

Laporan Laba/Rugi

Profit and Loss Statement

(Disajikan dalam ribuan Rupiah)

(Presented in thousand Rupiah)

Keterangan Remarks		2023	2022	2021	2020	2019
I. Pendapatan Underwriting <i>Underwriting Revenue</i>						
	Premi Bruto <i>Gross Premium</i>	106,182,317	3,966,924	55,996,747	69,113,101	67,317,486
	Premi Reasuransi <i>Reinsurance Premium</i>	-13,415,264	-1,241,882	-10,376,406	-27,917,421	-25,647,961
	Premi Netto <i>Net Premium</i>	92,767,053	2,725,042	45,620,341	41,195,680	41,669,525
	Jumlah Penurunan (Kenaikan) Cadangan Premi <i>Total Decrease (Increase) in Premium Reserves</i>	11,949,118	22,219,805	2,717,741	-9,465,173	-6,976,598
	Total Pendapatan Underwriting <i>Total Underwriting Revenue</i>	104,716,171	24,944,847	48,338,082	32,319,750	34,692,927
II. Beban Underwriting <i>Underwriting Expense</i>						
	Beban Klaim Netto <i>Net Claim Expense</i>	28,230,536	27,751,448	33,573,005	21,050,780	15,815,374
	Beban Komisi - bersih <i>Commission Expense - net</i>	33,294,565	140,115	4,601,388	0	1,786,695
	Beban Underwriting Lain Netto <i>Other Net Claim Expense</i>	1,410,098	478,777	4,186,271	3,445,460	6,551,106
	Jumlah Beban Underwriting <i>Total Underwriting Expense</i>	62,935,199	28,370,340	42,360,664	24,496,240	24,153,175
III. Hasil Underwriting <i>Underwriting Result</i>						
	Pendapatan Investasi <i>Investment Income</i>	2,927,317	1,548,245	1,801,110	2,349,431	2,095,197
	Beban Usaha <i>Operating Expense</i>	83,804,440	40,708,377	60,342,274	29,528,724	40,052,447
IV. Laba (Rugi) Usaha <i>Profit (Loss)</i>						
	Hasil (Beban) Lain <i>Other (Expense) Revenue</i>	641,800	143,960	1,538,637	8,058,990	34,880,901
	Laba (Rugi) Sebelum Pajak <i>Profit (Loss) Before Tax</i>	-38,454,351	-42,441,665	-51,025,109	-11,296,793	7,463,403
	Pajak Penghasilan <i>Corporate Tax</i>	-14,396,603	-4,774,104	-12,538,029	-2,455,620	-7,167,510
	Laba (Rugi) Setelah Pajak <i>Profit (Loss) After Tax</i>	-24,057,748	-37,667,561	-38,487,080	-13,752,413	295,893
	Pendapatan Komprehensif Lain Setelah Pajak <i>Other Comprehensive Income After Tax</i>	1,088,392	752,212	1,805,229	1,704,912	800,863
Total Laba (Rugi) Komprehensif <i>Total Comprehensive Profit (Loss)</i>		-22,969,356	-36,915,349	-36,681,851	-12,047,501	1,096,756