IKHTISAR KEUANGAN
Financial Hightlight

(dalam Rp jutaan kecuali LPS)	2024	2023	2022	2021	2020	(in millions of rupiah except EPS)
Pendapatan Premi Bruto	1,648,424	2,129,142	2,198,291	1,772,222	1,485,450	Gross Premium Income
Premi Retensi Sendiri	1,453,953	1,927,976	2,018,419	1,600,832	1,323,683	Own Retention Premium
Hasil Underwriting	357,161	404,634	404,681	308,135	309,122	Underwriting Results
Hasil Investasi	63,528	117,755	31,806	27,489	29,950	Investment Income
Laba Usaha	50,310	105,734	84,740	57,698	63,624	Operating Profit
Laba Bersih	32,436	88,798	86,498	64,959	65,549	Net Profit
Laba Komprehensif	29,801	84,143	81,808	59,864	76,278	Comprehensive Income
Laba Bersih yang dapat diatribusikan kepada :						**Net Income that can be attributable to :**
Pemilik entitas induk	32,432	88,787	86,492	64,957	65,545	Owner of the parent entity
Kepentingan Non–Pengendali	4	11	5	2	4	Non–controlling interests
Laba Bersih yang dapat diatribusikan kepada :						**Net Income that can be attributable to :**
Pemilik entitas induk	29,797	84,131	81,803	59,862	76,274	Owner of the parent entity
Kepentingan Non–Pengendali	4	11	5	2	4	Non–controlling interests
Laba Per Saham (LPS)	**27**	**292**	**284**	**213**	**215**	Earnings Per Share (EPS)
Posisi Akhir Tahun						**End of Year Position**
Jumlah Aset	1,748,727	1,850,769	1,627,242	1,411,160	1,516,563	Total Assets
Jumlah Investasi	602,859	688,987	653,254	546,608	546,415	Total Investment
Jumlah Liabilitas	1,060,236	1,172,290	1,013,124	862,114	1,013,382	Total Liabilities
Ekuitas	688,491	678,479	614,118	549,046	503,181	Equity
Modal Disetor	152,142	152,142	152,142	152,142	152,142	Paid–up Capital
Modal Kerja Bersih	712,219	664,025	599,453	496,680	495,050	Net Working Capital
Jumlah Saham Beredar (jutaan)	1,217	304	304	304	304	Number of Outstanding Shares (millions)
Rasio Solvabilitas & Profitabilitas						**Solvency & Profitability Ratios**
Rasio Solvabilitas (RBC)–Konvensional	248%	192%	193%	168%	157%	Solvency Ratio (RBC)–Conventional
Rasio Solvabilitas (RBC)–Syariah	285%	155%	178%	173%	173%	Solvency Ratio (RBC)–Sharia
Rasio Liabilitas terhadap Ekuitas	154%	173%	165%	157%	201%	Liabilities to Equity Ratio
Rasio Liabilitas terhadap Aset	61%	63%	62%	61%	67%	Liabilities to Assets Ratio
Rasio Laba Bersih terhadap Ekuitas	5%	13%	14%	12%	13%	Return On Equity
Rasio Laba Bersih terhadap Aset	2%	5%	5%	5%	4%	Return On Asset
Rasio Laba Bersih dengan Pendapatan Premi Bruto	2%	4%	4%	4%	4%	Ratio of Net Income to Gross Premium Income
Rasio Underwriting	22%	19%	18%	17%	21%	Underwriting Ratio
Rasio Klaim Bruto	64%	56%	53%	59%	59%	Gross Claim Ratio
Rasio Beban Komisi Bruto	22%	22%	22%	21%	21%	Gross Commission Ratio
Rasio Hasil Investasi	10%	18%	5%	5%	5%	Investment Yield Ratio
Rasio Likuiditas						**Liquidity Ratio**
Rasio Aset Lancar terhadap Liabilitas Lancar	220%	189%	188%	188%	168%	Current Ratio
Rasio Investasi terhadap Cadangan Teknis Netto	144%	118%	121%	118%	116%	Investment to Net Technical Reserve Ratio
Rasio Teknis						**Technical Ratio**
Rasio Premi Retensi Sendiri terhadap Ekuitas	211%	284%	329%	292%	263%	Own Retention Premium Ratio to Equity