

Laporan Laba/Rugi

Profit and Loss Statement

(Disajikan dalam ribuan Rupiah)

(Presented in thousand Rupiah)

Keterangan Remarks	2024	2023	2022	2021	2020
I. Pendapatan Underwriting Underwriting Revenue					
Premi Bruto <i>Gross Premium</i>	327,291,358	106,182,317	3,966,924	55,996,747	69,113,101
Premi Reasuransi <i>Reinsurance Premium</i>	-2,704,336	-13,415,264	-1,241,882	-10,376,406	-27,917,421
Premi Netto <i>Net Premium</i>	324,587,022	92,767,053	2,725,042	45,620,341	41,195,680
Jumlah Penurunan (Kenaikan) Cadangan Premi <i>Total Decrease (Increase) in Premium Reserves</i>	-6,282,236	11,949,118	22,219,805	2,717,741	-9,465,173
Total Pendapatan Underwriting <i>Total Underwriting Revenue</i>	318,304,786	104,716,171	24,944,847	48,338,082	32,319,750
II. Beban Underwriting Underwriting Expense					
Beban Klaim Netto <i>Net Claim Expense</i>	116,605,765	28,230,536	27,751,448	33,573,005	21,050,780
Beban Komisi - bersih <i>Commission Expense - net</i>	89,334,358	33,294,565	140,115	4,601,388	0
Beban Underwriting Lain Netto <i>Other Net Claim Expense</i>	1,109,195	1,410,098	478,777	4,186,271	3,445,460
Jumlah Beban Underwriting <i>Total Underwriting Expense</i>	207,049,318	62,935,199	28,370,340	42,360,664	24,496,240
III. Hasil Underwriting Underwriting Result					
Pendapatan Investasi <i>Investment Income</i>	5,075,664	2,927,317	1,548,245	1,801,110	2,349,431
Beban Usaha <i>Operating Expense</i>	115,125,981	83,804,440	40,708,377	60,342,274	29,528,724
IV. Laba (Rugi) Usaha Profit (Loss)					
Hasil (Beban) Lain <i>Other (Expense) Revenue</i>	13,137,020	641,800	143,960	1,538,637	8,058,990
Lab a (Rugi) Sebelum Pajak <i>Profit (Loss) Before Tax</i>	14,342,171	-38,454,351	-42,441,665	-51,025,109	-11,296,793
Pajak Penghasilan <i>Corporate Tax</i>	-2,115,305	-14,396,603	-4,774,104	-12,538,029	-2,455,620
Lab a (Rugi) Setelah Pajak <i>Profit (Loss) After Tax</i>	16,457,476	-24,057,748	-37,667,561	-38,487,080	-13,752,413
Pendapatan Komprehensif Lain Setelah Pajak <i>Other Comprehensive Income After Tax</i>	902,841	1,088,392	752,212	1,805,229	1,704,912
Total Laba (Rugi) Komprehensif Total Comprehensive Profit (Loss)	17,360,317	-22,969,356	-36,915,349	-36,681,851	-12,047,501