendapatan terkait pengaruh nilai waktu uang dan risiko keuangan terhadap aset kontrak reasuransi. Jumlah ini disajikan terpisah dari beban jasa asuransi dan masing-masing sebesar (Rp2.556.518.737) dan Rp10.127.144.079 untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024.

24. REINSURANCE FINANCE INCOME (EXPENSE)

Reinsurance finance income (expense) pertains to other incomes related to the effect of the time value of money and financial risks on reinsurance contract assets. These amounts are presented separately from insurance service expenses and amounted to (Rp2,556,518,737) and Rp10,127,144,079 for the year ended December 31, 2025 and 2024, respectively.

25. PENDAPATAN LAIN-LAIN - NETO / *25. OTHER INCOME - NET*

	2025	2024	
Pendapatan *underwriting* lain	22.542.728.026	26.042.935.137	*Other underwiting income*
Selisih kurs - neto	2.329.007.216	-	*Foreign exchange - net*
Laba penjualan aset tetap (Catatan 10)	1.456.599.524	-	*Gain on sale of fixed assets (Note 10)*
Jasa giro	165.672.682	-	*Interest from current account*
Lain-lain	228.763.143	-	*Others*
Neto	**26.722.770.591**	**26.042.935.137**	***Net***

Penghasilan (beban) *underwriting* lainnya merupakan selisih antara penghasilan dan beban lainnya terkait kerja sama bisnis dengan surveyor, pialang, tertanggung, dan perusahaan penyedia jasa lainnya.

Other underwriting income (expenses) pertains to difference between other income and expenses related to business cooperation with surveyors, brokers, insured, and other service providers.

26. PERPAJAKAN / *26. TAXATION*

a. Utang Pajak / *a. Tax Payables*

	2025	2024	
Pajak penghasilan			*Income tax*
Pasal 4(2)	81.981.916	229.979.431	*Article 4(2)*
Pasal 21	84.456.450	835.896.929	*Article 21*
Pasal 23/26	491.693.704	351.629.791	*Article 23/26*
Pasal 25	2.852.412.785	196.557.827	*Article 25*
Pasal 29	19.457.380.433	426.434.434	*Article 29*
Pajak pertambahan nilai	344.261.356	861.172.371	*Value added tax*
Jumlah	**23.312.186.644**	**2.901.670.783**	***Total***

b. Pajak Penghasilan Badan / *b. Corporate Income Tax*

	2025	2024	
Beban pajak kini	(27.093.218.019)	(2.022.145.840)	*Current tax expense*
Manfaat (beban) pajak tangguhan	3.346.257.650	(11.017.280.406)	*Deferred tax benefit (expense)*
Neto	**(23.746.960.369)**	**(13.039.426.246)**	***Net***

26. PERPAJAKAN (Lanjutan)

b. Pajak Penghasilan Badan (Lanjutan)

Rekonsiliasi antara laba sebelum pajak penghasilan dengan penghasilan kena pajak untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

26. *TAXATION* *(Continued)*

b. Corporate Income Tax *(Continued)*

The reconciliation between profit before income tax and the estimated taxable income for the years ended December 31, 2025 and 2024 are as follows:

	2025	2024	
Laba sebelum pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain - PSAK No. 117	168.478.413.461	77.168.941.349	*Profit before income tax per statement of profit or loss and other comprehensive income - PSAK No. 117*
Penyesuaian laba rugi PSAK No. 117 untuk perhitungan perpajakan	(7.306.402.159)	(2.343.566.465)	*Income statement adjustment under PSAK No. 117 for tax calculation purpose*
Laba sebelum pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain - PSAK No. 104	161.172.011.302	74.825.374.884	*Profit before income tax per statement of profit or loss and other comprehensive income - PSAK No. 104*
Dikurangi:			*Less:*
Beda temporer			*Temporary differences*
Estimasi klaim retensi sendiri	(10.954.982.882)	9.502.636.313	*Estimated claims for own retention*
Bonus	16.567.610.000	2.035.885.286	*Bonus*
Penyusutan aset tetap	(6.905.548.418)	3.374.651.489	*Depreciation of fixed assets*
Aset hak-guna	-	1.172.691.073	*Right-of-use assets*
(Penurunan) kenaikan premi yang belum merupakan pendapatan	9.904.951.502	(52.632.628.163)	*Decrease (increase) of unearned premium*
Imbalan kerja karyawan - neto	3.567.653.593	(5.275.719.439)	*Employee benefits - net*
Cadangan penyisihan atas piutang reasuransi	(2.345.162.209)	(4.312.912.522)	*Allowance for reinsurance receivables*
Liabilitas sewa	-	(1.255.034.192)	*Leases liabilities*
Cadangan penyisihan atas piutang premi	5.410.307.477	(468.135.166)	*Allowance for premium receivables*
Subjumlah	15.244.829.063	(47.858.565.321)	*Sub-total*
Beda tetap			*Permanent differences*
Pendapatan investasi yang dikenakan pajak final	(80.505.007.540)	(70.829.813.336)	*Investment income subject to final tax*
Biaya yang tidak dikurangkan	27.239.142.004	52.236.419.443	*Non-deductible expenses*
Beban pajak	16.855	818.156.442	*Final tax expense*
Subjumlah	(53.265.848.681)	(17.775.237.451)	*Sub-total*
Estimasi penghasilan kena pajak	123.150.991.684	9.191.572.112	*Estimated taxable income*
Estimasi penghasilan kena pajak (bulatkan)	123.150.991.000	9.191.572.000	*Estimated taxable income (rounded)*
Beban pajak kini	27.093.218.020	2.022.145.840	*Current tax expense*
Dikurangi pajak dibayar di muka Pasal 25	7.635.837.587	1.595.711.406	*Less prepaid income tax expense Article 25*
Taksiran utang pajak penghasilan	**19.457.380.433**	**426.434.434**	***Estimated income tax payable***

Rekonsiliasi antara beban pajak penghasilan tangguhan yang disajikan dalam laporan laba rugi dan penghasilan komprehensif lain dengan jumlah yang dihitung dengan menggunakan tarif pajak yang berlaku terhadap laba sebelum pajak penghasilan adalah sebagai berikut:

Reconciliation between deferred income tax expenses included in the statement of profit or loss and other comprehensive income and the amount computed by applying the applicable tax rates to profit before income tax are as follows:

26. PERPAJAKAN (Lanjutan)

b. Pajak Penghasilan Badan (Lanjutan)

***26. TAXATION** (Continued)*

***b. Corporate Income Tax** (Continued)*

	2025	2024	
Laba sebelum pajak penghasilan	161.172.011.302	74.825.374.884	*Profit before income tax*
Pajak dihitung dengan tarif pajak yang berlaku	(35.457.842.486)	(16.461.582.473)	*Tax calculated at applicable tax rates*
Dampak pajak penghasilan pada:			*Tax effects of:*
Penghasilan kena pajak final	10.693.867.098	2.404.395.775	*Income subject to final tax*
Biaya yang tidak diperkenankan	1.017.015.019	1.017.760.452	*Non-deductible expense*
Jumlah beban pajak penghasilan	**(23.746.960.369)**	**(13.039.426.246)**	***Total income tax expenses***

Berdasarkan Undang-Undang Perpajakan yang berlaku di Indonesia, Perusahaan menghitung, menetapkan, dan membayar sendiri besarnya jumlah pajak yang terhutang. Direktorat Jenderal Pajak ("DJP") dapat menetapkan atau mengubah utang pajak dalam batas waktu lima tahun sejak saat terhutangnya pajak.

Under the Taxation Laws of Indonesia, the Company calculates, determines, and pays the amount of tax payable on its own. The Directorate General of Taxation ("DGT") may assess or amend taxes within five years of the time the tax becomes due.

c. Liabilitas Pajak Tangguhan

c. Deferred Tax Liabilities

Rincian dari manfaat (beban) pajak tangguhan dan liabilitas pajak tangguhan pada 31 Desember 2025 dan 2024 adalah sebagai berikut:

The details of the deferred tax benefits (expenses) and deferred tax liabilities on December 31, 2025 and 2024 are as follows:

2025

	Saldo Awal/ *Beginning Balance*	Dikreditkan (Dibebankan) ke Laba Rugi/ *Credited (Charged) to Profit or Loss*	Dibebankan ke Penghasilan Komprehensif Lain/ *Charged to Other Comprehensive Income*	Saldo Akhir/ *Ending Balance*	
Aset hak-guna	515.984.072	-	-	515.984.072	*Right-of-use assets*
Penyusutan aset tetap	2.021.953.916	(1.526.825.395)	-	495.128.521	*Depreciation of fixed assets*
Cadangan bonus	1.480.600.002	3.644.874.200	-	5.125.474.202	*Allowance for bonus*
Investasi tanah dan bangunan	161.030.100	-	-	161.030.100	*Investment in land and building*
Cadangan piutang premi	506.475.160	1.190.267.645	-	1.696.742.805	*Allowance for premium receivables*
Cadangan piutang reasuransi	1.452.478.693	(515.935.686)	-	936.543.007	*Allowance for reinsurance receivables*
Cadangan piutang lain-lain	390.323.484	-	-	390.323.484	*Allowance for other receivables*
Cadangan penurunan nilai investasi	409.590.661	-	-	409.590.661	*Allowance for impairment of investment*
Beban karyawan masih harus dibayar	74.035.364	784.883.790	(698.562.625)	160.356.529	*Accrued employee expenses*
Estimasi klaim retensi sendiri	4.606.592.082	(2.410.096.234)	-	2.196.495.848	*Estimated claim own retention*
Premi yang belum merupakan pendapatan	(43.133.526.307)	2.179.089.330	-	(40.954.436.977)	*Unearned premium income*
Liabilitas sewa	(545.114.704)	-	-	(545.114.704)	*Lease liabilities*
Aset lain-lain	(104.939.780)	-	-	(104.939.780)	*Other assets*
Keuntungan yang belum direalisasi dari perubahan nilai wajar atas surat berharga	-	-	(310.401)	(310.401)	*Unrealized gain on changes in fair value of securities*
Beban keuangan asuransi langsung	(1.132.918.844)	-	-	(1.132.918.844)	*Direct insurance finance expense*
Pendapatan keuangan reasuransi	347.128.927	-	-	347.128.927	*Reinsurance finance income*
Neto	**(32.950.307.174)**	**3.346.257.650**	**(698.873.026)**	**(30.302.922.550)**	***Net***

26. PERPAJAKAN (Lanjutan)

26. TAXATION (Continued)

c. Liabilitas Pajak Tangguhan (Lanjutan)

c. Deferred Tax Liabilities (Continued)

2024

	Saldo Awal/ *Beginning Balance*	Dikreditkan (Dibebankan) ke Laba Rugi/ *Credited (Charged) to Profit or Loss*	Dikreditkan (Dibebankan) ke Penghasilan Komprehensif Lain/ *Credited (Charged) to Other Comprehensive Income*	Saldo Akhir/ *Ending Balance*	
Aset hak-guna	257.992.036	257.992.036	-	515.984.072	*Right-of-use assets*
Penyusutan aset tetap	1.279.530.588	742.423.328	-	2.021.953.916	*Depreciation of fixed assets*
Cadangan bonus	1.032.705.236	447.894.766	-	1.480.600.002	*Allowance for bonus*
Investasi tanah dan bangunan	161.030.100	-	-	161.030.100	*Investment in land and building*
Cadangan piutang premi	609.464.897	(102.989.737)	-	506.475.160	*Allowance for premium receivables*
Cadangan piutang reasuransi	2.401.319.448	(948.840.755)	-	1.452.478.693	*Allowance for reinsurance receivables*
Cadangan piutang lain-lain	390.323.484	-	-	390.323.484	*Allowance for other receivables*
Cadangan penurunan nilai investasi	409.590.661	-	-	409.590.661	*Allowance for impairment of investment*
Beban karyawan masih harus dibayar	74.035.364	-	-	74.035.364	*Accrued employee expenses*
Estimasi klaim retensi sendiri	2.516.012.093	2.090.579.989	-	4.606.592.082	*Estimated claim own retention*
Premi yang belum merupakan pendapatan	(31.554.348.111)	(11.579.178.196)	-	(43.133.526.307)	*Unearned premium income*
Imbalan kerja karyawan	-	(1.160.658.276)	1.160.658.276		*Employee benefits*
Liabilitas sewa	(269.007.182)	(276.107.522)	-	(545.114.704)	*Lease liabilities*
Aset lain-lain	(104.939.780)	-	-	(104.939.780)	*Other assets*
Beban keuangan asuransi	(544.539.971)	(488.396.039)	(99.982.834)	(1.132.918.844)	*Insurance finance expense*
Pendapatan keuangan reasuransi	274.334.682	-	72.794.245	347.128.927	*Reinsurance finance income*
Neto	**(23.066.496.455)**	**(11.017.280.406)**	**1.133.469.687**	**(32.950.307.174)**	***Net***

27. LABA PER SAHAM DASAR

27. BASIC EARNINGS PER SHARE

Berikut ini adalah data yang digunakan untuk perhitungan laba per saham dasar:

Below are data used for basic earnings per share calculation:

	2025	2024	
Laba neto untuk diperhitungkan laba per saham dasar	144.731.453.092	64.129.515.103	*Net profit for calculating basic earnings per share*
Jumlah rata-rata tertimbang saham biasa untuk diperhitungkan laba per saham dasar*)	3.000.000.000	3.000.000.000	*Total weighted average common shares for calculation of basic earnings per share**)*
Laba per saham (dalam Rupiah penuh)	**48**	**21**	***Earnings per share*** *(full amount in Rupiah)*

*) Jumlah rata-rata tertimbang saham yang digunakan untuk menghitung laba per saham dasar untuk tahun yang berakhir 31 Desember 2025 dan 2024, telah disesuaikan dengan dampak pemecahan nominal saham pada 17 September 2024.

*) *The weighted average number of shares for the computation of basic earnings per share for the year ended December 31, 2025 and 2024, has been adjusted to the effect of stock split on September 17, 2024.*

28. SIFAT DAN TRANSAKSI DENGAN PIHAK-PIHAK BERELASI

a. Sifat Hubungan dan Transaksi dengan Pihak-pihak Berelasi

Hubungan dengan pihak-pihak berelasi adalah sebagai berikut:

28. NATURE OF RELATIONSHIP AND TRANSACTION WITH RELATED PARTIES

a. Nature of Relationship and Transactions with Related Parties

The relationships with related parties mentioned in the foregoing are as follows:

Pihak-pihak Berelasi/ *Related Parties*	Sifat Hubungan/ *Nature of Relationship*	Transaksi yang Signifikan/ *Significant Transactions*
Hanwha General Insurance Co., Ltd.	Entitas induk/ *Parent entity*	Aset kontrak reasuransi dan beban dari kontrak reasuransi milikan/ *Reinsurance contract assets and reinsurance contract expense*
PT Inti Anugerah Pratama	Pemegang saham/ *Majority shareholder*	Pendapatan jasa asuransi, beban jasa asuransi dan liabilitas kontrak asuransi/ *Insurance service revenue, insurance service expense and insurance contract liabilities*
PT Hanwha Life Insurance Indonesia	Pemegang saham/ *Majority shareholder*	Pendapatan jasa asuransi dan liabilitas kontrak asuransi/ *Insurance service revenue and insurance contract liabilities*
PT Hanwha Mining Services Indonesia	Entitas sepengendali/ *Under common control*	Pendapatan jasa asuransi, beban jasa asuransi, dan liabilitas kontrak asuransi/ *Insurance service revenue, insurance service expense and insurance contract liabilities*
PT Bank Nationalnobu Tbk*)	Entitas sepengendali/ *Under common control*	Kas di bank, deposito berjangka, pendapatan jasa asuransi, beban jasa asuransi, hasil investasi dan liabilitas kontrak asuransi/ *Cash in banks, time deposit, insurance service revenue, insurance service expense, investment income, and insurance contract liabilities*
PT Ciptadana Asset Management*)	Entitas sepengendali/ *Under common control*	Reksa dana, pendapatan jasa asuransi, beban jasa asuransi, hasil investasi, dan liabilitas kontrak asuransi/ *Mutual fund, insurance service revenue and insurance service expense, investment income, and insurance contract liabilities*
PT Ciptadana Sekuritas Asia*)	Entitas sepengendali/ *Under common control*	Pendapatan jasa asuransi, beban jasa asuransi, dan liabilitas kontrak asuransi/ *Insurance service revenue and insurance service expense, and insurance contract liabilities*
Carrot General Insurance Co., Ltd.	Entitas sepengendali/ *Under common control*	Aset lain-lain/ *Other Assets*

*) Menjadi pihak berelasi sejak tahun 2025 sehubungan dengan akuisisi PT Bank Nationalnobu Tbk oleh Hanwha Life Insurance Co., Ltd., yang merupakan entitas sepengendali dengan Perusahaan.

*) *Became a related party starting in 2025 in connection with the acquisition of PT Bank Nationalnobu Tbk by Hanwha Life Insurance Co., Ltd., which is an entity under common control with the Company.*

28. SIFAT DAN TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (Lanjutan)

28. NATURE OF RELATIONSHIP AND TRANSACTION WITH RELATED PARTIES (Continued)

b. Saldo dan Transaksi yang Signifikan

Perusahaan melakukan transaksi dengan pihak-pihak berelasi, terutama menyangkut penjualan polis, transaksi asuransi, jual-beli efek baik yang telah maupun yang belum terdaftar di pasar efek. Transaksi tersebut adalah sebagai berikut:

b. Significant Balances and Transactions

The Company has performed transactions with related parties, mainly concerning selling of policy, insurance transactions, trading marketable securities, both listed and non-listed in stock exchange. The details of these transactions are as follows:

	2025	2024	
Pendapatan jasa asuransi			***Insurance service revenue***
PT Bank Nationalnobu Tbk	6.951.600.334	-	*PT Bank Nationalnobu Tbk*
PT Hanwha Mining Services Indonesia	3.148.527.532	2.593.960.679	*PT Hanwha Mining Services Indonesia*
PT Inti Anugrah Pratama	205.227.516	484.123.794	*PT Inti Anugrah Pratama*
PT Ciptadana Sekuritas Asia	5.075.493	-	*PT Ciptadana Sekuritas Asia*
PT Ciptadana Asset Management	546.076	-	*PT Ciptadana Asset Management*
PT Hanwha Life Insurance Indonesia	(1.440.837.760)	-	*PT Hanwha Life Insurance Indonesia*
Jumlah	**8.870.139.191**	**3.078.084.473**	***Total***
Persentase terhadap jumlah pendapatan jasa asuransi	**0,24%**	**0,10%**	***Percentage to total insurance service revenue***
Beban jasa asuransi			***Insurance service expense***
PT Bank Nationalnobu Tbk	8.060.729.287	-	*PT Bank Nationalnobu Tbk*
PT Inti Anugerah Pratama	406.350.688	(621.553.513)	*PT Inti Anugerah Pratama*
PT Hanwha Mining Service Indonesia	191.504.540	84.610.916	*PT Hanwha Mining Service Indonesia*
PT Ciptadana Sekuritas Asia	382.311	-	*PT Ciptadana Sekuritas Asia*
PT Ciptadana Asset Management	32.569	-	*PT Ciptadana Asset Management*
Jumlah	**8.658.999.395**	**(536.942.597)**	***Total***
Persentase terhadap jumlah beban jasa asuransi	**0,25%**	**0,02%**	***Percentage to total insurance service expense***
Beban dari kontrak reasuransi milikan			***Reinsurance contract expense***
Hanwha General Insurance Co., Ltd.	**3.484.469.748**	**567.858.899**	*Hanwha General Insurance Co., Ltd.*
Persentase terhadap jumlah beban dari kontrak reasuransi milikan	**1,55%**	**0,22%**	***Percentage to total reinsurance contract expense***
Hasil Investasi			***Investment income***
Laba pelepasan investasi reksa dana			***Gain on disposal of investment in mutual funds***
PT Ciptadana Asset Management	4.753.562.363	-	*PT Ciptadana Asset Management*
Bunga deposito			***Interest on time deposits***
PT Bank Nationalnobu Tbk	3.103.688.171	-	*PT Bank Nationalnobu Tbk*

28. SIFAT DAN TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (Lanjutan)

28. *NATURE OF RELATIONSHIP AND TRANSACTION WITH RELATED PARTIES* *(Continued)*

b. Saldo dan Transaksi yang Signifikan (Lanjutan)

b. *Significant Balances and Transactions* *(Continued)*

	2025	2024	
Hasil Investasi (Lanjutan)			***Investment income*** *(Continued)*
Laba (rugi) belum direalisasi atas perubahan nilai wajar pada investasi reksa dana			***Unrealized gain (loss) on changes in fair value of investment in mutual funds***
PT Ciptadana Asset Management	(723.748.349)	-	*PT Ciptadana Asset Management*
Jumlah	**7.133.502.185**	-	***Total***
Persentase terhadap jumlah hasil investasi	**7,33%**	**-**	***Percentage to total investment income***
Aset			***Assets***
Kas di Bank			***Cash in Banks***
PT Bank Nationalnobu Tbk	706.533.081	-	*PT Bank Nationalnobu Tbk*
Deposito berjangka			***Time Deposits***
PT Bank Nationalnobu Tbk	56.000.000.000	-	*PT Bank Nationalnobu Tbk*
Reksa dana			***Mutual funds***
PT Ciptadana Asset Management	57.141.624.691	-	*PT Ciptadana Asset Management*
Aset kontrak reasuransi			***Reinsurance contract assets***
Hanwha General Insurance Co., Ltd.	4.702.682.787	2.319.996.374	*Hanwha General Insurance Co., Ltd.*
Aset lain-lain			***Other assets***
Carrot General Insurance Co.,Ltd.	-	4.873.840.099	*Carrot General Insurance Co.,Ltd.*
Jumlah	**118.550.840.559**	**7.193.836.473**	***Total***
Persentase terhadap jumlah aset	**3,79%**	**0,29%**	***Percentage to total assets***

	2025	2024	
Liabilitas kontrak asuransi			***Insurance contract liabilities***
PT Bank Nationalnobu Tbk	5.048.281.861	-	*PT Bank Nationalnobu Tbk*
PT Hanwha Mining Service Indonesia	709.918.004	861.027.913	*PT Hanwha Mining Service Indonesia*
PT Inti Anugrah Pratama	22.306.175	156.184.668	*PT Inti Anugrah Pratama*
PT Ciptadana Sekuritas Asia	4.703.246	-	*PT Ciptadana Sekuritas Asia*
PT Ciptadana Asset Management	502.344	-	*PT Ciptadana Asset Management*
PT Hanwha Life Insurance Indonesia	947.364.792	-	*PT Hanwha Life Insurance Indonesia*
Jumlah	**6.733.076.422**	**1.017.212.581**	***Total***
Persentase terhadap jumlah liabilitas kontrak asuransi	**0,37%**	**0,07%**	***Percentage to total insurance contract liabilities***

28. SIFAT DAN TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (Lanjutan)

28. NATURE OF RELATIONSHIP AND TRANSACTION WITH RELATED PARTIES (Continued)

b. Saldo dan Transaksi yang Signifikan (Lanjutan)

***b. Significant Balances and Transactions** (Continued)*

	2025	2024	
Kompensasi manajemen kunci			***Key management personnel***
Jumlah imbalan yang diberikan kepada Dewan Komisaris dan Direksi	17.909.844.505	18.007.228.014	*Total compensations given to Board of Commissioners and Directors*
Jumlah imbalan yang diberikan kepada personel manajemen kunci lainnya	22.067.830.869	15.772.946.883	*Total compensations given to other key management personnel*
Jumlah iuran pensiun untuk Direksi	191.170.040	231.622.188	*Total pension contribution for Board of Directors*
Jumlah iuran pensiun untuk personel manajemen kunci lainnya	398.644.823	327.677.425	*Total pension contribution for other key management personnel*
Jumlah	**40.567.490.237**	**34.339.474.510**	***Total***

29. KEBIJAKAN DAN TUJUAN MANAJEMEN RISIKO KEUANGAN

29. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES

Fungsi utama dari manajemen risiko Perusahaan adalah untuk mengidentifikasi seluruh risiko kunci, mengukur risiko-risiko ini dan mengelola posisi risiko sesuai dengan kebijakan dan *risk appetite* Perusahaan. Perusahaan secara rutin menelaah kebijakan dan sistem manajemen risiko untuk menyesuaikan dengan perubahan di pasar, produk dan praktik pasar terbaik.

The core function of the Company's risk management is to identify all key risks for the Company, measure these risks and manage the risk positions in accordance with its policies and Compan's risk appetite. The Company regularly reviews its risk management policies and systems to reflect changes in markets, products and best market practice.

a. Risiko Asuransi

a. Insurance Risk

Risiko Penjamin (*Underwriting*)

Risiko *underwriting* mencakup risiko atas tingginya biaya klaim dari yang diperkirakan, yang dipengaruhi oleh ketidakpastian sifat dan frekuensi serta besarnya tingkat kerugian, dan risiko perubahan peraturan perundangan dan kondisi ekonomi pada perlindungan asuransi atau reasuransi. Hal tersebut berdampak bagi penjamin polis untuk menanggung premi yang terlalu sedikit atas risiko yang telah disepakati untuk dipertanggungkan, yang mengakibatkan pada keterbatasan dana Perusahaan untuk berinvestasi dan membayar klaim, atau jika klaim yang terjadi lebih besar dari yang diperkirakan.

Untuk meminimalisir risiko penjamin (*underwriting)* ini, pengelolaan risiko penjamin (*underwriting)* dilakukan dan dievaluasi dalam Komite Risiko Usaha *(Business Risk Committee)* untuk memastikan setiap penutupan pertanggungan telah memenuhi filosofi *underwriting* dan prinsip *Good Corporate Governance*. Hal ini didukung pula dengan melakukan pengawasan atas ketentuan formal penjamin (*underwriting)* serta batasan dan standar yang berlaku demi perlindungan atas reasuradur.

Risiko *underwriting* merupakan kerugian yang diakibatkan kebijakan yang sebenarnya merugikan menyimpang dari asumsi yang dibuat dalam nilai produk. Risiko penjaminan emisi disebabkan oleh kombinasi dari hal-hal berikut:

Underwriting Risk

Underwriting risk includes the risk of higher claims costs than expected, which is influenced by the uncertainty of the nature and frequency as well as the large levels of losses, and exposure to changes in legislation and economic conditions on insurance or reinsurance protection. This has implications for the guarantor to bear the premium of the policy which too little of the risks that have been agreed for the insured, which resulted in limited funds of the Company to invest and pay claims, or if the claim was greater than expected.

To minimize the risk of underwriting, the underwriting risk management is conducted and evaluated by the Business Risk Committee to ensure the coverage meets any underwriting philosophy and principles of Good Corporate Governance. This is supported also by conducting oversight of the provision of formal underwriting as well as limitations and standards for the protection of the reinsurer.

Underwriting risk represents the exposure to loss resulting from actual policy experience adversely deviating from assumptions made in the product pricing. Underwriting risks are brought about by a combination of the following:

29. KEBIJAKAN DAN TUJUAN MANAJEMEN RISIKO KEUANGAN (Lanjutan)

a. Risiko Asuransi (Lanjutan)

Risiko Penjamin (*Underwriting*) (Lanjutan)

1. Risiko Kematian

Risiko kerugian yang timbul karena kejadian sebelumnya atas polis kematian yang berbeda dari yang diharapkan.

2. Risiko Morbiditas

Risiko kerugian yang timbul karena kejadian sebelumnya atas polis kesehatan yang berbeda dari yang diharapkan

3. Risiko Kejadian

Kemungkinan atas jumlah kejadian yang diasuransikan akan berbeda dari yang diharapkan.

4. Risiko Tingkat Keparahan

Kemungkinan bahwa biaya pada saat peristiwa terjadi akan berbeda dari yang diharapkan.

5. Risiko Pengembangan

Kemungkinan bahwa perubahan yang dapat terjadi pada jumlah kewajiban asuransi pada akhir masa kontrak.

Secara geografis, semua bisnis Perusahaan berada di wilayah Indonesia. Artinya untuk risiko tertentu, Perusahaan menghadapi penumpukan risiko di suatu lokasi dan oleh karenanya dibutuhkan usaha untuk menyebarkan risiko tersebut. Untuk keperluan manajemen dan penyebaran risiko ini, Perusahaan mengembangkan strategi penempatan reasuransi sampai ke luar negeri, sehingga risiko tidak terkonsentrasi lagi di dalam negeri.

Salah satu tujuan asuransi adalah agar pemilik polis diberi kesempatan untuk melindungi diri mereka sendiri dari ketidakpastian yang mungkin muncul di masa mendatang, yang dapat mengakibatkan kerugian keuangan, dengan cara mengalihkan risiko tersebut kepada perusahaan asuransi. Perusahaan asuransi menerima pengalihan risiko tersebut dari pemegang polis dengan menerima imbalan premi, dan dengan manajemen risiko yang diterapkan perusahaan asuransi diharapkan bahwa semua kumpulan premi yang diterima dari semua nasabahnya akan menghasilkan nilai tambah keuangan bagi Perusahaan.

29. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (Continued)

a. Insurance Risk (Continued)

Underwriting Risk (Continued)

1. Mortality Risk

Risk of loss arising due to policyholder death experience being different than expected.

2. Morbidity Risk

Risk of loss arising due to policyholder health experience being different than expected.

3. Occurance Risk

The possibility that the number of insured events will differ from those expected.

4. Severity Risk

The possibility that the cost of the events will differ from those expected.

5. Development Risk

The possibility that changes may occur in the amount of an insurer's obligation at the end of the contract period.

Geographically, all the Company's business is in the region of Indonesia. This means that for certain risks, the Company faces the risk of accumulation in a location and therefore the required effort to spread the risk. For the purposes of management and deployment of these risks, the Company is developing strategies for placement of reinsurance to go abroad, so the risk is not concentrated in the country.

One goal of insurance is to give the opportunity to policy owners to protect themselves from the uncertainty that might arise in the future, which could result in financial losses, by transferring risk to insurance companies. Insurance companies accept the transfer of risk from policyholders to receive compensation premiums, and risk management conducted by the insurance company is expected that all the collection of premiums received from all its customers will generate added value for the Company's finances.

29. KEBIJAKAN DAN TUJUAN MANAJEMEN RISIKO KEUANGAN (Lanjutan)

a. Risiko Asuransi (Lanjutan)

Risiko Penjamin (*Underwriting*) (Lanjutan)

Namun demikian, ketidakpastian yang akan dihadapi oleh perusahaan asuransi tidak dapat digambarkan dalam laporan keuangan perusahaan asuransi. Prinsip ketidakpastian dalam laporan keuangan Perusahaan umumnya dimunculkan dalam bentuk cadangan teknis yang terdiri dari cadangan premi dan cadangan klaim. Cadangan premi meliputi cadangan premi yang belum merupakan pendapatan dikarenakan polisnya belum jatuh tempo dan biaya akuisisi yang masih ditunda, sementara cadangan klaim meliputi cadangan atas klaim yang belum diselesaikan.

Kontrak Asuransi

Risiko utama yang dihadapi Perusahaan terkait dengan kontrak asuransi adalah perbedaan antara jumlah klaim yang terjadi, manfaat yang dibayarkan dan waktu terjadinya klaim dengan yang diprediksikan sebelumnya. Hal ini dipengaruhi oleh frekuensi, tingkat keparahan (s*everity*) dari klaim, manfaat aktual yang dibayarkan, dan perkembangan dari klaim jangka panjang. Oleh karena itu, tujuan Perusahaan adalah untuk memastikan bahwa cadangan yang dibentuk cukup untuk memenuhi semua liabilitas tersebut.

Eksposur risiko yang terkait dengan kontrak asuransi dapat dimitigasi dengan melakukan diversifikasi portofolio kontrak asuransi dan area geografis. Keberagaman risiko diperbaiki juga melalui pemilihan risiko dengan hati-hati dan implementasi dari pedoman *underwriting* serta pengaturan program reasuransi.

Dalam rangka manajemen risiko atas pertanggungan asuransi yang bernilai signifikan dan mempunyai risiko khusus, Perusahaan mengadakan kontrak reasuransi baik yang bersifat proporsional maupun nonproporsional dengan beberapa perusahaan asuransi dan reasuransi dalam negeri dan luar negeri.

Asumsi utama yang menjadi dasar dalam perhitungan estimasi kewajiban klaim yaitu bahwa pembentukan klaim masa depan Perusahaan akan memiliki pola yang sama dengan pembentukan klaim yang terjadi di masa lampau. Termasuk asumsi dari rata-rata beban klaim, beban penanganan klaim, faktor inflasi klaim dan jumlah klaim untuk setiap tahun kecelakaan. Justifikasi kualitatif tambahan digunakan untuk memperkirakan tingkat di masa depan, misalnya kejadian khusus yang hanya terjadi sekali, perubahan yang terjadi di pasar seperti sikap masyarakat terhadap klaim, kondisi ekonomi maupun faktor internal seperti campuran portofolio, syarat dan ketentuan polis dan prosedur penanganan klaim.

29. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (Continued)

a. Insurance Risk (Continued)

Underwriting Risk (Continued)

However, the uncertainty faced by the insurance companies cannot be described in the financial statements of insurance companies. The principle of uncertainty in the financial statements are generally raised in the form of technical reserves consisting of premium reserves and claims reserves. Premium reserves include reserves for unearned premiums due to policies has not yet matured and the cost of acquisition is still pending, while claims reserves include reserves for claims not yet settled.

Insurance Contract

The principal risk that the Company faces under insurance contracts is the difference between actual claims, benefit payments and claim dates from the one predicted previously. This is influenced by the frequency, severity of claims, actual benefits paid and subsequent development of long-term claims. Therefore, the objective of the Company is to ensure that sufficient reserves are made to cover those liabilities.

The risk exposure related to insurance contracts is mitigated by diversification of insurance contracts portfolio and geographical areas. The variability of risks is also improved by prudent risks selection and implementation of underwriting strategy guidelines, as well as reinsurance program arrangements.

For purposes of risk management on significant amount of insurance coverage and special risk coverage, the Company entered proportional either non-proportional reinsurance contracts with some local and foreign insurance and reinsurance companies.

The principal assumption in calculating the claim reserve estimations is that the Group's future claims development will follows a similar pattern to historical claims development. This follow a similar pattern to historical claims development. This includes assumption on average claim costs, claim handling costs, claim inflation factors and claim numbers for each accident year. Additional qualitative judgments are used to assess the extent to which historical trend may not apply in the future, for example: specific one-off occurrence, changes in market factors such as public attitude to insure claims, economic conditions, as well as internal factors such as portfolio mix, policy terms and conditions and claims handling procedures.

29. KEBIJAKAN DAN TUJUAN MANAJEMEN RISIKO KEUANGAN (Lanjutan)

29. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (Continued)

a. Risiko Asuransi (Lanjutan)

a. Insurance Risk (Continued)

Kontrak Asuransi (Lanjutan)

Justifikasi lebih lanjut digunakan untuk menghitung tingkat di mana faktor eksternal seperti keputusan peradilan dan peraturan pemerintah yang memengaruhi estimasi besaran klaim. Kondisi utama yang memengaruhi keandalan dari asumsi yang digunakan adalah rasio kerugian, keterlambatan dalam penyelesaian dan perubahan nilai tukar mata uang asing.

Tabel berikut ini menyajikan konsentrasi liabilitas kontrak asuransi - konvensional berdasarkan jenis kontrak:

Insurance Contract (Continued)

Further justification is required to assess the extent to which external factors such as judicial decisions and government regulations affect the claim estimates. Other key conditions affecting the reliability of assumption used are loss ratio, delay in settlement and changes in foreign currency exchange rates.

The following table presents the concentration of insurance contract liabilities - conventional by type of contract:

	2025			
	Asuransi/ *Insurance*	Reasuransi milikan/ *Reinsurance held*	Neto/ *Net*	
Harta benda	1.030.600.978.281	652.438.796.025	378.162.182.256	*Property*
Kendaraan bermotor	69.797.539.674	5.980.364.766	63.817.174.908	*Motor vehicle*
Pengangkutan	10.695.036.506	7.159.483.231	3.535.553.275	*Marine cargo*
Rangka kapal	192.194.837	397.122.344	(204.927.507)	*Marine hull*
Rangka pesawat	588.284.406	273.039.688	315.244.718	*Aviation hull*
Rekayasa	210.352.431.837	184.104.770.606	26.247.661.231	*Engineering*
Kesehatan	268.806.760.707	7.703.728.421	261.103.032.286	*Health*
Kredit	202.594.886.958	6.050.920.879	196.543.966.079	*Credit*
Lain-lain	27.227.329.344	14.575.649.404	12.651.679.940	*Others*
Jumlah	**1.820.855.442.550**	**878.683.875.364**	**942.171.567.186**	***Total***

	2024			
	Asuransi/ *Insurance*	Reasuransi milikan/ *Reinsurance held*	Neto/ *Net*	
Harta benda	739.864.227.377	591.614.446.715	148.249.780.662	*Property*
Kendaraan bermotor	74.224.168.778	3.489.284.428	70.734.884.350	*Motor vehicle*
Pengangkutan	7.958.489.515	4.138.753.830	3.819.735.685	*Marine cargo*
Rangka kapal	-	-	-	*Marine hull*
Rangka pesawat	1.918.156.334	1.681.432.803	236.723.531	*Aviation hull*
Rekayasa	178.436.516.166	146.550.182.190	31.886.333.976	*Engineering*
Kesehatan	262.586.717.228	5.052.831.988	257.533.885.240	*Health*
Kredit	68.396.726.006	4.087.112.733	64.309.613.273	*Credit*
Lain-lain	46.091.357.088	12.077.042.163	34.014.314.925	*Others*
Jumlah	**1.379.476.358.492**	**768.691.086.850**	**610.785.271.642**	***Total***

Sensitivitas

Liabilitas klaim sangat sensitif terhadap asumsi utama yang digunakan. Hingga saat ini adalah hal yang tidak mungkin untuk dapat menentukan tingkat sensitivitas dari beberapa asumsi seperti perubahan perundangan atau ketidakpastian dalam proses estimasi.

Sensitivity

Claim liabilities are very volatile to key assumptions used. It is not possible to quantify the sensitivity of certain assumptions such as regulation change or uncertainty in the estimation process.

29. KEBIJAKAN DAN TUJUAN MANAJEMEN RISIKO KEUANGAN (Lanjutan)

29. *FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (Continued)*

a. Risiko Asuransi (Lanjutan)

a. *Insurance Risk (Continued)*

Tabel perkembangan klaim - bruto

Claim development table - gross

2025
(dalam jutaan rupiah/*in million rupiah*)

Tahun Kejadian/ *Year of Accident*	1 Tahun/ *Years*	2 Tahun/ *Years*	3 Tahun/ *Years*	4 Tahun/ *Years*	5 Tahun/ *Years*	6 Tahun/ *Years*	7 Tahun/ *Years*	8 Tahun/ *Years*	9 Tahun/ *Years*	10 Tahun/ *Years*
Akumulasi klaim yang telah dibayarkan/ *Accumulated claims paid*										
FYD - 9	589.476	724.122	764.724	771.426	776.189	801.832	809.857	809.861	809.861	809.865
FYD - 8	561.384	795.402	824.384	836.370	838.981	839.441	840.310	840.310	840.320	-
FYD - 7	580.392	834.784	886.597	909.349	916.471	1.007.320	1.007.604	1.007.634	-	-
FYD - 6	635.487	857.309	911.538	919.317	920.194	920.274	921.136	-	-	-
FYD - 5	524.169	680.158	750.951	786.624	787.390	788.324	-	-	-	-
FYD - 4	614.200	842.049	895.055	901.204	915.141	-	-	-	-	-
FYD - 3	924.322	1.094.650	1.215.824	1.241.524	119.475	-	-	-	-	-
FYD - 2	992.683	1.220.227	1.291.363	-	-	-	-	-	-	-
FYD - 1	991.841	1.166.402	-	-	-	-	-	-	-	-
FYD	782.111	-	-	-	-	-	-	-	-	-

2024
(dalam jutaan rupiah/*in million rupiah*)

Tahun Kejadian/ *Year of Accident*	1 Tahun/ *Years*	2 Tahun/ *Years*	3 Tahun/ *Years*	4 Tahun/ *Years*	5 Tahun/ *Years*	6 Tahun/ *Years*	7 Tahun/ *Years*	8 Tahun/ *Years*	9 Tahun/ *Years*	10 Tahun/ *Years*
Akumulasi klaim yang telah dibayarkan/ *Accumulated claims paid*										
FYD - 9	73.368	175.406	218.544	222.910	222.928	223.258	223.258	223.258	223.258	223.147
FYD - 8	589.476	724.122	764.724	771.426	776.189	801.832	809.857	809.861	809.861	-
FYD - 7	561.384	795.402	824.384	836.370	838.981	839.441	840.310	840.310	-	-
FYD - 6	580.392	834.784	888.862	911.614	918.736	1.009.583	1.009.867	-	-	-
FYD - 5	635.487	859.775	914.004	921.783	922.659	922.739	-	-	-	-
FYD - 4	524.169	680.158	750.951	786.624	787.390	-	-	-	-	-
FYD - 3	614.200	842.049	895.055	901.204	56.147	-	-	-	-	-
FYD - 2	938.500	1.108.828	1.230.002	-	-	-	-	-	-	-
FYD - 1	992.683	1.222.705	-	-	-	-	-	-	-	-
FYD	992.041	-	-	-	-	-	-	-	-	-

Berdasarkan tabel pengembangan klaim, nilai FYD-9 pada tahun 2024 lebih rendah dibandingkan dengan tahun-tahun lainnya. Hal ini disebabkan oleh penggunaan data historis selama 9 tahun pada lini bisnis kesehatan sehingga periode pengembangan yang digunakan dalam perhitungan menjadi lebih pendek.

Based on the claim development table, the FYD-9 for 2024 is lower compared to other years. This is due to the use of only nine years of historical data for the health line of business, resulting in a shorter development period applied in the calculation.

Tabel perkembangan klaim - reasuransi bersih

Claim development table - net of reinsurance

2025
(dalam jutaan rupiah/*in million rupiah*)

Tahun Kejadian/ *Year of Accident*	1 Tahun/ *Years*	2 Tahun/ *Years*	3 Tahun/ *Years*	4 Tahun/ *Years*	5 Tahun/ *Years*	6 Tahun/ *Years*	7 Tahun/ *Years*	8 Tahun/ *Years*	9 Tahun/ *Years*	10 Tahun/ *Years*
Akumulasi klaim yang telah dibayarkan/ *Accumulated claims paid*										
FYD - 9	570.163	668.218	682.527	687.336	687.900	699.615	702.205	702.205	702.206	702.210
FYD - 8	539.763	686.022	698.301	703.459	704.684	705.123	705.932	705.932	705.933	-
FYD - 7	537.562	660.251	679.364	681.275	682.937	677.855	678.816	678.611	-	-
FYD - 6	596.688	693.772	714.815	718.294	718.822	718.843	718.981	-	-	-
FYD - 5	470.300	542.801	560.798	564.199	564.651	565.405	-	-	-	-
FYD - 4	573.977	697.452	712.832	714.591	720.302	-	-	-	-	-
FYD - 3	842.124	955.470	976.711	984.956	-	-	-	-	-	-
FYD - 2	957.817	1.093.149	1.112.878	-	-	-	-	-	-	-
FYD - 1	944.873	1.041.223	-	-	-	-	-	-	-	-
FYD	745.404	-	-	-	-	-	-	-	-	-

29. KEBIJAKAN DAN TUJUAN MANAJEMEN RISIKO KEUANGAN (Lanjutan)

a. Risiko Asuransi (Lanjutan)

Tabel perkembangan klaim - reasuransi bersih (Lanjutan)

29. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (Continued)

a. Insurance Risk (Continued)

Claim development table - net of reinsurance (Continued)

2024
(dalam jutaan rupiah/*in million rupiah*)

Tahun Kejadian/ *Year of Accident*	1 Tahun/ *Years*	2 Tahun/ *Years*	3 Tahun/ *Years*	4 Tahun/ *Years*	5 Tahun/ *Years*	6 Tahun/ *Years*	7 Tahun/ *Years*	8 Tahun/ *Years*	9 Tahun/ *Years*	10 Tahun/ *Years*
Akumulasi klaim yang telah dibayarkan/ *Accumulated claims paid*										
FYD - 9	63.205	121.365	136.801	138.649	138.669	138.681	138.681	138.681	138.681	138.570
FYD - 8	570.163	668.218	682.527	687.336	687.900	699.615	702.205	702.205	702.206	-
FYD - 7	539.763	686.022	698.301	703.459	704.684	705.123	705.932	705.932	-	-
FYD - 6	537.562	660.251	679.366	681.277	682.939	677.858	678.818	-	-	-
FYD - 5	596.688	693.775	714.817	718.297	718.825	718.846	-	-	-	-
FYD - 4	470.300	542.801	560.798	564.199	564.651	-	-	-	-	-
FYD - 3	573.977	697.452	712.832	714.591	-	-	-	-	-	-
FYD - 2	856.302	969.648	990.889	-	-	-	-	-	-	-
FYD - 1	957.817	1.094.016	-	-	-	-	-	-	-	-
FYD	945.073	-	-	-	-	-	-	-	-	-

b. Risiko Kredit

Risiko kredit adalah risiko bahwa *counterparty* tidak akan memenuhi liabilitasnya berdasarkan instrumen keuangan atau kontrak pelanggan, yang menyebabkan kerugian keuangan. Perusahaan dihadapkan pada risiko kredit dari kegiatan operasi dan dari aktivitas pendanaan, termasuk deposito pada bank dan lembaga keuangan, transaksi valuta asing dan instrumen keuangan lainnya. Risiko kredit terutama berasal dari piutang premi dari pemegang polis, agen asuransi dan broker dan piutang reasuransi.

Risiko kredit mencakup kerugian potensial yang terjadi atas risiko dari *counterparty* untuk memenuhi liabilitas kontraktualnya. Perusahaan terekspos terhadap risiko kredit dari *underwriting* dalam usaha/bisnis asuransi dan Perusahaan menerapkan ketentuan kredit untuk mengurangi risiko ini. Eksposur atas risiko kredit ini dimonitor secara berkesinambungan.

Perusahaan senantiasa melakukan penagihan premi dari pemegang polis dan klaim dari reasuransi pada saat jatuh tempo penagihannya. Pengawasan terhadap saldo piutang dilakukan secara berkesinambungan untuk meminimalisasi piutang yang tidak dapat ditagih. Perusahaan memilih reasuransi berdasarkan reputasinya dan yang mempunyai *rating* di atas A.

Tabel berikut ini memberikan informasi mengenai maksimum kredit yang dihadapi oleh Perusahaan pada 31 Desember 2025 dan 2024:

b. Credit Risk

Credit risk is the risk that a counterparty will not meet its obligations under a financial instrument or customer contract, leading to a financial loss. The Company is exposed to credit risk from its operating activities and from its financing activities, including deposits with banks and financial institutions, foreign exchange transactions and other financial instruments. Credit risk arises mainly from premium receivables from policy holders, insurance agents and brokers and reinsurance receivables from reinsurers.

Credit risk includes the potential loss incurred on the risk of counterparties to meet contractual obligations. The Company is exposed to credit risk from underwriting in the business of insurance and the Company applies the provisions of credit to reduce this risk. Exposure for credit risk is monitored on an ongoing basis.

The Company collects premiums from policyholders and claims of reinsurance on the due date billing. Supervision of the receivable balance is conducted continuously to minimize the amounts that cannot be billed. Reinsurance companies are chosen based on reputation and which have a ratings of above A.

The following table provides information regarding the maximum credit risk exposure of the Company as at December 31, 2025 and 2024:

29. KEBIJAKAN DAN TUJUAN MANAJEMEN RISIKO KEUANGAN (Lanjutan)

29. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (Continued)

b. Risiko Kredit (Lanjutan)

b. Credit Risk (Continued)

	2025		2024		
	Jumlah Bruto/ *Gross Amounts*	Jumlah Neto/ *Total Net*	Jumlah Bruto/ *Gross Amounts*	Jumlah Neto/ *Total Net*	
Bank	13.508.881.578	13.508.881.578	15.382.997.994	15.382.997.994	*Bank*
Piutang lain-lain	70.829.673.000	69.748.579.616	68.697.308.054	67.616.214.670	*Other receivables*
Uang jaminan	1.027.775.280	1.027.775.280	1.208.120.880	1.208.120.880	*Refundable deposit*
Investasi					*Investments*
Efek	1.370.196.268.729	1.368.334.492.999	1.005.844.547.569	1.003.982.771.839	*Marketable securities*
Deposito berjangka	620.681.114.566	620.681.114.566	433.037.723.739	433.037.723.739	*Time deposits*
Penyertaan saham	1.131.124.980	1.131.124.980	1.110.506.611	1.110.506.611	*Investment in shares*
Investasi lain	2.498.610.151	2.498.610.151	-	-	*Other investment*
Jumlah	**2.079.873.448.284**	**2.076.930.579.170**	**1.525.281.204.847**	**1.522.338.335.733**	***Total***

Tabel berikut memberikan kualitas kredit dan analisis umur aset keuangan Perusahaan sesuai dengan peringkat kredit debitur Perusahaan pada tanggal 31 Desember 2025 dan 2024:

The following table provides the credit quality and age analysis of the Company's financial assets according to the Company's credit ratings of counterparties as at December 31, 2025 and 2024:

	2025					
	Belum Jatuh Tempo/ *Not Yet Due*	< 60 Hari/ *< 60 Days*	60 - 90 Hari/ *60 - 90 Days*	> 90 Hari/ *> 90 Days*	Kerugian Kredit Ekpektasian/ *Estimated Credit Loss*	Jumlah/ *Total*
Bank/*Bank*	13.508.881.578	-	-	-	-	13.508.881.578
Piutang lain-lain/ *Other receivables*	69.748.579.616	-	-	1.081.093.384	(1.081.093.384)	69.748.579.616
Uang jaminan/ *Refundable deposits*	1.027.775.280	-	-	-	-	1.027.775.280
Investasi/*Investment*						
Efek/*Marketable securities*	1.370.196.268.729	-	-	-	(1.861.775.730)	1.368.334.492.999
Deposito berjangka/ *Time deposits*	620.681.114.566	-	-	-	-	620.681.114.566
Penyertaan saham/ Investment in shares	1.131.124.980	-	-	-	-	1.131.124.980
Investasi lain/ Other investment	2.498.610.151	-	-	-	-	2.498.610.151
Jumlah/*Total*	**2.078.792.354.900**	**-**	**-**	**1.081.093.384**	**(2.942.869.114)**	**2.076.930.579.170**

	2024					
	Belum Jatuh Tempo/ *Not Yet Due*	< 60 Hari/ *< 60 Days*	60 - 90 Hari/ *60 - 90 Days*	> 90 Hari/ *> 90 Days*	Kerugian Kredit Ekpektasian/ *Estimated Credit Loss*	Jumlah/ *Total*
Bank/*Bank*	15.382.997.994	-	-	-	-	15.382.997.994
Piutang lain-lain/ *Other receivables*	67.616.214.670	-	-	1.081.093.384	(1.081.093.384)	67.616.214.670
Uang jaminan/ *Refundable deposits*	1.208.120.880	-	-	-	-	1.208.120.880
Investasi/*Investment*						
Efek/*Marketable securities*	1.005.844.547.569	-	-	-	(1.861.775.730)	1.003.982.771.839
Deposito berjangka/ *Time deposits*	433.037.723.739	-	-	-	-	433.037.723.739
Penyertaan saham/ Investment in shares	1.110.506.611	-	-	-	-	1.110.506.611
Jumlah/*Total*	**1.524.200.111.463**	**-**	**-**	**1.081.093.384**	**(2.942.869.114)**	**1.522.338.335.733**

29. KEBIJAKAN DAN TUJUAN MANAJEMEN RISIKO KEUANGAN (Lanjutan)

c. Risiko Pasar

Risiko Tingkat Suku Bunga

Risiko pasar adalah risiko di mana nilai wajar dari arus kas masa depan dari suatu instrumen keuangan akan berfluktuasi karena perubahan harga pasar. Perusahaan dipengaruhi oleh risiko pasar, terutama risiko tingkat suku bunga, dan risiko nilai tukar mata uang asing.

Perubahan suku bunga dapat memengaruhi hasil investasi Perusahaan, terutama berdampak pada tingkat penghasilan dari portofolio investasi dalam deposito berjangka dan obligasi. Untuk itu manajemen proaktif menempatkan dana-dana yang terhimpun dari hasil penagihan premi dan *recovery* klaim reasuransi dalam instrumen keuangan yang mendatangkan *yield* yang selalu kompetitif, disamping tentunya tetap memperhatikan segi kualitas dan keamanan investasi tersebut.

Pada tanggal 31 Desember 2025 dan 2024, Perusahaan menunjukkan perubahan suku bunga pasar melalui kas dan bank, deposito berjangka, dan obligasi yang merupakan suku bunga variabel (Catatan 4 dan 7). Seluruh aset dan liabilitas keuangan menggunakan suku bunga tetap.

Risiko Nilai Tukar Mata Uang Asing

Risiko mata uang asing adalah risiko dimana nilai wajar atau arus kas masa mendatang dari suatu instrumen keuangan akan berfluktuasi karena perubahan dari nilai tukar mata uang asing.

Pengaruh dari risiko perubahan nilai tukar mata uang asing terutama berasal dari aktivitas usaha Perusahaan.

Risiko nilai tukar dikaitkan dengan kewajiban yang harus dilunasi dibandingkan pendapatan yang diterima dalam bentuk valuta asing. Disamping itu potensi risiko nilai tukar juga dapat terjadi karena perbedaan waktu pencatatan pendapatan dengan kewajiban pada saat nilai tukar fluktuatif. Risiko nilai tukar dimitigasi dengan melakukan pengendalian risiko nilai tukar melalui penerapan prinsip kehati-hatian dan pemilihan strategi yang tepat (lindung nilai) terhadap penyediaan dana dan transaksi yang mencakup eksposur risiko dalam valuta asing, serta menerapkan kepatuhan dalam pencatatan.

Perusahaan memonitor secara ketat fluktuasi dari nilai tukar mata uang asing sehingga dapat mengambil langkah-langkah yang paling menguntungkan Perusahaan pada waktu yang tepat. Manajemen tidak menganggap perlu untuk melakukan transaksi *forward/swap* mata uang asing saat ini.

29. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (Continued)

c. Market Risk

Interest Rate Risk

Market risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market prices. The Company is exposed to market risks, in particular, interest rate risk and foreign currency exchange risk.

Interest rate changes may affect the Company's investment results, particularly impact on the level of income from portfolio investments in time deposit and bonds. For that, management proactively placing the funds collected from the premium collection and recovery of reinsurance claims in a financial instrument that brings a yield that is always competitive, in addition to still consider the terms of the quality and security of such investment.

As at December 31, 2025 and 2024, the Company is exposed to changes in market interest rates through its cash on hand and cash in banks, time deposit, and bonds which are subject to variable interest rates (Notes 4 and 7). All other financial assets and liabilities have fixed rates.

Foreign Exchange Currency Risk

Foreign exchange currency risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in foreign exchange rates.

The Company's exposure to the risk of changes in foreign exchange rates relates primarily to the Company's operating activities.

This risk is related to liabilities to be settled compared with expected earnings in foreign exchange currencies. Exchange rates risk may also occur due to time difference between recording of income and liability as a result of fluctuations of exchange rates. Exchange rates risk is mitigated by applying prudent underwriting and selecting appropriate strategies towards funding utilization and transactions carried out in foreign currencies as well as applying compliance with recording.

The Company closely monitors the foreign exchange rate fluctuation and market expectation so it can take necessary actions benefited most to the Company in due time. The management currently does not consider the necessity to enter into any currency forward/swaps.

29. KEBIJAKAN DAN TUJUAN MANAJEMEN RISIKO KEUANGAN (Lanjutan)

29. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (Continued)

c. Risiko Pasar (Lanjutan)

***c. Market Risk** (Continued)*

Risiko Nilai Tukar Mata Uang Asing (Lanjutan)

Foreign Exchange Currency Risk (Continued)

Berikut adalah posisi aset dan liabilitas moneter dalam mata uang asing pada tanggal 31 Desember 2025 dan 2024:

The following table shows monetary assets and liabilities in foreign currency as at December 31, 2025 and 2024:

	2025		2024		
	Mata Uang Asing/ *Foreign Currency*	Ekuivalen Rupiah/ *Equivalent in Rupiah*	Mata Uang Asing/ *Foreign Currency*	Ekuivalen Rupiah/ *Equivalent in Rupiah*	
Aset					*Assets*
Kas dan bank					*Cash on hand and in banks*
Dolar Amerika Serikat	66.222	1.111.335.255	50.080	809.387.345	*United States Dollar*
Aset kontrak reasuransi					*Reinsurance contract assets*
Dolar Amerika Serikat	22.542.056	378.300.781.137	22.216.637	342.491.682.195	*United States Dollar*
Euro	62.280	1.230.231.077	23.780	407.577.718	*Euro*
Dolar Singapura	41.567	543.220.767	(17.136)	(200.691.569)	*Singapore Dollar*
Lain-lain	-	315.239.546	-	114.445.107	*Others*
Investasi					*Investment*
Deposito berjangka					*Time deposits*
Dolar Amerika Serikat	613.910	10.302.635.942	1.818.930	29.397.544.236	*United States Dollar*
Obligasi					*Bonds*
Dolar Amerika Serikat	200.000	3.356.400.000	501.518	8.105.528.277	*United States Dollar*
Jumlah aset		**395.159.843.724**		**381.125.473.309**	***Total assets***
Liabilitas					*Liabilities*
Liabilitas kontrak asuransi					*Insurance contract liabilities*
Dolar Amerika Serikat	22.591.066	379.123.271.856	20.647.690	318.304.787.052	*United States Dollar*
Euro	73.720	1.456.212.744	52.148	893.793.991	*Euro*
Dolar Singapura	8.933	116.740.740	930	10.896.465	*Singapore Dollar*
Lain-lain	-	849.331.630	-	(236.956.190)	*Others*
Jumlah liabilitas		381.545.556.970		318.972.521.318	*Total liabilities*
Aset neto		**13.614.286.754**		**62.152.951.991**	***Net assets***

29. KEBIJAKAN DAN TUJUAN MANAJEMEN RISIKO KEUANGAN (Lanjutan)

29. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (Continued)

d. Risiko Likuiditas

Risiko likuiditas adalah risiko di mana Perusahaan tidak bisa memenuhi liabilitas pada saat jatuh tempo. Manajemen melakukan evaluasi dan pengawasan yang ketat atas arus kas masuk (*cash-in*) dan kas keluar *(cash-out)* untuk memastikan tersedianya dana untuk memenuhi kebutuhan pembayaran liabilitas yang jatuh tempo. Secara umum, kebutuhan dana untuk pelunasan liabilitas jangka pendek maupun jangka panjang yang jatuh tempo diperoleh dari penjualan kepada pelanggan.

d. Liquidity Risk

Liquidity risk is the risk that the Company is unable to meet its obligations when they fall due. The management evaluates and monitors cash-in flows and cash-out flows to ensure the availability of fund to settle the due payment obligation. In general, fund needed to settle the current and long-term liabilities is obtained from selling insurance to customers.

	2025				
	3 Bulan/ *Within 3 Months*	3 - 12 Bulan / *3 - 12 Months*	1 - 3 Tahun/ *1 - 3 Years*	> 3 Tahun/ *> 3 Years*	Jumlah/ *Total*
Liabilitas imbalan kerja karyawan/*Employee benefits liabilties*	23.297.610.000	-	-	-	23.297.610.000
Utang lain-lain/*Other payables*	186.525.670.244	-	-	-	186.525.670.244
Jumlah	**209.823.280.244**	-	-	-	**209.823.280.244**

	2024				
	3 Bulan/ *Within 3 Months*	3 - 12 Bulan / *3 - 12 Months*	1 - 3 Tahun/ *1 - 3 Years*	> 3 Tahun/ *> 3 Years*	Jumlah/ *Total*
Liabilitas imbalan kerja karyawan/*Employee benefits liabilties*	6.730.000.000	-	-	-	6.730.000.000
Utang lain-lain/*Other payables*	108.876.136.867	-	-	-	108.876.136.867
Jumlah	**115.606.136.867**	**-**	**-**	**-**	**115.606.136.867**

Kontrak atas jatuh tempo di atas menggambarkan arus kas bruto yang berbeda dari nilai tercatat atas liabilitas pada akhir periode laporan.

The above contractual maturities reflect the gross cash flows, which may differ from the carrying values of the liabilities at the end of the reporting period.

30. SEGMEN OPERASI

Perusahaan mengklasifikasikan lini bisnisnya atas asuransi harta benda, kendaraan bermotor, pengangkutan, rangka kapal, rangka pesawat, rekayasa, kesehatan, kredit dan lain-lainnya untuk pelaporan segmen primernya.

30. OPERATING SEGMENT

The Company classifies its lines of business into property, motor vehicle, marine cargo, marine hull, aviation hull, engineering, health, credit and others for its primary segment reporting.

2025
(dalam jutaan Rupiah/*in million Rupiah*)

	Harta benda/ *Property*	Kendaraan bermotor/ *Motor vehicles*	Pengangkutan/ *Marine Cargo*	Rangka kapal/ *Marine hull*	Rangka pesawat/ *Aviation hull*	Rekayasa/ *Engineering*	Kesehatan/ *Health*	Kredit/ *Credit*	Lain-lain/ *Others*	Jumlah/ *Total*	
Hasil jasa asuransi											***Insurance service result***
Pendapatan jasa asuransi	564.096	117.845	46.859	107	2.686	140.371	1.259.585	1.596.050	42.373	3.769.972	*Insurance service revenue*
Beban jasa asuransi	(550.785)	(133.300)	(34.364)	(79)	(444)	(117.256)	(965.928)	(1.587.434)	(34.954)	(3.424.544)	*Insurance service expense*
Pendapatan (beban) dari kontrak reasuransi milikan	(157.811)	3.699	(6.666)	(80)	(2.713)	(33.805)	1.311	(11.648)	(14.545)	(224.880)	*Income (expense) from reinsurance contracts held*
Hasil jasa asuransi - bersih	**(144.500)**	**(11.756)**	**5.829**	**(52)**	**(471)**	**(10.690)**	**292.346**	**(3.032)**	**(7.126)**	**120.548**	***Insurance service result - net***

2024
(dalam jutaan Rupiah/*in million Rupiah*)

	Harta benda/ *Property*	Kendaraan bermotor/ *Motor vehicles*	Pengangkutan/ *Marine Cargo*	Rangka kapal/ *Marine hull*	Rangka pesawat/ *Aviation hull*	Rekayasa/ *Engineering*	Kesehatan/ *Health*	Kredit/ *Credit*	Lain-lain/ *Others*	Jumlah/ *Total*	
Hasil jasa asuransi											***Insurance service result***
Pendapatan jasa asuransi	549.266	131.500	46.292	-	2.884	99.097	1.157.355	1.084.941	58.054	3.129.389	*Insurance service revenue*
Beban jasa asuransi	(431.712)	(107.448)	(31.761)	-	(218)	(75.190)	(1.108.273)	(1.081.847)	(30.899)	(2.867.348)	*Insurance service expense*
Pendapatan (beban) dari kontrak reasuransi milikan	(187.524)	(1.063)	(10.337)	-	(2.547)	(20.435)	3.049	(10.369)	21.565	(256.889)	*Income (expense) from reinsurance contracts held*
Hasil jasa asuransi - bersih	**(69.970)**	**22.989**	**4.194**	**-**	**119**	**3.472**	**46.033**	**(7.275)**	**5.590**	**5.152**	***Insurance service result - net***

30. SEGMEN OPERASI (Lanjutan)

Perusahaan juga mengklasifikasikan bisnis usahanya berdasarkan wilayah geografis, pendapatan Perusahaan berdasarkan wilayah geografis adalah sebagai berikut:

30. OPERATING SEGMENT (Continued)

The Company also classifies its business based on geographical area. The Company's revenue based on geographical area are as follows:

	Berdasarkan Pasar Geografis/ *By Geographical Market*		
	2025	2024	
Pendapatan jasa asuransi			*Insurance service revenue*
Jabodetabek	3.487.667.824.618	2.875.560.307.093	*Jabodetabek*
Sumatera	117.653.670.128	103.746.509.246	*Sumatera*
Jawa Timur	44.250.730.141	55.385.898.846	*Jawa Timur*
Jawa Tengah	43.233.489.727	33.091.803.137	*Jawa Tengah*
Jawa Barat	55.083.010.610	43.876.755.649	*Jawa Barat*
Balikpapan	8.968.206.383	7.648.896.965	*Balikpapan*
Bali	8.278.021.124	6.137.230.259	*Bali*
Makassar	4.837.113.505	3.941.670.430	*Makassar*
Jumlah	**3.769.972.066.236**	**3.129.389.071.625**	***Total***

31. INSTRUMEN KEUANGAN

Tabel di bawah ini adalah perbandingan nilai tercatat dan nilai wajar dari instrumen keuangan Perusahaan yang tercatat di laporan keuangan.

31. FINANCIAL INSTRUMENTS

The table below is a comparison by class of the carrying amounts and fair value of the Company's financial instruments that are carried in the financial statements.

	2025		2024		
	Nilai Tercatat/ *Carrying Value*	Nilai Wajar/ *Fair Value*	Nilai Tercatat/ *Carrying Value*	Nilai Wajar/ *Fair Value*	
Aset keuangan					***Financial assets***
Aset keuangan yang diukur pada nilai wajar melalui laba rugi					*Financial assets measured at fair value through profit or loss*
Reksa dana	389.232.304.460	389.232.304.460	76.768.596.285	76.768.596.285	*Mutual fund*
Aset keuangan pada biaya perolehan diamortisasi					*Financial assets at amortized cost*
Kas dan bank	13.513.381.578	13.513.381.578	15.387.497.994	15.387.497.994	*Cash on hand and in banks*
Piutang lain-lain	70.829.673.000	69.748.579.616	68.697.308.054	67.616.214.670	*Other receivables*
Deposito berjangka	620.681.114.566	620.681.114.566	433.037.723.739	433.037.723.739	*Time deposits*
Obligasi	960.273.177.069	958.411.401.339	929.075.951.284	927.214.175.554	*Bonds*
Investasi lain	2.498.610.151	2.498.610.151	-	-	*Other investment*
Uang jaminan	1.027.775.280	1.027.775.280	1.208.120.880	1.208.120.880	*Refundable deposits*
Subjumlah	1.668.823.731.644	1.665.880.862.530	1.447.406.601.951	1.444.463.732.837	*Sub-total*
Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain					*Financial assets at fair value through other comprehensive income*
Obligasi	20.690.787.200	20.690.787.200	-	-	*Bonds*
Penyertaan saham	1.131.124.980	1.131.124.980	1.110.506.611	1.110.506.611	*Investments in shares*
Subjumlah	21.821.912.180	21.821.912.180	1.110.506.611	1.110.506.611	*Sub-total*
Jumlah aset keuangan	**2.079.877.948.284**	**2.076.935.079.170**	**1.525.285.704.847**	**1.522.342.835.733**	***Total financial assets***

31. INSTRUMEN KEUANGAN (Lanjutan)

31. FINANCIAL INSTRUMENTS (Continued)

	2025		2024		
	Nilai Tercatat/ *Carrying Value*	Nilai Wajar/ *Fair Value*	Nilai Tercatat/ *Carrying Value*	Nilai Wajar/ *Fair Value*	
Liabilitas keuangan pada biaya perolehan diamortisasi					*Financial liabilities at amortized cost*
Utang lain-lain	186.525.670.244	186.525.670.244	108.876.136.867	108.876.136.867	*Other payables*
Liabilitas imbalan kerja karyawan	23.297.610.000	23.297.610.000	6.730.000.000	6.730.000.000	*Employee benefit liabilities*
Jumlah liabilitas keuangan	**209.823.280.244**	**209.823.280.244**	**115.606.136.867**	**115.606.136.867**	***Total financial liabilities***

Berikut metode dan asumsi yang digunakan untuk estimasi nilai wajar:

Nilai wajar aset lancar dan liabilitas jangka pendek mendekati nilai tercatat karena jangka waktu jatuh tempo yang singkat atas instrumen keuangan tersebut.

Nilai wajar dari aset keuangan yang dimiliki hingga jatuh tempo ditentukan menggunakan diskonto arus kas berdasarkan tingkat suku bunga pasar efektif.

Nilai wajar uang jaminan dicatat sebesar biaya perolehan karena tidak dapat diukur secara andal dan dianggap tidak material atas nilai wajarnya.

Investasi yang tidak memiliki kuotasi harga pasar di pasar yang diaktif berupa penyertaan saham pada PT Reasuransi Maipark Indonesia, Konsorsium Asuransi atas Risiko Khusus dan Sertifikat Dewan Asuransi Indonesia yang nilai wajarnya tidak dapat ditentukan dengan andal, maka dicatat pada harga perolehan.

The following methods and assumptions are used to estimate the fair value:

The fair value of current assets and current liabilities approximate their carrying value amount largely due to the short-term maturities of these instruments.

The fair value of financial assets held to maturity is determined by discounting cash flows using effective market interest rate.

The fair value of refundable deposits is carried at cost because its fair value cannot be measured reliably and considered not material.

Unquoted investments in shares of PT Reasuransi Maipark Indonesia, Konsorsium Asuransi atas Risiko Khusus and Sertifikat Dewan Asuransi Indonesia, wherein the fair values cannot be reliably measured are carried at cost.

Hierarki Nilai Wajar

Tabel di bawah ini menganalisis instrumen keuangan yang dicatat pada nilai wajar berdasarkan tingkatan metode penilaian. Perbedaan pada setiap tingkatan metode penilaian dijelaskan sebagai berikut:

a. Tingkat 1

Harga kuotasian (tidak disesuaikan) dalam pasar aktif untuk aset atau liabilitas yang identik.

b. Tingkat 2

Input selain harga kuotasian yang termasuk dalam tingkat 1 yang dapat diobservasi untuk aset atau liabilitas, baik secara langsung (misalnya harga) atau secara tidak langsung (misalnya derivasi dari harga).

c. Tingkat 3

Input untuk aset atau liabilitas yang bukan berdasarkan data pasar yang dapat diobservasi (*input* yang tidak dapat diobservasi).

Fair Value Hierarchy

The table below analyses financial instruments carried at fair value by level of valuation method. The different levels of valuation methods have been defined as follows:

a. *Level 1*

Quoted prices (unadjusted) in active markets for identical assets or liabilities.

b. *Level 2*

Inputs other than quoted prices included within level 1 that are observable for the asset or liability, either directly (as prices) or indirectly (derived from prices).

c. *Level 3*

Inputs for the asset or liability that are not based on observable market data (unobservable inputs).

31. INSTRUMEN KEUANGAN (Lanjutan) / *31. FINANCIAL INSTRUMENTS (Continued)*

Hierarki Nilai Wajar (Lanjutan) / *Fair Value Hierarchy (Continued)*

2025

	Tingkat 1/ *Level 1*	Tingkat 2/ *Level 2*	Tingkat 3/ *Level 3*	Jumlah/ *Total*	
Aset Keuangan					***Financial assets***
Aset keuangan yang diukur pada nilai wajar melalui laba rugi					*Financial assets measured at fair value through profit or loss*
Reksa dana	389.232.304.460	-	-	389.232.304.460	*Mutual fund*
Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain					*Financial assets at fair value through other comprehensive income*
Obligasi	20.690.787.200	-	-	20.690.787.200	*Bonds*
Penyertaan saham	-	1.131.124.980	-	1.131.124.980	*Investments in shares*
Jumlah	**409.923.091.660**	**1.131.124.980**	**-**	**411.054.216.640**	***Total***

2024

	Tingkat 1/ *Level 1*	Tingkat 2/ *Level 2*	Tingkat 3/ *Level 3*	Jumlah/ *Total*	
Aset Keuangan					***Financial assets***
Aset keuangan yang diukur pada nilai wajar melalui laba rugi					*Financial assets measured at fair value through profit or loss*
Reksa dana	76.768.596.285	-	-	76.768.596.285	*Mutual fund*
Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain					*Financial assets at fair value through other comprehensive income*
Penyertaan saham	-	1.110.506.611	-	1.110.506.611	*Investments in shares*
Jumlah	**76.768.596.285**	**1.110.506.611**	**-**	**77.879.102.896**	***Total***

Nilai wajar untuk instrumen keuangan yang diperdagangkan di pasar aktif ditentukan berdasarkan kuotasi nilai pasar pada tanggal pelaporan. Kuotasi nilai pasar yang digunakan Perusahaan untuk aset keuangan adalah harga penawaran *(bid price*), sedangkan untuk liabilitas keuangan menggunakan harga jual *(ask price)*. Instrumen keuangan ini termasuk dalam tingkat 1.

The fair value of financial instruments traded in active markets is based on quoted market prices at the reporting date. The quoted market price used for financial assets held by the Company is the current bid price, while financial liabilities use ask price. These instruments are included in level 1.

Nilai wajar instrumen keuangan yang tidak diperdagangkan di pasar aktif ditentukan dengan menggunakan teknik penilaian tertentu. Teknik tersebut menggunakan data pasar yang dapat diobservasi sepanjang tersedia dan seminimal mungkin mengacu pada estimasi. Apabila seluruh *input* signifikan atas nilai wajar dapat diobservasi, instrumen keuangan ini termasuk dalam tingkat 2.

The fair value of financial instruments that are not traded in an active market is determined using valuation techniques. These valuation techniques maximize the use of observable market data where it is available and rely as little as possible on estimates. If all significant inputs required to fair value an instrument are observable, the instrument is included in level 2.

Jika satu atau lebih *input* yang signifikan tidak berdasarkan data pasar yang dapat diobservasi, maka instrumen tersebut masuk ke dalam tingkat 3. Ini berlaku untuk surat-surat berharga ekuitas yang tidak diperdagangkan di bursa.

If one or more of the significant inputs is not based on observable market data, the instrument is included in level 3. This is the case for unlisted equity securities.

31. INSTRUMEN KEUANGAN (Lanjutan)

Teknik penilaian tertentu digunakan untuk menentukan nilai instrumen keuangan mencakup:

a. Penggunaan harga yang diperoleh dari bursa atau pedagang efek untuk instrumen sejenis;
b. Teknik lain seperti analisis arus kas yang didiskonto digunakan untuk menentukan nilai instrumen keuangan lainnya; dan
c. Nilai wajar kontrak mata uang asing berjangka.

31. FINANCIAL INSTRUMENTS (Continued)

Specific valuation techniques used to value financial instruments include:

a. The use of quoted market prices or dealer quotes for similar instruments;
b. Other techniques, such as discounted cash flows analysis, are used to determine fair value for the remaining financial instruments; and
c. The fair value of forward foreign exchange contracts is determined using forward exchange rates at the reporting date.

32. DAMPAK PENERAPAN PSAK No. 117

Kebijakan Akuntansi Terkait Transisi PSAK No. 117

Berdasarkan aturan transisi PSAK No. 117, kelompok kontrak asuransi yang ada pada tanggal transisi (1 Januari 2023, awal periode pelaporan tahunan sesaat sebelum tanggal penerapan awal) akan dikonversi ke nilai kini dengan menerapkan salah satu dari metode berikut: pendekatan retrospektif penuh, pendekatan retrospektif yang dimodifikasi, atau pendekatan nilai wajar.

Pada prinsipnya, Perusahaan harus mengidentifikasi, mengakui, dan mengukur setiap kelompok kontrak asuransi seolah-olah PSAK No. 117 telah selalu diterapkan (pendekatan retrospektif penuh). Jika pendekatan retrospektif penuh tidak praktis untuk diterapkan, maka pendekatan retrospektif yang dimodifikasi atau pendekatan nilai wajar dapat diterapkan.

Tujuan dari pendekatan retrospektif yang dimodifikasi adalah untuk mencapai hasil yang paling mendekati pendekatan retrospektif penuh dengan menggunakan informasi wajar dan terdukung yang tersedia tanpa biaya atau upaya yang berlebihan. Pendekatan nilai wajar mengukur kelompok kontrak asuransi menggunakan pengukuran nilai wajar yang ditetapkan dalam PSAK No. 113 Pengukuran Nilai Wajar. Margin jasa kontraktual untuk liabilitas cakupan sisa akan ditentukan sebagai selisih antara nilai wajar kelompok kontrak asuransi dan arus kas pemenuhan pada tanggal transisi.

Perusahaan menyusun laporan posisi keuangan pada tanggal 1 Januari 2023 sebagai tanggal transisi. Metode transisi yang diterapkan adalah sebagai berikut:

32. EFFECT OF ADOPTION PSAK No. 117

Accounting Policy Relating to Transition of PSAK No. 117

Under the transitional rules of PSAK No. 117, group of insurance contracts that exists at transition date (January 1, 2023, the beginning of the annual reporting period immediately before the date of initial application) will be converted to present value by applying either one of the following methods: full retrospective approach, the modified retrospective approach or the fair value approach.

In principle, the Company shall identify, recognize and measure each group of insurance contracts as if PSAK No. 117 had always been applied (a full retrospective approach). If it is impracticable to apply the full retrospective approach, then either the modified retrospective approach or the fair value approach can be applied.

The objective of the modified retrospective approach is to achieve the closest outcome to full retrospective approach using reasonable and supportable information available without undue cost or effort. The fair value approach measures group of insurance contracts using fair value measurement prescribed in PSAK No. 113 Fair Value Measurement. The contractual service margin for the liability for remaining coverage will be determined as the difference between the fair value of group of insurance contracts and the fulfilment cash flows at the transition date.

The Company prepared the statement of financial position as at January 1, 2023 as the transition date. The transition methods applied are as follows:

	Pendekatan Retrospektif Penuh/ *Full retrospective approach*	Pendekatan Retrospektif Modifikasian/ *Modified retrospective approach*
Semua lini bisnis/ *All Line of businiess*	Semua kontrak asuransi yang ditanggung sejak 2023 / *All insurance contract underwritten since 2023*	Kontrak asuransi yang ditandatangani sebelum tahun 2023/ *Insurance contract underwritten prior to 2023*

32. DAMPAK PENERAPAN PSAK No. 117 (Lanjutan)

32. EFFECT OF ADOPTION PSAK No. 117 (Continued)

Kebijakan Akuntansi Terkait Transisi PSAK No. 117 (Lanjutan)

***Accounting Policy Relating to Transition of PSAK No. 117** (Continued)*

Dampak penyajian kembali pada laporan keuangan per 1 Januari 2024/31 Desember 2023 serta untuk tahun yang berakhir pada 31 Desember 2024 atas penerapan PSAK No. 117 adalah sebagai berikut:

The impact of restatement in the financial statements as of January 1, 2024/December 31, 2023 and for the year ended December 31, 2024 for PSAK No. 117 implementation are as follows:

	31 Desember 2023/*December 31, 2023*			
	Sebelum penyajian kembali/ *Before restatement*	Penyajian kembali/ *Restatement*	Setelah penyajian kembali/ *After restatement*	
ASET				***ASSETS***
Aset kontrak asuransi	-	298.530.868	298.530.868	*Insurance contract asset*
Aset kontrak reasuransi	-	862.478.949.053	862.478.949.053	*Reinsurance contract asset*
Piutang premi - neto	399.857.765.287	(399.857.765.287)	-	*Premium receivables - net*
Piutang reasuransi - neto	119.786.715.375	(119.786.715.375)	-	*Reinsurance receivables - net*
Piutang lain-lain - neto	19.313.567.140	41.418.914.666	60.732.481.806	*Other receivables - net*
Uang muka dan biaya dibayar di muka	10.192.277.190	(230.244.678)	9.962.032.512	*Advances and prepaid expenses*
Aset reasuransi	877.326.373.539	(877.326.373.539)	-	*Reinsurance assets*
LIABILITAS				***LIABILITIES***
Utang klaim	19.519.236.792	(19.519.236.792)	-	*Claim payables*
Utang reasuransi	187.813.498.219	(187.813.498.219)	-	*Reinsurance payables*
Utang komisi	54.365.070.897	(54.365.070.897)	-	*Commission payables*
Liabilitas kontrak asuransi	1.606.664.351.365	(272.998.515.785)	1.333.665.835.580	*Insurance contract liabilities*
Pendapatan premi ditangguhkan	12.889.930.055	(8.625.738)	12.881.304.317	*Deferred premium income*
Liabilitas pajak tangguhan	22.796.291.166	270.205.289	23.066.496.455	*Deferred tax liabilities*
Utang lain-lain	74.464.515.017	36.578.178.592	111.042.693.609	*Other payables*
EKUITAS				***EQUITY***
Penghasilan komprehensif lain				*Other comprehensive income*
Beban keuangan asuransi	-	(1.453.684.295)	(1.453.684.295)	*Insurance finance expense*
Pendapatan keuangan reasuransi	-	(972.641.145)	(972.641.145)	*Reinsurance finance income*
Saldo laba				*Retained earnings*
Belum ditentukan penggunaannya	625.389.769.909	7.278.184.698	632.667.954.607	*Unappropriated*

Dampak penyajian kembali pada laporan keuangan per 31 Desember 2024 serta untuk tahun yang berakhir pada 31 Desember 2024 atas penerapan PSAK No. 117 adalah sebagai berikut:

The impact of restatement in the financial statements as of December 31, 2024 and for the year ended December 31, 2024 for PSAK No. 117 implementation are as follows:

	31 Desember 2024/*December 31, 2024*			
	Sebelum penyajian kembali/ *Before restatement*	Penyajian kembali/ *Restatement*	Setelah penyajian kembali/ *After restatement*	
ASET				***ASSETS***
Aset kontrak reasuransi	-	768.691.086.850	768.691.086.850	*Reinsurance contract asset*
Piutang premi - neto	497.682.811.758	(497.682.811.758)	-	*Premium receivable - net*
Piutang reasuransi - neto	95.213.161.394	(95.213.161.394)	-	*Reinsurance receivable - net*
Piutang lain-lain - neto	21.405.013.706	46.211.200.964	67.616.214.670	*Other receivables - net*
Uang muka dan biaya dibayar di muka	9.729.207.048	(156.567.238)	9.572.639.810	*Advances and prepaid expenses*
Aset reasuransi	845.142.759.046	(845.142.759.046)	-	*Reinsurance assets*
LIABILITAS				***LIABILITIES***
Utang klaim	148.385.346.445	(148.385.346.445)	-	*Claim payables*
Utang reasuransi	210.910.991.810	(210.910.991.810)	-	*Reinsurance payables*
Utang komisi	49.790.341.075	(49.790.341.075)	-	*Commission payables*
Liabilitas kontrak asuransi	1.604.658.669.293	(225.182.310.801)	1.379.476.358.492	*Insurance contract liabilities*
Pendapatan premi ditangguhkan	17.816.888.798	539.815.543	18.356.704.341	*Deferred premium income*
Liabilitas pajak tangguhan	32.164.517.257	785.789.917	32.950.307.174	*Deferred tax liabilities*
Utang lain-lain	106.029.189.410	2.846.947.457	108.876.136.867	*Other payables*

32. DAMPAK PENERAPAN PSAK No. 117 (Lanjutan) / *32. EFFECT OF ADOPTION PSAK No. 117 (Continued)*

Kebijakan Akuntansi Terkait Transisi PSAK No. 117 (Lanjutan) / ***Accounting Policy Relating to Transition of PSAK No. 117 (Continued)***

	31 Desember 2024/*December 31, 2024*			
	Sebelum penyajian kembali/ *Before restatement*	**Penyajian kembali/ *Restatement***	**Setelah penyajian kembali/ *After restatement***	
EKUITAS				***EQUITY***
Penghasilan komprehensif lain				*Other comprehensive income*
Beban keuangan asuransi	-	(1.099.199.704)	(1.099.199.704)	*Insurance finance expense*
Pendapatan keuangan reasuransi	-	(1.230.729.832)	(1.230.729.832)	*Reinsurance finance income*
Saldo laba				*Retained earnings*
Belum ditentukan penggunaannya	678.564.114.582	9.133.355.128	687.697.469.710	*Unappropriated*
PENDAPATAN				***REVENUES***
Premi bruto	3.378.031.914.533	(3.378.031.914.533)	-	*Gross premium*
Premi reasuransi	(602.363.298.670)	602.363.298.670	-	*Reinsurance premium*
Perubahan neto premi yang belum merupakan pendapatan	(29.660.644.126)	29.660.644.126	-	*Net changes in unearned premium reserved*
Pendapatan jasa asuransi	-	3.129.389.071.625	3.129.389.071.625	*Insurance service revenues*
Beban jasa asuransi	-	(2.867.348.328.805)	(2.867.348.328.805)	*Insurance service expenses*
Pendapatan reasuransi	-	195.366.337.136	195.366.337.136	*Reinsurance revenue*
Beban kontrak reasuransi	-	(452.255.247.057)	(452.255.247.057)	*Reinsurance contract expense*
Penghasilan (beban) lain-lain - neto	1.406.736.908	(1.406.736.908)	-	*Other income (expenses) – net*
BEBAN				***EXPENSES***
Klaim bruto - pihak ketiga	(2.611.101.738.590)	2.611.101.738.590	-	*Gross claims - third parties*
Klaim reasuransi	264.199.759.753	(264.199.759.753)	-	*Reinsurance claims*
Perubahan estimasi klaim dan liabilitas kontrak asuransi	(517.288.297)	517.288.297	-	*Changes in estimated claims and insurance contract liabilities*
Beban komisi - neto	(88.688.487.670)	88.688.487.670	-	*Commission expenses - net*
Beban usaha	(224.728.772.092)	195.150.172.913	(29.578.599.179)	*Operating expenses*
Beban underwriting lainnya - neto	(96.971.758.881)	96.971.758.881	-	*Other underwriting expense - net*
Beban keuangan asuransi	-	(19.793.323.603)	(19.793.323.603)	*Insurance finance expense*
Pendapatan (beban) keuangan reasuransi	-	10.127.144.079	10.127.144.079	*Reinsurance finance income (expense)*
Pendapatan lain-lain - bersih	-	26.042.935.137	26.042.935.137	*Other income - net*
LABA SEBELUM PAJAK PENGHASILAN	**74.825.374.884**	**2.343.566.465**	**77.168.941.349**	***PROFIT BEFORE INCOME TAX***
Beban pajak penghasilan - neto	(12.551.030.211)	(488.396.035)	(13.039.426.246)	*Income tax benefits - net*
LABA TAHUN BERJALAN	**62.274.344.673**	**1.855.170.430**	**64.129.515.103**	***PROFIT FOR THE YEAR***
PENGHASILAN KOMPREHENSIF LAIN				***OTHER COMPREHENSIVE INCOME***
Pos-pos yang akan direklasifikasi ke laba rugi				***Item that will be reclassified to profit or loss:***
Beban keuangan asuransi	-	454.467.425	454.467.425	*Insurance finance expense*
Pajak penghasilan terkait	-	(99.982.834)	(99.982.834)	*Related income tax*
	-	354.484.591	354.484.591	
Pendapatan keuangan reasuransi	-	(330.882.932)	(330.882.932)	*Reinsurance finance income*
Pajak penghasilan terkait	-	72.794.245	72.794.245	*Related income tax*
	-	(258.088.687)	(258.088.687)	
JUMLAH PENGHASILAN KOMPREHENSIF LAIN, SETELAH PAJAK	**(4.115.061.163)**	**-**	**(4.018.665.259)**	***TOTAL ITHER COMPREHENSIVE INCOME, NET OF TAX***
JUMLAH LABA KOMPREHENSIF TAHUN	**58.159.283.510**	**1.951.566.334**	**60.110.849.844**	***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***

32. DAMPAK PENERAPAN PSAK No. 117 (Lanjutan)

32. EFFECT OF ADOPTION PSAK No. 117 (Continued)

Kebijakan Akuntansi Terkait Transisi PSAK No. 117 (Lanjutan)

Accounting Policy Relating to Transition of PSAK No. 117 *(Continued)*

	31 Desember 2024/*December 31, 2024*			
	Sebelum penyajian kembali/ *Before restatement*	Penyajian kembali/ *Restatement*	Setelah penyajian kembali/ *After restatement*	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan premi	3.283.106.438.588	(204.484.715.595)	3.078.621.722.993	*Premium income received*
Penerimaan klaim reasuransi	293.140.022.930	8.983.398.280	302.123.421.210	*Reinsurance claims received*
Pembayaran klaim	(2.482.235.628.936)	86.404.475.318	(2.395.831.153.618)	*Claims paid*
Pembayaran biaya akuisi dan komisi	(93.903.260.368)	(300.076.368.586)	(393.979.628.954)	*Payment of acquisition costs and commissions*
Pembayaran premi reasuransi	(564.043.030.681)	108.614.822.902	(455.428.207.779)	*Reinsurance premiums paid*
Pembayaran beban usaha	(202.843.236.077)	189.133.219.172	(13.710.016.905)	*Operating expense paid*
Pembayaran lain-lain - neto	(77.035.982.970)	111.112.791.398	34.076.808.428	*Other payments - net*
Pembayaran pajak	(17.842.479.378)	316.389.110	(17.526.090.268)	*Taxes paid*

33. PERISTIWA SETELAH TANGGAL PELAPORAN

33. EVENTS AFTER REPORTING DATE

Pengangkatan Komite Audit

Appointment of Audit Committee

Berdasarkan Surat Keputusan Dewan Komisaris No. SK-001/BOC-CS/II/2026 tanggal 24 Februari 2026 Dewan Komisaris Perusahaan mengangkat Komite Audit sebagai berikut:

Based on the Board of Commissioners Decision Letter No. SK-001/BOC-CS/II/2026 dated February 24, 2026, the Company's Board of Commissioners appointed the Audit Committee as follows:

Ketua	Hyacintus Henri Djantoko	*Chairman*
Anggota	Sapto Wahyu Indratno	*Member*
Anggota	Mawarto	*Member*

34. TAMBAHAN INFORMASI ARUS KAS

34. SUPPLEMENTARY CASH FLOWS INFORMATION

Transaksi nonkas dari aktivitas investasi ditunjukkan dlama rekonsiliasi antara perubahan yang terjadi pada akun uang muka pembelian aset takberwujud dengan jumlah yang dilaporkan pada laporan arus kas sebagai berikut:

Non-cash transactions from financing activities are shown in the reconciliation between changes in advance payment for purchase of intangible assets with the amount shown in the statement of cash flows follows:

	2025	2024	
AKTIVITAS YANG TIDAK MEMPENGARUHI ARUS KAS			***ACTIVITIES NOT AFFECTING CASH FLOWS***
AKTIVITAS INVESTASI			***INVESTMENT ACTIVITIES***
Perolehan aset takberwujud melalui uang muka		(13.107.719.763)	*Acquisition of intangible assets through advance*
Reklasifikasi uang muka ke aset takberwujud	13.107.719.763		*Reclassification of advances to intangible assets*
AKTIVITAS PENDANAAN			***FINANCING ACTIVITIES***
Pembayaran dividen melalui utang dividen	3.300.000		*Payment of dividends through dividend liabilities*

35. INFORMASI PENTING LAINNYA

Informasi tambahan berikut merupakan pengungkapan informasi tambahan dalam catatan atas laporan keuangan yang tidak dipersyaratkan oleh Standar Akuntansi Keuangan di Indonesia. Pengungkapan informasi tambahan ini untuk memenuhi regulasi dari Otoritas Jasa Keuangan.

Analisis Kekayaan dan Perhitungan Batas Tingkat Solvabilitas

Berdasarkan Peraturan Otoritas Jasa Keuangan (OJK) No. 26 Tahun 2025 yang telah diundangkan pada tanggal 24 November 2025 tentang Pengelolaan Aset dan Liabilitas Perusahaan Asuransi dan Perusahaan Reasuransi mulai berlaku untuk menggantikan POJK No. 5 tahun 2023 tentang perubahan kedua atas Peraturan OJK No. 71/POJK.05/2016 tanggal 28 Desember 2016, penyempurnaan atas Peraturan Menteri Keuangan Republik Indonesia No. 53/PMK.010/2012 tanggal 3 April 2012, Perusahaan diwajibkan untuk menjaga rasio solvabilitas yang dihitung dengan menggunakan pendekatan Modal Minimum Berbasis Risiko ("MMBR"). Perusahaan setiap saat wajib memenuhi tingkat solvabilitas minimum sebesar 120% dari risiko kerugian yang mungkin timbul sebagai akibat dari deviasi dalam pengelolaan kekayaan dan liabilitas.

Batas tingkat solvabilitas minimum dihitung dengan mempertimbangkan kegagalan pengelolaan kekayaan, ketidakseimbangan antara proyeksi arus kekayaan dan liabilitas, ketidakseimbangan antara nilai kekayaan dan liabilitas dalam setiap jenis mata uang, perbedaan antara beban klaim yang terjadi dan beban klaim yang diperkirakan, ketidakcukupan premi akibat perbedaan hasil investasi yang diasumsikan dalam penetapan premi dengan hasil investasi yang diperoleh, ketidakmampuan pihak reasuradur untuk memenuhi liabilitas membayar klaim dan deviasi lainnya yang timbul dari pengelolaan kekayaan dan liabilitas.

Perhitungan tingkat solvabilitas Perusahaan tersebut di atas dapat dijelaskan sebagai berikut (tidak diaudit):

35. OTHER IMPORTANT INFORMATION

The following additional information is an additional disclosure on notes to the financial statement that are not required by Financial Accounting Standards in Indonesia. The disclosure of this additional information is to comply with Financial Services Authority regulation.

Assets Analysis and Calculation of Solvency Margin

In accordance with Financial Services Authority (OJK) Regulation No. 26 of 2025 promulgated on 24 November 2025 concerning the Management of Assets and Liabilities of Insurance and Reinsurance Companies, shall enter into force and supersedes POJK No. 5 of 2023 concerning the second amendment to OJK Regulation No. 71/POJK.05/2016 dated December 28, 2016, improvement of Regulation of the Minister of Finance of the Republic Indonesia No. 53/PMK.010/2012 dated April 3, 2012, the Company is required to maintain solvency ratio, which is calculated by using Minimum Risk Based Capital ("MRBC") approach. The Company has to meet at all times a solvency margin of at least 120% of risk of loss that might arise from deviation of assets and liabilities management.

Minimum solvency margin is calculated by considering unsuccessful assets management, imbalance between projected flows of assets and liabilities, imbalance between assets and liabilities value in each currency, the differences between claims expense incurred and estimated claims expense, insufficient premium as a result of differences between investment income assumed in determining premiums and investment income earned, inability of reinsurer to pay claims and other deviations arising from assets and liabilities management.

Calculation of the Company's solvency is determined are as follow (unaudited):

	2025	2024	
Tingkat solvabillitas			*Solvency margin*
Jumlah aset yang diperkenankan			*Total admitted assets*
Investasi	2.025.518.632.421	1.525.266.002.189	*Investments*
Bukan investasi	1.453.181.820.513	1.452.738.016.109	*Non-investments*
Jumlah	**3.478.700.452.934**	**2.978.004.018.298**	***Total***
Liabilitas (kecuali pinjaman subordinasi)	2.632.534.775.094	2.180.240.658.656	*Liabilities (except for subordinated loan)*
Jumlah tingkat solvabilitas	846.165.677.840	797.763.359.642	*Total solvency margin*
Batas Tingkat Solvabilitas Minimum (BTSM)			*Required Minimum Solvency Margin (RSM)*
Jumlah Batas Tingkat Solvabilitas Minimum	278.350.044.692	252.829.726.269	*Total Required Minimum Solvency Margin*
Kelebihan Batas Tingkat Solvabilitas Minimum	567.815.633.148	544.933.633.373	*Excess over the Required Minimum Solvency Margin*
Rasio pencapaian solvabilitas	**304%**	**316%**	***Solvency ratio***

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