

BERKOMITMEN DALAM MENCIPTAKAN INOVASI TERBAIK UNTUK PERTUMBUHAN BERKELANJUTAN

COMMITTED IN CREATING THE BEST INNOVATIONS
FOR SUSTAINABLE GROWTH

2022

Laporan Tahunan
Annual Report



Berizin dan diawasi oleh





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Laporan ini juga memuat kata “Perusahaan”, “Perseroan”, atau “BNI Life” yang didefinisikan sebagai PT BNI Life Insurance.

Penyebutan satuan mata uang “Rupiah”, “Rp” atau IDR merujuk pada mata uang resmi Republik Indonesia, sedangkan “Dolar AS” atau USD merujuk pada mata uang resmi Amerika Serikat. Semua informasi keuangan disajikan dalam mata uang Rupiah sesuai dengan Standar Akuntansi Keuangan Indonesia.

Laporan Tahunan Tahun Buku 2022 (“Laporan Tahunan”) disajikan dalam dua bahasa yaitu Bahasa Indonesia dan Inggris dengan menggunakan jenis dan ukuran huruf yang mudah dibaca dan dicetak dengan kualitas yang baik. Laporan Tahunan PT BNI Life Insurance dapat dilihat dan diunduh di situs resmi Perusahaan, www.bni-life.co.id.

This annual report contains financial condition, operation results, projections, plans, strategies, policy, as well as the Company’s objectives, which is classified as forward-looking statements in the implementation of the prevailing laws, excluding historical matters.

Such forward-looking statements are subject to known and unknown risks (prospective), uncertainties, and other factors that could cause actual results to differ materially from expected results. Prospective statements in this annual report are prepared based on numerous assumptions concerning current conditions and future events of the Company and the business environment where the Company conducts business. The Company shall have no obligation to guarantee that the entire valid document presented will bring specific results as expected.

This annual report contains the words “Company”, “The Company”, or “BNI Life” here in after referred to as PT BNI Life Insurance.

The mention of the currency unit of “Rupiah, “Rp” or IDR here in after refers to the official currency of the Republic of Indonesia, while “US Dollar” or USD here in after refers to the official currency of the United States of America. All financial information is presented in Rupiah in accordance with Indonesian Financial Accounting Standards.

This Annual Report for Fiscal Year 2022 (“Annual Report”) is presented in bilingual, Indonesia and English languages as well as uses readable and printable type and size of font with good quality. PT BNI Life Insurance Annual Report can be seen and downloaded on the Official Website, www.bni-life.co.id.



BERKOMITMEN DALAM MENCIPTAKAN INOVASI TERBAIK UNTUK PERTUMBUHAN BERKELANJUTAN

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Laporan Tahunan 2022 Annual Report

PT BNI Life Insurance menyadari bahwa tantangan di masa yang akan datang akan terus meningkat, terutama yang terjadi di luar kendali Perseroan seperti risiko stagflasi, inflasi, dan situasi geopolitik. Namun, manajemen secara proaktif menyusun dan menjalankan strategi yang tepat, meningkatkan kompetensi dan produktivitas, serta berkontribusi positif kepada sosial dan lingkungan. Kami terus melakukan inovasi memberikan layanan unggul kepada pelanggan, serta proteksi terbaik karena kepuasan pelanggan adalah prioritas utama kami. Sejalan dengan semangat tersebut, Perseroan mengangkat tema “Berkomitmen Dalam Menciptakan Inovasi Terbaik Untuk Pertumbuhan Berkelanjutan” sebagai tema Laporan Tahunan Tahun 2022.

PT BNI Life Insurance realized that the upcoming challenges would continue to increase, especially those that occur outside the Company’s control, such as: risk of stagflation, inflation and geopolitics situation. However, management proactively compiles and executing the right strategy, improve competency and productivity, as well as positive contribution to the social and environment. We continue to innovate in giving service excellence, as well as the best protection because customer satisfaction is our top priority. In line with that spirit, the Company has chosen theme “Committed in Creating The Best Innovations for Sustainable Growth” as the Annual Report 2022 theme.



Kesinambungan Tema

Theme Continuity



2019

Memperkokoh Pondasi Bisnis Menuju Pertumbuhan yang Berkelanjutan

Strengthening Business Foundation Toward Sustainable Growth

Sebuah perusahaan yang sehat merupakan perusahaan yang bukan hanya menciptakan keuntungan dan manfaat bagi para Pemangku Kepentingan, akan tetapi juga memiliki nilai keberlanjutan yang menjamin para Pemangku Kepentingan serta Pemegang Saham yang ada di dalam Perusahaan. BNI Life menyadari bahwa nilai ini merupakan unsur yang fundamental bagi sebuah perusahaan. BNI Life senantiasa berupaya memperkuat pondasi bisnis BNI Life sehingga Perusahaan mampu memiliki nilai pertumbuhan yang berkelanjutan.

A healthy company does not only create benefits for its stakeholders but also have sustainable values that can assure all of its Stakeholders and Shareholders. BNI Life realizes that such value is a fundamental element for its business. BNI Life is committed to continuously strengthening its business foundation in order to have sustainable growth values.



2020

Mengoptimalkan Pertumbuhan Bisnis dan Inovasi Berkelanjutan

Optimizing Business Growth and Sustainable Innovation

Pertumbuhan bisnis dan terus berinovasi ditengah tahun yang menantang menjadi fokus utama BNI Life. Dengan meluncurkan 4 produk baru, yaitu; *BNI Life Infinite Protection*, *BNI Life Steady Protection*, Solusi Proteksi Dana Pensiun dan BNI Life Ultima Protection untuk memberikan pilihan variasi produk sesuai kebutuhan nasabah dan menegaskan posisi BNI Life menjadi Perusahaan Asuransi pilihan nasabah.

Business growth and keep innovating in the midst of a challenging year were the main focuses of BNI Life. By launching 4 new products, which are; BNI Life Infinite Protection, BNI Life Steady Protection, Solusi Proteksi Dana Pensiun and BNI Life Ultima Protection to provide a choice of product variations for the customer and confirmed BNI Life's position as the customer's choice.



2021

Transformasi Bisnis Menuju Kinerja yang Berkelanjutan

Business Transformation Towards Sustainable Performance

Transformasi bisnis menuju kinerja yang berkelanjutan menjadi *highlight* utama BNI Life pada tahun 2021. Di tengah tahun yang menantang, BNI Life terus menunjukkan performa terbaiknya dalam memberikan pelayanan dengan mentransformasi proses bisnis berbasis teknologi bertujuan untuk memberikan kenyamanan dan keamanan untuk nasabah. Selain itu, BNI Life juga terus mempertahankan posisinya sebagai perusahaan asuransi terbaik untuk mencapai kinerja yang berkelanjutan.

Business transformation towards sustainable performance is the main highlight of BNI Life in 2021. In the midst of a challenging year, BNI Life continues to show its best performance in providing services by transforming technology-based business processes aimed at providing convenience and safe experience for customers. In addition, BNI Life always maintain its position as the best insurance company to achieve sustainable performance.

Kesinambungan Tema

Theme Continuity



2022

BERKOMITMEN DALAM MENCIPTAKAN INOVASI TERBAIK UNTUK PERTUMBUHAN BERKELANJUTAN

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Referensi SEOJK

Nomor 16/SEOJK.04/2021:

Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik

SEOJK Reference Number 16/SEOJK.04/2021: Form and Content of the Annual Report of Issuers or Public Companies

Kriteria Annual Report

Annual Report Award Criteria

Laporan Keuangan Konsolidasian

Consolidated Financial Report

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IKHTISAR KINERJA

Performance Highlights



BNI Life berhasil mencatatkan pencapaian laba bersih tahun berjalan sebesar Rp253,35 miliar dan jumlah penghasilan komperhensif tahun berjalan sebesar Rp125,61 miliar.

BNI life has been successful to record net profit for the year of Rp253.35 billion and total comprehensive income for the year of Rp125.61 billion.





Ikhtisar Data Keuangan Penting

Summary of Significant Financial Data

- Laporan Laba (Rugi) dan Penghasilan Komprehensif Lain Konsolidasian**

Consolidated Statements of Profit (Loss) and Other Comprehensive Income

Dalam jutaan Rupiah, kecuali dinyatakan lain
In millions Rupiah, unless otherwise stated

Uraian Description	2022	2021	2020	2019	2018
Jumlah Pendapatan Total Income	6.315.960	5.957.707	5.491.482	6.262.430	6.106.679
Jumlah Beban Total Expenses	6.042.010	5.744.852	5.329.765	5.955.073	5.934.492
Laba Sebelum Pajak Penghasilan Income Before Income Tax	273.950	212.855	161.717	307.357	172.187
Laba Bersih Tahun Berjalan Net Profit for the Year	253.353	179.580	157.586	302.101	185.038
Jumlah Penghasilan Komprehensif Tahun Berjalan Total Comprehensive Income (Loss) for the Year	125.607	118.268	350.317	457.335	(29.097)

- Laporan Posisi Keuangan Konsolidasian**

Consolidated Statements of Financial Position

Dalam jutaan Rupiah, kecuali dinyatakan lain
In millions Rupiah, unless otherwise stated

Uraian Description	2022	2021	2020	2019	2018
Aset Assets					
Kas dan Kas pada Bank Cash and Cash in Banks	73.741	100.421	84.451	40.796	141.877
Investasi, Neto Investments, Net	21.557.574	20.697.323	19.135.015	16.672.232	14.998.445
Piutang Premi Premium Receivables	69.695	84.876	86.660	83.821	93.207
Piutang Investasi Investment Receivables	314.521	623.638	151.844	134.178	137.049
Piutang Reasuransi Reinsurance Receivables	185.143	176.223	59.722	93.258	106.193
Aset Reasuransi Reinsurance Assets	104.797	157.602	122.188	95.567	81.160
Pinjaman Kepada Pemegang Polis Loan to Policyholders	126.842	65.634	3.701	1.567	1.206
Piutang Lain-lain- Neto Other Receivables - Net	25.777	18.448	22.108	131.087	752.342
Beban Dibayar di Muka dan Uang Muka Prepaid Expenses and Advances	13.050	7.651	8.334	17.205	10.753
Aset Tetap - Neto Fixed Assets - Net	242.528	213.187	195.443	139.905	110.968
Aset Pajak Tanggahan, Neto Deferred Tax Assets, Net	145.671	86.080	17.425	46.522	58.688
Aset Lain-lain, Neto Other Assets, Net	502.053	586.004	660.951	728.118	795.912
Jumlah Total	23.361.392	22.817.087	20.547.842	18.238.256	17.287.800

Ikhtisar Data Keuangan Penting

Summary of Significant Financial Data

Dalam jutaan Rupiah, kecuali dinyatakan lain
In millions Rupiah, unless otherwise stated

Uraian Description	2022	2021	2020	2019	2018
Liabilitas Liabilities					
Utang Klaim Claim Payables	2.866	1.523	5.413	1.810	8.714
Utang Reasuransi Reinsurance Payables	72.597	69.367	41.350	75.013	92.688
Utang Komisi Commission Payables	17.729	18.394	9.524	11.537	27.033
Utang Pajak Tax Payables	3.887	3.264	2.880	3.177	2.763
Titipan Premi Premium Deposits	171.017	166.238	109.568	64.255	571.805
Akrual dan utang lain-lain Accrued Expenses and other payables	256.443	1.136.235	286.044	397.164	607.782
Liabilitas sewa Lease Liabilities	57.458	25.785	35.404	3.369	3.142
Liabilitas Kontrak Asuransi Insurance Contract Liabilities	16.004.021	14.814.748	13.623.579	11.637.168	10.374.526
Liabilitas Imbalan Kerja Employee Benefits Liability	131.574	138.865	134.098	98.604	143.564
Jumlah Liabilitas Total Liabilities	16.717.592	16.374.419	14.247.860	12.292.097	11.832.017
Dana Peserta Participants' Fund	629.224	499.826	428.132	333.996	245.444
Ekuitas Equity					
Modal Saham Claim Payables	300.699	300.699	300.699	300.699	300.699
Tambahan Modal Disetor Additional Paid-in Capital	4.157.813	4.157.813	4.157.813	4.157.813	4.157.813
Keuntungan (Kerugian) yang Belum Direalisasi atas Efek-Efek Tersedia untuk Dijual, Setelah Pajak Unrealized Gain (Loss) on Available- for-Sale	(3.559)	127.937	200.342	8.016	(148.281)
Cadangan Revaluasi Aset, Setelah Pajak Assets Revaluation Reserve, net of Tax	39.515	39.515	36.051	36.051	36.051
Pengukuran Kembali Imbalan Pasca Kerja, Setelah Pajak Remeasurement of Post Employee Benefit, Net of Tax	18.306	14.556	6.927	6.522	7.585
Saldo Laba Retained Earnings	1.501.802	1.302.322	1.170.018	1.103.062	856.472
Jumlah Total	6.014.576	5.942.842	5.871.850	5.612.163	5.210.339

Ikhtisar Data Keuangan Penting

Summary of Significant Financial Data

Laporan Arus Kas Konsolidasian

Consolidated Statements of Cash Flows

Dalam jutaan Rupiah, kecuali dinyatakan lain
In millions Rupiah, unless otherwise stated

Uraian Description	2022	2021	2020	2019	2018
Arus Kas dari (Digunakan untuk) Aktivitas Operasi Cash Flows from (Used in) Operating Activities	226.501	183.129	1.727.434	463.497	408.951
Arus Kas dari (Digunakan untuk) Aktivitas Investasi Cash Flows from (Used in) Investing Activities	(168.454)	(91.876)	(1.567.155)	(414.330)	(434.154)
Arus Kas dari (Digunakan untuk) Aktivitas Pendanaan Cash Flows from (Used in) Financing Activities	(85.088)	(75.273)	(116.649)	(55.511)	(112.471)
Kenaikan (Penurunan) Bersih Kas dan Kas pada Bank Net Increase (Decrease) Cash and Cash in Banks	(27.041)	15.980	43.630	(6.344)	(137.674)
Dampak Bersih Perubahan Nilai Tukar atas Kas dan Kas pada Bank Net Effect of Changes in Exchange Rates in Cash and Cash in Banks	361	(10)	25	(134)	282
Kas dan Setara Kas Awal Tahun Cash and Cash Equivalents at the Beginning of the Year	100.421	84.451	40.796	141.877	279.269
Kas dan Setara Kas Akhir Tahun Cash and Cash Equivalents at the End of the Year	73.741	100.421	84.451	135.399	141.877

Rasio Keuangan Utama

Main Financial Ratios

Dalam %
In %

Uraian Description	2022	2021	2020	2019	2018
Rasio Rentabilitas (Profitabilitas) Rentability Ratio (Profitability)					
Rasio Laba Terhadap Jumlah Aset Return on Assets	1,08	0,79	0,77	1,66	1,07
Rasio Laba Terhadap Jumlah Ekuitas Return on Equity	4,21	3,02	2,68	5,38	3,55
Marjin Laba Bersih Net Profit Margin	4,01	3,01	3,43	6,35	3,32
Rasio Perimbangan Hasil Investasi dengan Pendapatan Premi i Neto Balance Ratio of Investment Income to Net Premium Income	24,19	30,03	27,89	28,31	13,34
Rasio Beban Klaim, Beban Usaha dan Komisi Claim Expense, Operating Expense, and Commission Ratios	120,92	130,37	126,06	121,45	111,17
Rasio Solvabilitas Solvability Ratio					
Rasio Jumlah Liabilitas terhadap Ekuitas Debt to Equity Ratio	277,95	275,53	242,65	219,03	227,09
Rasio Jumlah Liabilitas terhadap Aset Debt to Assets Ratio	71,56	71,76	69,34	67,40	68,44
Rasio Risk Based Capital (RBC) Risk Based Capital (RBC) Ratio	673,31	714,30	794,94	721,61	737,82
Rasio Selain Solvabilitas Another Ratio of Solvability					
Rasio Kecukupan Investasi Investment Adequacy Ratio	149,54	158,29	164,29	173,37	165,48
Rasio Likuiditas Liquidity Ratio	198,28	153,18	423,43	364,33	253,39

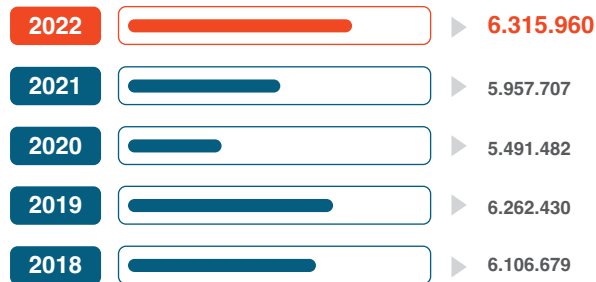
Ikhtisar Data Keuangan Penting

Summary of Significant Financial Data

Jumlah Pendapatan

Total Income

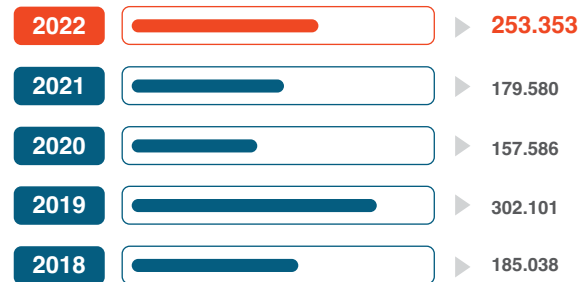
dalam juta Rupiah
in million of Rupiah



Labanya Bersih Tahun Berjalan

Net Income for the Year

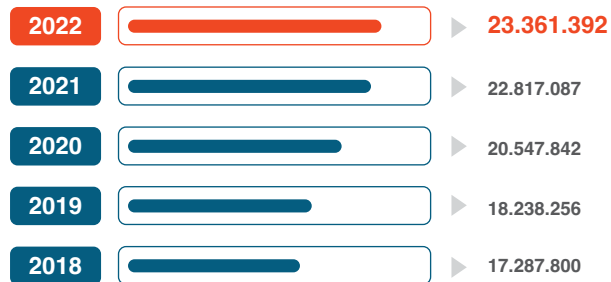
dalam juta Rupiah
in million of Rupiah



Jumlah Aset

Total Assets

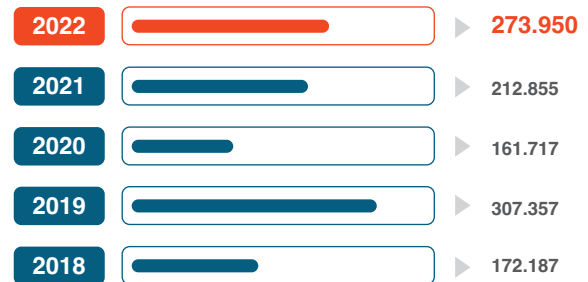
dalam juta Rupiah
in million of Rupiah



Labanya Sebelum Pajak Penghasilan

Income Before Income Tax

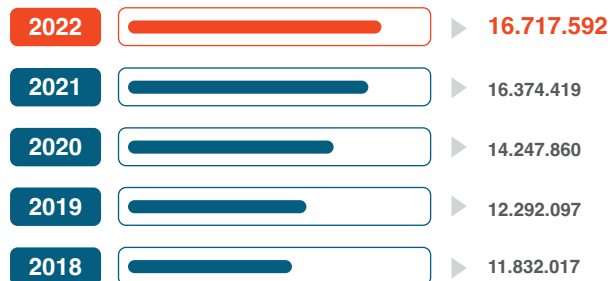
dalam juta Rupiah
in million of Rupiah



Jumlah Liabilitas

Total Liabilities

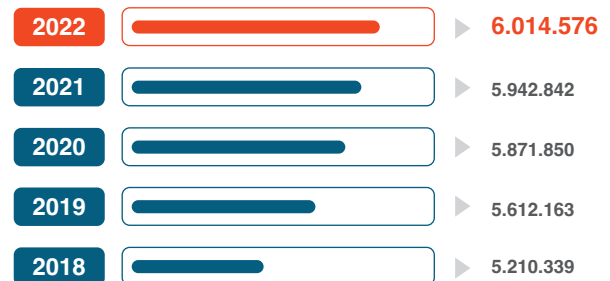
dalam juta Rupiah
in million of Rupiah



Jumlah Ekuitas

Total Equity

dalam juta Rupiah
in million of Rupiah



Peristiwa Penting 2022 Significant Events 2022

18 Februari • February



BNI Life yang berhasil meraih predikat penghargaan *Unit Link* Terbaik untuk 6 Kategori pada ajang *Unit Link Awards 2022* dari Majalah *Investor* dan *Beritasatu TV* berkolaborasi dengan *Infovesta*.

BNI Life won the Best Unit Link award for 6 categories in *Unit Link Awards 2022* from *Investor* MAgazine and *Beritasatu TV* in collaboration with *Infovesta*.

24 Februari • February



BNI Life menerima penghargaan "*Excellence Good Corporate Governance Implementation on Developing Business Segmentation to Optimize Insurance Service*" kategori *Life Insurance* pada ajang *Indonesia Excellence Good Corporate Governance Awards 2022* dari *Warta Ekonomi*.

BNI Life received "*Excellence Good Corporate Governance Implementation on Developing Business Segmentation to Optimize Insurance Service*" for *Life Insurance* category in *Indonesia Excellence Good Corporate Governance Awards 2022* by *Warta Ekonomi*.

24 Februari • February



BNI Life menerima penghargaan *Most Popular Digital Financial Brand in e-customer service* untuk kategori *Life Insurance* pada ajang *Indonesia's Most Popular Digital Financial Brands Awards 2022* yang dipersembahkan oleh media *Iconomics*.

BNI Life received an award as *Most Popular Digital Financial Brand in e-customer service* for *Life Insurance* category in *Indonesia's Most Popular Digital Financial Brand Awards 2022* presented by *Iconomics Media*.


Peristiwa Penting 2022

Significant Events 2022

3

Maret • March

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BNI Life mendapatkan penghargaan *"Best Sharia Unit Business In Insurance"* pada ajang *2nd Indonesia Syariah Award*.

BNI Life won *"Best Sharia Unit Business In Insurance"* in *2nd Indonesia Syariah Award*.

21

April • April

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BNI Life berhasil meraih penghargaan sebagai Indonesia *Best Sharia Finance 2022* untuk kategori *Sharia Business Unit of Life Insurance* dari Warta Ekonomi pada ajang *Indonesia Sharia Finance Award 2022*.

BNI Life was success to win *Best Sharia Finance 2022* for *Sharia Business Unit of Life Insurance* from *Warta Ekonomi* in *Indonesia Sharia Finance Award 2022*.

15

Juli • July

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Dalam rangka memperingati HUT BNI Life ke-26, PT BNI Life Insurance menghadirkan solusi melalui 2 pilar digitalnya, yaitu *Microsite Plan Blife* di 3 platform milik BNI Life.

In celebrating BNI Life 26th Anniversary, PT BNI Life Insurance presented 2 digital pillars, are *Microsite Plan Blife* at 3 platforms of BNI Life.

Peristiwa Penting 2022

Significant Events 2022

1 September • September



PT BNI Life Insurance mendapatkan penghargaan *Life Insurance Market Leaders 2022* pada ajang *Insurance Market Leaders Award 2022*.

PT BNI Life Insurance won the Life Insurance Market Leaders 2022 award in the 2022 Insurance Market Leaders Award event.

5 September • September



Kegiatan Hari Pelanggan Nasional 2022.
2022 National Customer Day Activities.

6 September • September



BNI Life mendapatkan 2 penghargaan sekaligus pada ajang *TOP GRC Awards 2022* untuk kategori *TOP GRC 2022 #4 Stars* dan yang diraih oleh Bapak Shadiq Akasya Direktur Utama BNI Life sebagai *The Most Committed GRC Leader 2022* yang diselenggarakan oleh *TopBusiness Magazine*.

BNI Life received 2 awards at once in the TOP GRC Awards 2022 for the TOP GRC 2022 #4 Stars category and Mr. Sadiq Akasya, President Director of BNI Life won The Most Committed GRC Leader 2022 which was organized by TopBusiness Magazine.

Peristiwa Penting 2022

Significant Events 2022

22

September • September

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PT BNI Life Insurance telah menerima penghargaan sebagai *Sharia Institution With Predicate "EXCELLENT" For Financial Performance in 2022* pada ajang *Infobank 11th Sharia Awards 2022*.

PT BNI Life Insurance has received an award as a Sharia Institution With Predicate "EXCELLENT" For Financial Performance in 2022 in the Infobank 11th Sharia Awards 2022 event.

5

Oktober • October

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PT BNI Life Insurance berhasil meraih penghargaan sebagai *The Best Life Insurance Sharia Business Unit 2022* dalam Kategori Ekuitas Rp 250 Miliar ke Atas pada ajang *Insurance Award 2022* yang diselenggarakan oleh Media Asuransi.

PT BNI Life Insurance won an award as The Best Life Insurance Sharia Business Unit 2022 in the Rp250 Billion Above Equity Category in the 2022 Insurance Award event organized by Media Asuransi.

14

Oktober • October

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Penandatanganan Kerja Sama, Layanan *Third Party Administration Optima Managed Care*, BNI Life - Admedika

Signing of Cooperation, Third Party Administration Optima Managed Care, BNI Life - Admedika

Peristiwa Penting 2022

Significant Events 2022

22 Oktober • October



Kegiatan Hari Asuransi 2022.
2022 Insurance Days Activity.

22 November • November



Kegiatan Bulan Inklusi Keuangan OJK 2022
(BIK OJK).
OJK Financial Inclusion Month Activities 2022 (BIK OJK).

22 Oktober • October



Penandatanganan Kerja Sama, Program *Optima Group Saving*, PT Bank Pembangunan Daerah Papua – PT BNI Life Insurance (Bank Papua – BNI Life).

Signing of Cooperation, Optima Group Saving Program, PT Papua Regional Development Bank – PT BNI Life Insurance (Bank Papua – BNI Life).

25 November • November



Syukuran dengan Anak Yatim Piatu
(260 anak yatim piatu).
Thanksgiving with orphans (260 orphans).


Peristiwa Penting 2022

Significant Events 2022

28 & 29

November • November

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Celebration Anniversary BNI Life ke-26 Tahun
 BNI Life 26th Anniversary Celebration

16

Desember • December

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Direktur utama PT BNI Life Insurance Bapak Shadiq Akasya mendapatkan penghargaan sebagai *Indonesia Most Acclaimed CEO 2022* dari majalah Warta Ekonomi.

President Director of PT BNI Life Insurance, Mr. Shadiq Akasya, received an award as Indonesia's Most Acclaimed CEO 2022 from Warta Ekonomi magazine.

20

Desember • December

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BNI Life telah dinobatkan sebagai *Trusted Company Based on Corporate Governance Perception Index (CGPI)* pada ajang *Indonesia Trusted Companies Award 2022* dari IICG & Majalah SWA.

BNI Life has been awarded as the Trusted Company Based on Corporate Governance Perception Index (CGPI) at the 2022 Indonesia Trusted Companies Award from IICG & SWA Magazine.

Penghargaan dan Sertifikasi

Awards and Certifications

Indonesia Moms Favorite Kids Brand Awards 2022

Indonesia Moms Favorite Kids Brand Awards 2022



Tanggal Date	25 Januari 2022 January 25 th , 2022
Predikat Predicate	<i>Best 5 Mom's Favorite Kids Brand 2022</i> (BNI Life Solusi Pintar) Best 5 Mom's Favorite Kids Brand 2022 (BNI Life Solusi Pintar)
Kategori Category	<i>Kids Insurance</i> Kids Insurance
Penyelenggara Organizer	<i>Her Story</i> Her Story

Indonesia Most Acclaimed CFO Awards 2022

Indonesia Most Acclaimed CFO Awards 2022

Tanggal Date	27 Januari 2022 January 27 th , 2022
Predikat Predicate	<i>Outstanding Corporate Financial Performance of Indonesia Most Acclaimed CFO Awards 2022</i> Outstanding Corporate Financial Performance of Indonesia Most Acclaimed CFO Awards 2022
Kategori Category	<i>Life Insurance</i> Life Insurance
Penyelenggara Organizer	Warta Ekonomi Warta Ekonomi



Unit Link Awards 2022

Unit Link Awards 2022

Tanggal Date	18 Februari 2022 February 18 th , 2022
Predikat Predicate	<i>Unit Link Terbaik 2022</i> The Best Unit Link 2022
Kategori Category	Pasar Uang Konvensional Periode 5 Tahun Conventional Money Market for 5 Years Period
Penyelenggara Organizer	Majalah Investor Investor Magazine



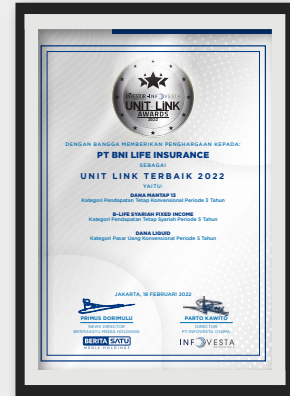
Penghargaan dan Sertifikasi

Awards and Certifications

Unit Link Awards 2022

Unit Link Awards 2022

Tanggal Date	18 Februari 2022 February 18 th , 2022
Predikat Predicate	Unit Link Terbaik 2022 The Best Unit Link 2022
Kategori Category	Pendapatan Tetap Syariah Periode 5 Tahun Sharia Fixed Income for 5 Years Period
Penyelenggara Organizer	Majalah Investor Investor Magazine



Unit Link Awards 2022

Unit Link Awards 2022

Tanggal Date	18 Februari 2022 February 18 th , 2022
Predikat Predicate	Unit Link Terbaik 2022 The Best Unit Link 2022
Kategori Category	Campuran Syariah Periode 5 Tahun Mixed Sharia for 5 Years Period
Penyelenggara Organizer	Majalah Investor Investor Magazine



Unit Link Awards 2022

Unit Link Awards 2022

Tanggal Date	18 Februari 2022 February 18 th , 2022
Predikat Predicate	Unit Link Terbaik 2022 The Best Unit Link 2022
Kategori Category	Campuran Syariah Periode 3 Tahun Mixed Sharia for 3 Years Period
Penyelenggara Organizer	Majalah Investor Investor Magazine



Penghargaan dan Sertifikasi

Awards and Certifications

Indonesia Excellence GCG Awards 2022

Indonesia Excellence GCG Awards 2022

Tanggal Date	24 Februari 2022 February 24 th , 2022
Predikat Predicate	<i>Excellence Good Corporate Governance Implementation</i> Excellence Good Corporate Governance Implementation
Kategori Category	<i>Life Insurance</i> Life Insurance
Penyelenggara Organizer	Warta Ekonomi Warta Ekonomi



Indonesia's Most Popular Digital Financial Brands Awards 2022

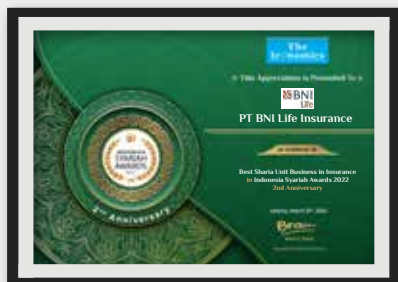
Indonesia's Most Popular Digital Financial Brands Awards 2022



Tanggal Date	24 Februari 2022 February 24 th , 2022
Predikat Predicate	<i>Most Popular Digital Financial Brand in e-Customer Service</i> Most Popular Digital Financial Brand in e-Customer Service
Kategori Category	<i>Life Insurance</i> Life Insurance
Penyelenggara Organizer	The Economics The Economics

Indonesia Syariah Awards 2022

Indonesia Syariah Awards 2022



Tanggal Date	31 Maret 2022 March 31 st , 2022
Predikat Predicate	<i>Best Sharia Unit Business</i> Best Sharia Unit Business
Kategori Category	<i>Insurance</i> Insurance
Penyelenggara Organizer	The Economics The Economics

Penghargaan dan Sertifikasi

Awards and Certifications

Infobank Digital Brand Awards

Infobank Digital Brand Awards



Tanggal Date	7 April 2022 April 7 th , 2022
Predikat Predicate	<i>2nd Rank</i> 2 nd Rank
Kategori Category	Asuransi Jiwa Konvensional Premi Bruto Rp2,5 Triliun sampai < Rp6 Triliun Conventional Life Insurance Gross Premium Rp2.5 Trillion to < Rp6 Trillion
Penyelenggara Organizer	Infobank Infobank

Indonesia Best CEO Award 2022

Indonesia Best CEO Award 2022



Tanggal Date	20 April 2022 April 20 th , 2022
Predikat Predicate	<i>Best CEO</i> Best CEO
Kategori Category	<i>Life Insurance</i> Life Insurance
Penyelenggara Organizer	The Iconomics The Iconomics

Media Asuransi Unit Link Award 2022

Media Asuransi Unit Link Award 2022



Tanggal Date	21 April 2022 April 21 st , 2022
Predikat Predicate	<i>Best Unit Link</i> Best Unit Link
Kategori Category	Kelompok Campuran Berdenominasi Rupiah Atas Produk: <i>B-Life Link</i> Dana Kombinasi Mixed Rupiah-denominated Group Products: B-Life Link Dana Kombinasi
Penyelenggara Organizer	Media Asuransi Media Asuransi

Penghargaan dan Sertifikasi Awards and Certifications

Media Asuransi Unit Link Award 2022

Media Asuransi Unit Link Award 2022



Tanggal Date	21 April 2022 April 21 st , 2022
Predikat Predicate	<i>Best Unit Link</i> Best Unit Link
Kategori Category	Kelompok Campuran Berdenominasi Rupiah Atas Produk: <i>B-Life Link</i> Dana Mantap 3 Mixed Rupiah-Denominated Group Products: B-Life Link Dana Mantap 3
Penyelenggara Organizer	Media Asuransi Media Asuransi

Media Asuransi Unit Link Award 2022

Media Asuransi Unit Link Award 2022



Tanggal Date	21 April 2022 April 21 st , 2022
Predikat Predicate	<i>Best Unit Link</i> Best Unit Link
Kategori Category	Kelompok Campuran Berdenominasi Rupiah Atas Produk: <i>B-Life Link</i> Dana Mantap 13 Mixed Rupiah-Denominated Group Products: B-Life Link Dana Mantap 13
Penyelenggara Organizer	Media Asuransi Media Asuransi

Media Asuransi Unit Link Award 2022

Media Asuransi Unit Link Award 2022



Tanggal Date	21 April 2022 April 21 st , 2022
Predikat Predicate	<i>Best Unit Link</i> Best Unit Link
Kategori Category	Kelompok Campuran Berdenominasi Rupiah Atas Produk: <i>B-Life Link</i> Dana Liquid Mixed Rupiah-Denominated Group Products: B-Life Link Dana Liquid
Penyelenggara Organizer	Media Asuransi Media Asuransi

Penghargaan dan Sertifikasi

Awards and Certifications

Media Asuransi Unit Link Award 2022

Media Asuransi Unit Link Award 2022



Tanggal Date	21 April 2022 April 21 st , 2022
Predikat Predicate	<i>Best Unit Link</i> Best Unit Link
Kategori Category	Kelompok Campuran Berdenominasi Rupiah Atas Produk: <i>B-Life Link BNI Life Syariah Balance Fund</i> Mixed Rupiah-Denominated Group Products: B-Life Link BNI Life Syariah Balance Fund
Penyelenggara Organizer	Media Asuransi Media Asuransi

Media Asuransi Unit Link Award 2022

Media Asuransi Unit Link Award 2022



Tanggal Date	21 April 2022 April 21 st , 2022
Predikat Predicate	<i>Best Unit Link</i> Best Unit Link
Kategori Category	Kelompok Campuran Berdenominasi Mixed Dominated Group
Penyelenggara Organizer	Media Asuransi Media Asuransi

Indonesia Sharia Finance Awards 2022

Indonesia Sharia Finance Awards 2022

Tanggal Date	21 April 2022 April 21 st , 2022
Predikat Predicate	<i>Indonesia Best Sharia Finance 2022 with Outstanding Various Sharia Principles Insurance Products Development</i> Indonesia Best Sharia Finance 2022 with Outstanding Various Sharia Principles Insurance Products Development
Kategori Category	<i>Sharia Business Unit of Life Insurance</i> Sharia Business Unit of Life Insurance
Penyelenggara Organizer	Warta Ekonomi Warta Ekonomi



Penghargaan dan Sertifikasi

Awards and Certifications

Indonesia Consumer Financial Service Award 2022

Indonesia Consumer Financial Service Award 2022

Tanggal Date	30 Mei 2022 May 30 th , 2022
Predikat Predicate	Asuransi jiwa predikat <i>GOOD</i> Life Insurance predicate GOOD
Kategori Category	Perusahaan Asuransi Jiwa dengan total aset < Rp20 Triliun Life insurance company with total assets < Rp20 trillion
Penyelenggara Organizer	Majalah SWA SWA Magazine



Indonesia Consumer Financial Service Award 2022

Indonesia Consumer Financial Service Award 2022

Tanggal Date	30 Mei 2022 May 30 th , 2022
Predikat Predicate	Asuransi Pendidikan Predikat <i>Very Good</i> Education Insurance with Very Good Predicate
Kategori Category	Perusahaan Asuransi Jiwa dengan total aset < Rp20 Triliun Life insurance company with total assets < Rp20 trillion
Penyelenggara Organizer	Majalah SWA SWA Magazine



Indonesia Financial Top leader Award 2022

Indonesia Financial Top leader Award 2022

Tanggal Date	31 Mei 2022 May 31 st , 2022
Predikat Predicate	<i>Best Leader</i> Best Leader
Kategori Category	<i>Life Insurance</i> total aset Rp10 Triliun - Rp25 Triliun Life Insurance total assets with Rp10 Trillion - Rp25 Trillion
Penyelenggara Organizer	Warta Ekonomi Warta Ekonomi



Penghargaan dan Sertifikasi

Awards and Certifications

23rd Infobank Insurance Award 2022

23rd Infobank Insurance Award 2022

Tanggal Date	28 Juli 2022 July 28 th , 2022
Predikat Predicate	<i>The Best Investment Portfolio Holder Life Insurance Company</i> The Best Investment Portfolio Holder Life Insurance Company
Kategori Category	<i>Life Insurance</i> Life Insurance
Penyelenggara Organizer	<i>Infobank</i> Infobank



Indonesia Grand Digital Marketing Awards 2022

Indonesia Grand Digital Marketing Awards 2022

Tanggal Date	4 Agustus 2022 August 4 th , 2022
Predikat Predicate	<i>Grand Digital Marketing Company 2022 for Branding Strategy Promotion in Social Media</i> Grand Digital Marketing Company 2022 for Branding Strategy Promotion in Social Media
Kategori Category	<i>Life Insurance</i> Life Insurance
Penyelenggara Organizer	<i>Warta Ekonomi</i> Warta Ekonomi



Insurance Market Leaders

Insurance Market Leaders



Tanggal Date	31 Agustus 2022 August 31 st , 2022
Predikat Predicate	<i>Life Insurance Market Leaders 2022</i> Life Insurance Market Leaders 2022
Kategori Category	<i>Life Insurance</i> Life Insurance
Penyelenggara Organizer	<i>Media Asuransi</i> Media Asuransi

TOP GRC Awards 2022

TOP GRC Awards 2022

Tanggal Date	6 September 2022 September 6 th , 2022
Predikat Predicate	<i>TOP GRC Awards 2022 # 4 Stars</i> TOP GRC Awards 2022 # 4 Stars
Kategori Category	<i>Life Insurance</i> Life Insurance
Penyelenggara Organizer	<i>Top Business</i> Top Business



Penghargaan dan Sertifikasi

Awards and Certifications

TOP GRC Awards 2022

TOP GRC Awards 2022



Tanggal Date	6 September 2022 September 6 th , 2022
Predikat Predicate	<i>The Most Committed GRC Leader 2022</i> The Most Committed GRC Leader 2022
Kategori Category	<i>Life Insurance</i> Life Insurance
Penyelenggara Organizer	<i>Top Business</i> Top Business

Best Syariah 2022

Best Syariah 2022



Tanggal Date	15 September 2022 September 15 th , 2022
Predikat Predicate	<i>Asuransi Syariah Terbaik 2022</i> 2022 Best Sharia Insurance
Kategori Category	<i>Asuransi Jiwa Syariah Aset Di Atas Rp 200 Miliar - Rp 1 Triliun</i> Sharia Life Insurance with Assets Above Rp200 Billion - Rp1 Trillion
Penyelenggara Organizer	<i>Berita Satu</i> Berita Satu

Top Digital Corporate Brand Award 2022

Top Digital Corporate Brand Award 2022



Tanggal Date	15 September 2022 September 15 th , 2022
Predikat Predicate	<i>Keberhasilan Dalam Meningkatkan Aktivitas Corporate Brand di Ranah Digital</i> Success in Increasing Corporate Brand Activities in the Digital Platform
Kategori Category	<i>Special Achievement for BUMN, Subsidiary BUMN & BUMD</i> Special Achievement for BUMN, Subsidiary BUMN & BUMD
Penyelenggara Organizer	<i>Suara Pemerintah</i> Suara Pemerintah

Islamic Finance Summit 2022

Islamic Finance Summit 2022

Tanggal Date	22 September 2022 September 22 nd , 2022
Predikat Predicate	<i>Excellent</i> Excellent
Kategori Category	<i>Financial Performance 2022</i> Financial Performance 2022
Penyelenggara Organizer	<i>Infobank</i> Infobank



Penghargaan dan Sertifikasi

Awards and Certifications

Indonesia Top PR Leader Awards 2022

Indonesia Top PR Leader Awards 2022

Tanggal Date	29 September 2022 September 29 th , 2022
Predikat Predicate	<i>Top Corporate Communication Leader for Diversification of Insurance Products and Services</i> Top Corporate Communication Leader for Diversification of Insurance Products and Services
Kategori Category	<i>Life Insurance</i> Life Insurance
Penyelenggara Organizer	Warta Ekonomi Warta Ekonomi



Insurance Award 2022

Insurance Award 2022



Tanggal Date	5 Oktober 2022 October 5 th , 2022
Predikat Predicate	<i>Best Life Insurance Sharia Business Unit 2022</i> Best Life Insurance Sharia Business Unit 2022
Kategori Category	<i>Ekuitas Rp 250 Miliar Ke Atas</i> Equity above Rp250 Milliar
Penyelenggara Organizer	Media Asuransi Media Asuransi

4th Anniversary BUMN Awards 2022

4th Anniversary BUMN Awards 2022



Tanggal Date	27 Oktober 2022 October 27 th , 2022
Predikat Predicate	<i>Most Popular Brand (Best Brand Awareness)</i> Most Popular Brand (Best Brand Awareness)
Kategori Category	<i>Life Insurance</i> Life Insurance
Penyelenggara Organizer	<i>The Economics</i> The Economics

Penghargaan dan Sertifikasi

Awards and Certifications

Pertukaran Data Elektronik (PEDAL)

Electronic Data Interchange



Tanggal Date	23 November 2022 November 23 rd , 2022
Predikat Predicate	Pemberian Apresiasi kepada Asosiasi dan Pengguna Aktif PEDAL Giving Appreciation to Associations and Active Users of PEDAL
Kategori Category	<i>Life Insurance</i> Life Insurance
Penyelenggara Organizer	KPK KPK

Top 100 CEO Infobank Award 2022

Top 100 CEO Infobank Award 2022

Tanggal Date	23 November 2022 November 23 rd , 2022
Predikat Predicate	<i>Top 100 CEO</i> Top 100 CEO
Kategori Category	<i>Life Insurance</i> Life Insurance
Penyelenggara Organizer	<i>Infobank</i> Infobank



CGPI 2022

CGPI 2022

Tanggal Date	20 Desember 2022 December 20 th , 2022
Predikat Predicate	<i>Trusted Company Based on CGPI</i> Trusted Company Based on CGPI
Kategori Category	<i>Life Insurance</i> Life Insurance
Penyelenggara Organizer	Majalah SWA SWA Magazine



Keanggotaan Asosiasi

Association Membership

1 AAJI - Asosiasi Asuransi Jiwa Indonesia



2 LAPS SJK - Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan



3 DAI - Dewan Asuransi Indonesia



4 AASI - Asosiasi Asuransi Syariah Indonesia



5 KADIN INDONESIA
Kamar Dagang dan Industri Indonesia



02

LAPORAN MANAJEMEN

Management Report



Menyikapi perkembangan industri asuransi Indonesia, BNI Life telah menjalankan komitmen untuk memberikan layanan dan perlindungan asuransi terbaik bagi masyarakat dengan melakukan inovasi-inovasi dan berbagai penyesuaian terhadap aturan OJK yang baru.

Responding to the development of the Indonesian insurance industry, BNI Life has carried out its commitment to provide the best insurance services and protection for the community by innovations and various adjustments to the latest OJK regulations.





Laporan Dewan Komisaris

Board of Commissioners Report



Parikesit Suprpto

Komisaris Utama/Komisaris Independen
President Commissioner/Independent Commissioner

Laporan Dewan Komisaris

Board of Commissioners Report

Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Dear Honored Shareholders and Stakeholders,

Kami panjatkan puji dan syukur kepada Tuhan Yang Maha Esa karena rahmat-Nya kami dapat menjalankan tugas pengawasan dan pemberian nasihat kepada Direksi Perusahaan yang diamanatkan kepada kami selaku Dewan Komisaris PT BNI Life Insurance.

Atas nama Dewan Komisaris, bersama ini kami sampaikan laporan pelaksanaan tugas pengawasan dan pemberian nasihat kepada Direksi PT BNI Life Insurance selama tahun 2022. Tugas dan tanggung jawab Dewan Komisaris telah dilaksanakan sesuai dengan Anggaran Dasar Perseroan dan peraturan perundang-undangan. Dewan Komisaris telah memastikan bahwa kegiatan operasional Perseroan telah mengacu kepada strategi bisnis yang telah ditetapkan dan dilakukan evaluasi serta penyesuaian seiring dengan perkembangan yang terjadi, serta dikelola secara profesional sesuai dengan kepentingan pemegang saham dan pemangku kepentingan lainnya.

Dalam laporan ini, Dewan Komisaris melaporkan penilaian terhadap kinerja Direksi dalam melakukan pengelolaan Perseroan, pengawasan terhadap implementasi strategi Perseroan, pandangan atas prospek usaha dan rencana kerja yang disusun oleh Direksi untuk tahun 2023, penerapan Tata Kelola Perusahaan yang Baik (GCG), penilaian atas kinerja Komite di bawah Dewan Komisaris, perubahan komposisi Dewan Komisaris, frekuensi dan cara pemberian nasihat kepada anggota Direksi.

We give praise and thanks to God Almighty because of His grace, we can carry out our supervisory duties and provide advice to the Board of Directors of the Company that was mandated to us as the Board of Commissioners of PT BNI Life Insurance.

On behalf of the Board of Commissioners, we kindly submit a report of our supervisory and advice-giving duties to the Board of Directors of PT BNI Life Insurance during 2022. Duties and responsibilities of the Board of Commissioners had been carried to correspond to the Articles of Association, relevant laws and regulations. The Board of Commissioners had ensured that the Company's operational activity were aligned with the established business strategy, managed professionally, and in accordance with the interest of shareholder and other stakeholders.

Along with this report, the Board of Commissioners assessed the Board of Directors' performance in managing the Company, over sighting the Company's strategy implementation, our views and opinions on business prospect and work plans for 2023 prepared by the Board of Directors, implementation of Good Corporate Governance (GCG), performance assessment of Committees under the Board of Commissioners, changes in composition of the Board of Commissioners, frequency and the way we give advice to the Board of Directors.

Laporan Dewan Komisaris Board of Commissioners Report

Penilaian terhadap Kinerja Direksi dan Dasar Penilaiannya

Kami, Dewan Komisaris, mengucapkan selamat kepada Direksi atas kemampuannya dalam memimpin PT BNI Life Insurance sehingga dapat melalui tantangan yang cukup berat dan kompleks sepanjang tahun 2022. Kami menilai bahwa Direksi telah mampu memberikan kontribusi yang maksimal kepada Perseroan ditengah tantangan kondisi makro perekonomian dan industri yang belum membaik.

Kami memberikan apresiasi terhadap pencapaian PT BNI Life Insurance sebagai hasil kerja keras seluruh manajemen Perseroan, meliputi Direksi beserta segenap jajaran karyawan BNI Life. Pada tahun 2022, Perseroan berhasil mencatatkan pertumbuhan yang positif, serta perbaikan pada kinerja operasional, bisnis dan kinerja keuangan.

Tantangan sepanjang tahun 2022 yang dihadapi Perseroan cukup kompleks, dimulai dari pandemi Covid-19 yang masih berlangsung sudah walaupun mengalami penurunan, perlambatan ekonomi global sebagai akibat dari Konflik Rusia-Ukraina dan gejolak isu permodalan di industri asuransi di Indonesia. Namun demikian, secara garis besar Direksi BNI Life telah berhasil melakukan penyesuaian dan adaptasi terhadap tantangan yang ada sehingga dapat mencatatkan kinerja yang baik.

Penilaian kinerja Direksi dilakukan juga dengan mempertimbangkan pencapaian yang telah diraih pada akhir tahun. Pada tahun 2022, Perseroan mencatatkan pencapaian premi bruto 97,43% dari target RKAP di perolehan premi bruto Perusahaan sebesar Rp4.997 miliar bertumbuh 5,13% dibandingkan dengan premi bruto perusahaan tahun 2021 yang sebesar Rp4.753 miliar dengan berbagai upaya dan inovasi.

Performance Assessment of the Board of Directors and Its Basis of Assessment

We, the Board of Commissioners, would like to felicitate the Board of Directors for their ability in leading PT BNI Life to successfully overcome formidable and complex challenges throughout 2022. We assessed that the Board of Directors' ability gave significant contribution to the Company amidst uncertainty industrial and macroeconomic conditions.

We appreciate for the outstanding achievement of PT BNI Life Insurance as a result of the hard work from all management of the Company, including the Board of Directors and employees of BNI Life. In 2022, the Company successfully booked positive growth, as well as improvement from operational, business and financial aspects.

During 2022, the Company had encountered complex challenges, started with the prolonged Covid-19 pandemic, the deceleration of global economic resulted from Ukraine-Russia conflict, the turmoil capital issue in the insurance industry in Indonesia. In general, the Board of Directors had successfully adjusted and adapted to this situation to finally booked this outstanding achievement.

The performance assessment of the Board of Directors was also carried out by considering the year end achievement. In 2022, throughout various innovation and efforts the Company recorded 97.43% gross premium of Company's RKAP target in the Company's gross premium was Rp4.997 billion, a growth of 5.13% compared to the previous gross premium in 2021 was Rp4.753 billion.

Laporan Dewan Komisaris

Board of Commissioners Report

Untuk aset Perusahaan mengalami pencapaian sebesar Rp23.361 miliar atau 95,83% dari target RKAP sebesar Rp24.377 miliar dan dibandingkan dengan tahun 2021 aset Perusahaan tumbuh 2,39%. Laba bersih tahun berjalan Perusahaan tahun 2022 tercatat sebesar Rp253,35 miliar dengan pencapaian target 100,87%, meningkat 41,08% dibandingkan dengan laba bersih tahun berjalan tahun 2021 yang sebesar Rp179,58 miliar. *Risk Based Capital (RBC)* Perseroan pada tahun 2022 mencapai 673,31% dimana ketentuan minimal adalah 120%.

Pengawasan terhadap Implementasi Strategi

Tantangan terbesar sepanjang tahun 2022 sangat kompleks yang tidak hanya dipengaruhi oleh pandemi Covid-19 tetapi juga kondisi geopolitik yang memperlambat pemulihan ekonomi serta adanya gejolak industri asuransi di Indonesia. Adanya tantangan yang dinamis tersebut menuntut Direksi Perseroan bertindak hati-hati dan responsif dalam menjalankan strategi yang tepat. Perseroan berhasil melalui tantangan yang ada dengan melakukan evaluasi, penyesuaian maupun perubahan strategi yang selaras untuk tercapainya target yang telah ditentukan.

Selama tahun 2022, Dewan Komisaris telah melaksanakan pengawasan terhadap jalannya pengelolaan Perseroan yang dilakukan oleh Direksi dan secara aktif memberikan nasihat dan masukan kepada Direksi, agar terus memperkuat strategi yang mencakup pada optimasi pendapatan investasi, pemanfaatan teknologi digital dan menyusun strategi yang sesuai dengan aturan OJK yang baru. Dewan Komisaris juga secara periodik telah melakukan rapat bersama jajaran Direksi untuk mengetahui perkembangan bisnis dan isu yang terjadi pada Perusahaan.

The Company's assets reached Rp23.361 billion or 95.83% compared to the Company's RKAP target of Rp24.377 billion and the Company's assets in 2021 grew by 2.39%. The Company's profit for the year in 2022 booked for Rp253.35 billion from the target of 100.87%, an increase of 41.08% compared to the profit for the year in 2021 was Rp179.58 billion. Risk Based Capital (RBC) of the Company in 2022 reached 673.31% which the minimum provision is 120%.

Supervision on Strategy Implementation

The highly complex challenges during 2022 were neither specifically caused by the Covid-19 pandemic but also geopolitical conditions retarded the economic recovery and insurance industry turmoil in Indonesia. Those dynamic challenges pushed the Board of Directors to be tactful and responsive in carrying out the accurate strategy. The Company was successful to overcome those challenges by evaluating, adjusting or changing the strategy in line with the target that has been set.

During 2022, The Board of Commissioners has supervised the management of the Company conducted by the Board of Directors and has actively been giving advice and input to the Board of Directors to always strengthen the strategy focusing on investment income optimisation, digital technology utilization and preparing the strategy in line with the updated OJK regulations. The Board of Commissioners has periodically held joint meetings with the Board of Directors to examine the business development and issues of the Company.

Laporan Dewan Komisaris Board of Commissioners Report

Pandangan atas Prospek Usaha yang disusun Direksi dan Dasar Pertimbangannya

Dalam mendukung upaya bisnis berkelanjutan, Direksi telah menyusun Rencana Jangka Panjang BNI Life Tahun 2020-2024. Kebijakan strategi yang dijalankan Perseroan sepanjang tahun 2022 diantaranya adalah mempertahankan premi reguler dan menjual produk yang menguntungkan.

Dengan melihat peluang pada bisnis bancassurance masih cukup terbuka, Direksi telah menyusun strategi untuk melakukan penetrasi pasar, khususnya bisnis *bancassurance*. Namun terhadap bisnis Asuransi Jiwa Kredit (AJK), Direksi telah melakukan penyesuaian target dengan memperhitungkan kembali terkait risiko bisnis setelah memperhatikan peningkatan rasio klaim dalam dua tahun terakhir.

Sejalan dengan digitalisasi proses bisnis, Perseroan telah merencanakan strategi yang fokus pada *Big Data* dan *Analytics Development* serta mengembangkan *Artificial Intelligence*. Dan untuk mendukung hal tersebut, telah disusun rencana untuk mengembangkan kapabilitas dan produktivitas sumber daya manusia yang dimiliki.

Dewan Komisaris menilai bahwa prospek usaha yang telah disusun oleh Direksi BNI Life beserta strategi-strateginya telah mempersiapkan Perseroan untuk menjawab tantangan dan menangkap peluang bisnis untuk tercapainya target Perseroan, baik jangka pendek maupun jangka panjang.

Dewan komisaris juga berpendapat bahwa Direksi perlu terus melakukan evaluasi lebih lanjut secara periodik mengenai strategi yang telah ditetapkan agar bisa meningkatkan kinerja ke level yang lebih baik lagi. Evaluasi ini perlu dilakukan dan tetap mengelola risiko yang mungkin akan timbul di masa yang akan datang, dengan terus memperhitungkan efisiensi serta tetap memperhatikan kesehatan dan keselamatan kerja para karyawan.

Views on Business Prospect Which Prepared by Board of Directors and Its Consideration

In Supporting its sustainable business, the Board of Directors has prepared BNI Life's Long Term Plan for 2020-2024. The Company's strategic policy throughout 2022 were maintaining its regular premium and selling its profitable products.

Considering the opportunity in Bancassurance businesses are still wide open, Board of Directors has prepared the strategy to penetrate the market, especially the bancassurance business. However, for Credit Life Insurance, BOD has made some target adjustment by recalculating its business risk due to the increase in claim ratio for the past two years.

Along with business process digitization, the Company has planned its strategy that focuses on Big Data and Analytics Development as well as developing Artificial Intelligence. As a support, a plan has also been set up to develop its human resources on their capabilities and productivities.

The Board of Commissioners assessed that the Company's business prospects and its strategies prepared by BOD has set the Company up to encounter challenges and seize business opportunities to ensure the target can be achieved, both short and long term.

The Board of Commissioners also believes that the Board of Directors need to conduct evaluation periodically on the strategies that have been set up to improve its performance to the next level. This evaluation is needed to manage risks that may arise for the years to come, by measuring efficiency while taking care of employees' health and safety.

Laporan Dewan Komisaris

Board of Commissioners Report

Pandangan atas Penerapan Tata Kelola Perusahaan yang Baik (GCG)

Implementasi Tata Kelola Perusahaan yang Baik (GCG) tetap menjadi fokus dari tugas dan tanggung jawab Dewan Komisaris bersama dengan Direksi. Dalam menjalankan fungsi pengawasannya, Dewan Komisaris tidak hanya bertanggung jawab kepada hasil atau tujuan yang dicapai tetapi juga senantiasa memantau proses untuk mencapai hasil yang diharapkan. Terkait dengan praktik GCG, Dewan Komisaris dalam menjalankan tugas pengawasan dan pemberian nasihat dibantu oleh Komite di bawah Dewan Komisaris yang terdiri dari Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi.

Kami juga memperhatikan beberapa isu kunci dalam penerapan GCG seperti manajemen risiko dan Tanggung Jawab Sosial dan Lingkungan (TJSL). Hal ini sesuai dengan perkembangan kegiatan usaha Perseroan. Praktik manajemen risiko yang memadai diperlukan agar mampu mengidentifikasi potensi risiko yang mungkin timbul. Atas hal ini, Dewan Komisaris memantau dan memberikan saran atas risiko yang dikelola oleh Perseroan. Secara keseluruhan, Dewan Komisaris menganggap bahwa Perseroan telah membangun sistem pemantauan risiko dan menerapkan pedoman tata kelola perusahaan, manajemen risiko, dan sistem pengendalian internal yang baik. Dewan Komisaris bersama Direksi mempunyai komitmen untuk terus menerus memperbaiki implementasi GCG yang dalam pelaksanaannya diwujudkan secara konsisten.

Perseroan melakukan penilaian penerapan GCG setiap 2 tahun sekali dan telah melakukan secara *self-assessment* oleh internal Perusahaan dengan metode pengukuran yang sama dengan tahun sebelumnya. Hasil *self-assessment* untuk tahun buku 2022 mendapatkan kualifikasi penerapan GCG "BAIK". Selain itu Perseroan juga bekerja sama dengan CGPI untuk memastikan independensi dalam penerapan Tata Kelola Perusahaan yang Baik di lingkungan Perseroan. Hasil *assessment* untuk tahun 2022 mendapatkan kualifikasi kualitas penerapan GCG "BAIK".

Views on Implementation of Good Corporate Governance (GCG)

The implementation of Good Corporate Governance (GCG) is still our focus with the Board of Directors. In conducting our supervisory function, the Board of Commissioners together with the Board of Directors is not only responsible for the results and but also constantly monitors the application of achieving the expected results. Aligned with the GCG practices, the Board of Commissioners is assisted by Committees under the Board of Commissioners in conducting our supervisory and advisory function, they are Audit Committee, Risk Oversight Committee, Nomination and Remuneration Committee.

We also notice to several key issues in GCG implementation such as risk management and Social and Environment Responsibility (TJSL). These are in accordance with the business development of the Company. Adequate risk management practice is needed to be able to identify potential risk that may arise. For that reason, the Board of Commissioners always monitors and advises on the risk managed by the Company. Overall, the Board of Commissioners considers that the Company has built a risk monitoring system and has implemented good corporate governance, risk management, and internal control system guidelines. The Board of Commissioners together with the Board of Directors has a commitment to continuously improve the implementation of GCG consistently.

The Company assesses the implementation of GCG once in 2 years and has conducted self-assessment internally by same assessment methods with the previous year. The result of this self-assessment for the year of 2022 was "GOOD" qualification for the implementation of GCG. Furthermore, the Company also has worked together with CGPI to ensure the independence of the Good Corporate Governance within the Company. The result of this assessment for 2022 is "GOOD" of the quality GCG implementation.

Laporan Dewan Komisaris Board of Commissioners Report

Penilaian atas Kinerja Komite di bawah Dewan Komisaris

Dewan Komisaris dalam menjalankan tugas dibantu oleh beberapa komite, yaitu Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi dan Nominasi. Sepanjang tahun 2022, Kami menilai bahwa Komite di bawah Dewan Komisaris telah menjalankan tugas dan tanggung jawabnya secara efektif sesuai *charter* yang berlaku bagi masing-masing Komite, termasuk memberikan rekomendasi serta laporan kepada Dewan Komisaris atas hal-hal yang perlu menjadi perhatian dan tindak lanjut Dewan Komisaris.

Komite Audit memiliki tugas dan tanggung jawab untuk melakukan pengawasan atas efektivitas sistem pengendalian *intern*, internal audit dan proses pelaporan keuangan. Selama tahun 2022, Komite Audit telah melaksanakan tugasnya antara lain dengan memberikan rekomendasi kepada Dewan Komisaris berdasarkan penelaahan atas informasi keuangan, penelaahan atas hasil audit Satuan Pengawasan Intern dan Kantor Akuntan Publik.

Komite Pemantau Risiko memiliki tugas dan tanggung jawab untuk melakukan pengawasan atas efektivitas sistem manajemen risiko internal dan optimalisasi mitigasi risiko. Selama tahun 2022, Komite Pemantau Risiko telah melaksanakan tugasnya antara lain dengan memberikan rekomendasi kepada Dewan Komisaris berdasarkan penelaahan atas aktivitas pelaksanaan manajemen risiko yang telah berjalan.

Komite Remunerasi dan Nominasi memiliki tugas dan tanggung jawab untuk melakukan pemantauan, pengawasan dan penilaian atas talenta dan pengelolaan SDM Perusahaan. Selama tahun 2022, Komite Remunerasi dan Nominasi telah melaksanakan tugasnya antara lain dengan memberikan rekomendasi kepada Dewan Komisaris mengenai penilaian terhadap kinerja Direksi dan usulan remunerasi Direksi dan Dewan Komisaris.

Performance Assessment of Committees under The Board of Commissioners

The Board of Commissioners is assisted by several committees, which are the Audit Committee, Risk Oversight Committee, and Nomination and Remuneration Committee. Throughout 2022, we assessed that the Committees under the Board of Commissioners have performed their duties and responsibilities effectively according to the charter applicable to each Committee, including providing recommendations and reports to the Board of Commissioners related to some issues that need close attention and followed up by the Board of Commissioners.

The Audit Committee has duties and responsibilities to supervise the effectiveness of the internal control system, Internal Audit, and financial report process. During 2022, the Audit Committee had conducted their duties such as providing recommendations to us based on review on financial information, review on audit results from the Internal Audit Unit and Public Accounting Firm.

The Risk Oversight Committee has duties and responsibilities to supervise the effectiveness of internal risk management and risk mitigation optimization. During 2022, the Risk Oversight Committee had conducted their duties among others giving recommendations to the Board of Commissioners based on reviews on current risk management activities.

The Nomination and Remuneration Committee has the duties and responsibilities to monitor, supervise and assess the talent and management of the Company's human resources. During 2022, the Nomination and Remuneration Committee had carried out their duties, among others, providing recommendations to the Board of Commissioners related to the assessment of the Board of Directors' performance and the proposed remuneration for the Board of Directors and Board of Commissioners.

Laporan Dewan Komisaris

Board of Commissioners Report

Pandangan atas Penerapan *Whistleblowing System (WBS)* dan Peran Dewan Komisaris dalam WBS

Efektivitas pelaksanaan Sistem Pelaporan Pelanggaran (WBS) juga menjadi perhatian utama Dewan Komisaris. Perseroan telah memiliki Sistem Pelaporan Pelanggaran yang berfungsi sebagai sarana dalam pencegahan, pengungkapan pelanggaran atau tindak kecurangan dalam Perseroan. Perseroan juga menggunakan jasa konsultan independen dalam upaya menjaga netralitas dan independensi.

Pandangan Dewan Komisaris atas penerapan Sistem Pelaporan Pelanggaran (WBS) di Perseroan, Kami menilai bahwa implementasi WBS di Perseroan sudah baik. Disamping itu, Dewan Komisaris juga memberikan arahan agar efektivitas pelaksanaan WBS terus ditingkatkan, agar kedepannya WBS semakin efektif.

Frekuensi dan Cara Pemberian Nasihat kepada Anggota Direksi

Salah satu cara Dewan Komisaris dalam menjalankan fungsi pengawasan terhadap kinerja Direksi adalah mengadakan rapat Dewan Komisaris dengan mengundang Direksi. Pelaksanaan rapat Dewan Komisaris ini juga merupakan bentuk kepatuhan Perseroan terhadap Peraturan Otoritas Jasa Keuangan No.73/POJK.05/2016 tentang Tata Kelola Perusahaan Yang Baik Bagi Perusahaan Perasuransian yang mengatur tentang pelaksanaan rapat Dewan Komisaris dimana dalam 1 (satu) tahun paling sedikit 4 (empat) kali rapat Dewan Komisaris dilakukan dengan mengundang Direksi.

Sepanjang tahun 2022, rapat Dewan Komisaris yang mengundang Direksi telah dilakukan sebanyak 14 (empat belas) kali. Dalam agenda rapat tersebut, Dewan Komisaris dapat mengetahui hal yang berhubungan dengan kegiatan pengelolaan Perseroan, seperti strategi bisnis, rencana usaha hingga kendala yang dihadapi Perseroan selama menjalankan kegiatan bisnis. Kami memberikan rekomendasi-rekomendasi dan arahan kepada Direksi sesuai dengan tugas, tanggung jawab dan kewenangan Dewan Komisaris.

Views on *Whistleblowing System (WBS)* and Board of Commissioners' Role in WBS

The effectiveness of Whistleblowing System implementation has also been the main concern for the Board of Commissioners. The Company already has a Violation Reporting System that functions as a tool for preventing, disclosing violations or acts of fraud within the Company. The Company also hired an independent consultant as an effort to keep its neutrality and independence.

Our views regarding the Whistleblowing System (WBS) implementation in the Company, we assessed that the WBS is running well. In addition, the Board of Commissioners also provides direction, so the effectiveness of WBS implementation continues to be more improved and effective in the future.

Frequency and the Way of Giving Advice to the Board of Directors

One way for the Board of Commissioners to carry out its supervisory function on the performance of the Board of Directors is through a meeting of the Board of Commissioners by inviting the Board of Directors. This Board of Commissioners is also a form of the Company's compliance with Financial Service Authority No.73/POJK.05/2016 regarding Good Corporate Governance for Insurance Companies that regulates the Board of Commissioners meeting which in 1 (one) year at least 4 (four) meetings of the Board of Commissioners and are held by inviting the Board of Directors.

Throughout 2022, the Board of Commissioners' meeting inviting the Board of Directors was held 14 (fourteen) times. In the meeting agenda, the Board of Commissioners could find things related to the Company's management activities, such as business strategies, business plans to the obstacles faced by the Company during business activities. We provide recommendations and directions to the Board of Directors in accordance with the duties, responsibilities and authorities of the Board of Commissioners.

Laporan Dewan Komisaris Board of Commissioners Report

Perubahan Komposisi Dewan Komisaris dan Alasan Perubahannya

Pada tahun 2022, telah terjadi perubahan komposisi anggota Dewan Komisaris berdasarkan Akta RUPS Luar Biasa Nomor 36 tanggal 5 Juli 2022 dengan keputusan memberhentikan dengan hormat Bapak Iwan Abdi sebagai Komisaris Perseroan.

Komposisi Dewan Komisaris PT BNI Life Insurance sebelum terjadi perubahan anggota Dewan Komisaris adalah sebagai berikut:

Nama Name	Jabatan Position
Parikesit Suprpto	Komisaris Utama/Komisaris Independen President Commissioner/Independent Commissioner
Iwan Abdi	Komisaris Commissioner
Kazuhiko Arai	Komisaris Commissioner
Alwi Abdurrahman Shihab	Komisaris Independen Independent Commissioner
Henry Cratein Suryanaga	Komisaris Independen Independent Commissioner

Komposisi Dewan Komisaris BNI Life setelah terjadi perubahan komposisi Dewan Komisaris adalah sebagai berikut:

Nama Name	Jabatan Position
Parikesit Suprpto	Komisaris Utama/Komisaris Independen President Commissioner/Independent Commissioner
Teddy Wishadi	Komisaris Commissioner
Kazuhiko Arai	Komisaris Commissioner
Alwi Abdurrahman Shihab	Komisaris Independen Independent Commissioner
Henry Cratein Suryanaga	Komisaris Independen Independent Commissioner

Changes in Composition of the Board of Commissioners and its Reason

In 2022, there was a change in the composition of the Board of Commissioners based on the Resolutions of GMS Number 36 dated July 5th, 2022 with the decision to dismiss Mr. Iwan Abdi as a Commissioner of the Company.

Composition of Board of Commissioners of BNI Life before the changes in members of Board of Commissioners is as follows:

Composition of Board of Commissioners of BNI Life after the changes in composition of Board of Commissioners is as follows:

Laporan Dewan Komisaris

Board of Commissioners Report

Apresiasi

Atas nama Dewan Komisaris, saya menyampaikan terima kasih atas dukungan dan kepercayaan yang diberikan oleh para pemegang saham dan pemangku kepentingan kepada PT BNI Life Insurance. Dewan Komisaris juga menyampaikan penghargaan dan apresiasi yang setinggi-tingginya kepada segenap Direksi dan jajaran manajemen serta seluruh karyawan, atas dedikasi dan kerja keras sehingga Perseroan berhasil mencatatkan kinerja yang baik di tahun 2022.

Appreciaton

On behalf of the Board of Commissioners, i would like to thank for the support and trust from the shareholders and stakeholders to PT BNI Life Insurance. The Board of Commissioners also give highest appreciation to the Board of Directors and all management as well as the employees for their dedication and hard work, thus the Company was able to perform this outstanding achievement in 2022.

Atas nama Dewan Komisaris
On behalf of Board of Commissioners
PT BNI Life Insurance



PARIKESIT SUPRAPTO
Komisaris Utama/Komisaris Independen
President Commissioner/Independent Commissioner

Laporan Direksi

Board of Directors Report



Shadiq Akasya

Direktur Utama
President Director

Laporan Direksi

Board of Directors Report

Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Dear Honored Shareholders and Stakeholders,

Atas nama Direksi PT BNI Life Insurance dengan ini menyampaikan Laporan Tahunan PT BNI Life Insurance Tahun 2022, sebagai bentuk pertanggungjawaban kepada para pemegang saham dan seluruh pemangku kepentingan. Adapun yang tertuang dalam laporan tahunan ini merupakan gambaran dari realisasi rencana bisnis dan langkah-langkah strategis yang telah dilakukan manajemen dalam memberikan dampak positif terhadap kinerja Perseroan secara berkelanjutan.

Tinjauan Ekonomi

Kondisi ekonomi dunia pada tahun 2022 mengalami tekanan dan hal ini disebabkan oleh Pertumbuhan ekonomi yang melemah dan inflasi yang cenderung tinggi. Hal ini sejalan dengan laporan IMF yang berjudul *“World Economic Outlook Update: Inflation Peaking amid Low Growth”* yang menyatakan pertumbuhan ekonomi dunia hanya sebesar 3,4% pada tahun 2022.

Kondisi ekonomi Indonesia masih relatif resilien dengan pertumbuhan ekonomi sebesar 5,3% di tahun 2022. Pertumbuhan ekonomi Indonesia masih kuat yang didukung oleh neraca perdagangan, konsumsi rumah tangga, dan investasi sebagai penopang utama. Penerimaan negara juga masih tinggi dan ini menunjukkan tanda pemulihan ekonomi, kontribusi harga komoditas yang masih di level relatif tinggi serta dampak positif dari berbagai kebijakan pemerintah.

Sepanjang tahun 2022, dunia usaha dan ekonomi diramaikan dengan berbagai isu global, diantaranya adalah kenaikan harga pangan, kelangkaan bahan bakar, peningkatan inflasi, kenaikan harga BBM, hingga gelombang PHK massal. Setelah menghadapi situasi yang berat sepanjang tahun ini, banyak pelajaran penting yang dapat diambil untuk mengadaptasi bisnis yang lebih kuat terhadap perubahan.

On behalf of the Board of Directors of PT BNI Life Insurance to present the 2022 Annual Report of PT BNI Life Insurance as part of our responsibility to shareholders and stakeholders. An overview of the realization of business plans and strategic steps we carried out in providing a positive impact on the Company's performance in a sustainable manner are contained in this report.

Economic Overview

World economy in 2022 has been suppressed and it is due to weakening economic growth and high inflation rate. This is in line with the IMF Report titled *“World Economic Outlook Update: Inflation Peaking amid Low Growth”* predicted that economic growth in 2022 only grew by 3.4% in 2022.

Indonesia's economic condition in 2022 was still resilient by 5.3% of economic growth. Indonesia's economic growth was still strongly supported by the trade balance, household consumption and investment as the main pillars. State revenues were also still high and these were signs of economic recovery, the contribution of commodity prices was also at a relatively high level and the positive impact of various government policies.

Throughout 2022, The world of business and the economy were enlivened by various global issues, such as such as rising food prices, fuel scarcity, rising inflation, rising fuel prices and mass layoffs. After this hard situation during the year, we took many valuable lessons to adopt a stronger business to the changes.

Laporan Direksi Board of Directors Report

Kementerian Koordinator Bidang Perekonomian menjelaskan bahwa tantangan ekonomi global tahun 2022 disebut sebagai *The Perfect Storm* atau 5C, yaitu Covid-19, *Conflict* Rusia-Ukraina, *Climate change*, *Commodity prices*, serta *Cost of living*. Merangkum dari berbagai peristiwa dan kondisi ekonomi tahun 2022 dan issue industri asuransi di Indonesia.

Memasuki tahun 2022, Pandemi COVID-19 di Indonesia pada dasarnya sudah mulai mereda. Namun ada beberapa sektor bisnis yang masih terdampak akibat pandemi ini, terutama mereka yang mengandalkan bisnis secara fisik dengan kunjungan pelanggan, seperti penyedia akomodasi, transportasi dan tempat wisata. Estimasi pemerintah nilai ekonomi yang hilang akibat pandemi sebesar Rp1.356 triliun. Masa pandemi menjadikan perubahan pola bisnis, banyak pelaku usaha yang mulai mengambil langkah digitalisasi dengan memasarkan produknya secara *online* melalui berbagai marketplace dan media sosial. Pada akhir tahun 2022, Presiden Joko Widodo telah menghentikan kebijakan Pemberlakuan Pembatasan Kegiatan Masyarakat (PPKM), tetapi tetap menganjurkan masyarakat untuk menetapkan protokol kesehatan meski sifatnya anjuran, tidak lagi wajib.

Konflik Rusia-Ukraina secara tidak langsung memberikan tantangan bisnis tahun 2022, yang berdampak pada beberapa bahan pangan dan komoditas global mengalami kelangkaan dan kenaikan harga. Salah satu komoditas yang mengalami kelangkaan adalah gandum. Krisis pangan global kini semakin mengkhawatirkan dan mengancam banyak negara di dunia. Selain itu, harga batu bara juga mengalami kenaikan, sebagai akibat dari Rusia memutuskan untuk tidak memasok gas ke Eropa secara penuh dan batu bara adalah sumber energi alternatif pengganti gas alam.

Dampak yang lebih besar akibat dari perang di Ukraina adalah meningkatnya pemanasan global dan mempercepat laju perubahan iklim dunia, dimana penggunaan teknologi perang yang sangat canggih mengandalkan bahan bakar fosil berskala besar. Dampak pasca perang, seperti

The Coordinating Ministry for Economic Affairs explained that the 2022 global economic challenges are called The Perfect Storm or 5C, which among others is Russia-Ukraine Conflict, Climate Change, Commodity Prices, as well as Cost of Living summarizing events and economic conditions in 2022 and the insurance industry issues in Indonesia.

Entering 2022, the Covid-19 pandemic in Indonesia was subsiding. Although there were some business sectors affected by this pandemic, mainly the business sectors which rely on physical business or customer visits, such as accommodation and transportation providers and tourist destinations. The Government estimates that the economic value lost due to the pandemic was Rp1,356 trillion. The pandemic era made the business change its patterns, many business players took steps to digitize their product marketing online through some marketplaces and social media platforms. At the end of 2022, President Joko Widodo has officially revoked the policy of the Community Activities Restriction (PPKM), still encouraging the public to obey the health protocol instead, which is no longer mandatory.

The Russia-Ukraine conflict indirectly gave pressure to business in 2022 that impacts on the unavailability and rising prices of global foods and commodities. One of the unavailable commodities is wheat. The global food crisis is now increasingly worrying and threatening many countries in the world. In addition, coal prices also increased due to Russia deciding not to supply gas to Europe in full and coal is an alternative energy source to replace natural gas.

The bigger impact as a result of the war in Ukraine is increasing global warming and accelerating the pace of world climate change, which the use of highly sophisticated war technology has consumed large-scale fossil fuels. Post-war impacts such as fires, smoke

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kebakaran, asap dan partikel-partikel dari senjata juga berkontribusi pada pemanasan global. Semua hal tersebut berimplikasi pada kegagalan pemenuhan target bangsa-bangsa dunia menekan laju perubahan iklim.

Kenaikan harga Bahan Bakar Minyak (BBM) juga menimbulkan efek domino bagi perekonomian. Naiknya biaya transportasi hingga naiknya harga bahan pokok merupakan masalah lain yang akhirnya muncul. Kamar Dagang dan Industri (KADIN) menilai bahwa kenaikan harga BBM meningkatkan inflasi hingga lebih dari 8%. Sebagai langkah konservatif, banyak bisnis yang mengurangi biaya operasional dan fokus pada kegiatan inti untuk menghemat pengeluaran ketika terjadi kenaikan harga.

Kebijakan Bank sentral AS (*The Fed*) menaikkan suku bunga untuk menekan inflasi di Amerika Serikat berpengaruh bagi ekonomi global. Suku bunga yang terlalu tinggi bisa menyebabkan resesi dan menyebabkan nilai mata uang dollar melemah, yang selanjutnya membuat harga barang serta nilai ekspor Indonesia ke negara lain jadi menurun, selama tahun 2022 Bank Indonesia menaikkan *BI 7-Day Reverse Repo Rate (BI7DRR)* 200 bps dari 3,50% menjadi 5,50%. BI menaikkan suku bunga Deposit Facility selama 2022 sebesar 250 bps menjadi 4,75% dan suku bunga *Lending Facility* sebesar 250 bps menjadi 6,25%. Naiknya suku bunga Bank Indonesia ini berpotensi menyulitkan pelaku usaha.

Analisa Kinerja Tahun 2022

Iklim pasar industri asuransi di Indonesia mengalami banyak perubahan, sebagai akibat dari pandemi Covid-19 yang telah berlangsung lebih dari dua tahun. Pertumbuhan ekonomi lesu, daya beli masyarakat pun ikut menurun dan lebih memprioritaskan kebutuhan utamanya, sehingga berdampak pada kinerja industri asuransi. Pelaku bisnis asuransi yang mampu melewati masa yang sulit ini tentulah perusahaan dengan kinerja terbaik. Kendati demikian, dengan adanya pandemi ini, masyarakat pada akhirnya menyadari pentingnya perlindungan asuransi untuk memitigasi risiko kesehatan bagi setiap individu.

and particles from weapons also contribute to global warming. All of those things have implications for failure to meet world nations' targets to reduce climate change.

The increase in the price of fuel oil (BBM) has domino effects on the economy. Rising transportation costs and prices of basic commodities are other problems that eventually arise. The Indonesian Chamber of Commerce and Industry assesses (KADIN) that the increase in fuel prices has escalated the inflation rate more than 8%. As a conservative step, many businesses cut their operational costs and focus on their core business to save the expenses when the price increases.

US Central Bank policy (*The Fed*) to raise interest rates to reduce inflation in the United States impacts on the global economy. Interest rates that are too high can cause recession and weaken the dollar rates, which makes the price of goods and exports value of Indonesia to other countries will reduce. During 2022, Bank Indonesia was increasing the *BI 7-Days Reverse Repo Rate (BI7DRR)* by 200 bps from 3.50% to 5.50%. BI raised the *Deposit Facility Rate* during 2022 by 250 bps to 4.75% and the *Lending Facility Rate* by 250 bps to 6.25%. The increase in Bank Indonesia's interest rate has the potential to complicate business players.

2022 Performance Analysis

Insurance industry climate in Indonesia had many changes, due to the prolonged of Covid-19 pandemic for more than two years. Economic growth is sluggish, people's purchasing power is also decreasing and people are prioritizing their main needs, impacting the performance of the insurance industry. Insurance business players who are able to pass this hard times are certainly the companies that have the outstanding performance. In this pandemic, people have eventually realised the importance of insurance protection to mitigate health risks of a person.

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Industri asuransi Indonesia mengalami masa yang sulit di tahun 2022, berdasarkan data Otoritas Jasa Keuangan (OJK), perolehan pendapatan premi neto sepanjang tahun 2022 mencapai Rp163,80 triliun, menurun 8,38% dibandingkan dengan tahun sebelumnya sebesar Rp178,78 triliun. Sejak awal tahun 2022 industri asuransi diterpa isu beberapa perusahaan asuransi terkait produk unit link. Sehingga, Otoritas Jasa Keuangan (OJK) menerbitkan aturan baru terkait unit link dalam bentuk Surat Edaran Otoritas Jasa Keuangan Nomor 5/SEOJK.05/2022 mengenai penjualan Produk Asuransi yang Dikaitkan dengan Investasi (PAYDI) atau unit link, yang berlaku sejak tanggal 14 Maret 2022. Hal ini juga yang turut menurunkan iklim perolehan premi asuransi.

Secara garis besar SEOJK Nomor 5/SEOJK.05/2022 mengatur mengenai persyaratan perusahaan yang dapat memasarkan PAYDI, pengelolaan aset dan liabilitas, pemasaran dan transparansi PAYDI, dan penyampaian laporan produk baru dan laporan berkala dari perusahaan kepada OJK. Perusahaan yang memasarkan PAYDI harus memenuhi sejumlah ketentuan baru. Disisi lain penerbitan ketentuan ini untuk meningkatkan aspek perlindungan konsumen serta peningkatan tata kelola dan manajemen risiko bagi perusahaan asuransi, agar pemasaran produk PAYDI atau unit link ini tidak menimbulkan permasalahan di kemudian hari.

Menyikapi perkembangan industri asuransi Indonesia, BNI Life telah menjalankan komitmen untuk memberikan layanan dan perlindungan asuransi terbaik bagi masyarakat dengan melakukan inovasi-inovasi dan berbagai penyesuaian terhadap aturan OJK yang baru. Strategi tersebut diantaranya difokuskan pada desain produk, *asset & liability management*, manajemen risiko, serta *marketing* dan transparansi. Perseroan berfokus dalam penjualan produk unggulan dengan *improvement product mix regular* yang dinilai lebih menguntungkan untuk meningkatkan laba perusahaan.

The Indonesian insurance industry had a difficult time in 2022, based on data from the Financial Services Authority (OJK), net premium income for 2022 reached Rp163.80 trillion, a decrease of 8.38% compared to the previous year of Rp178.78 trillion. Since the beginning of 2022, the insurance industry has been hit by issues from several insurance companies regarding unit link products. Thus, the Financial Services Authority (OJK) issued new rules related to unit links in the form of Financial Services Authority Circular Letter Number 5/SEOJK.05/2022 regarding the sale of Insurance Products Linked to Investment (PAYDI) or unit linked, which has been effective on March 14th, 2022. This is expected to also reduce the climate for obtaining insurance premiums.

Generally, SEOJK Number 5/SEOJK.05/2022 regulates the requirements for companies that can market PAYDI, asset and liability management, PAYDI marketing and transparency, and submission of new product reports and periodic reports from companies to OJK. Companies that market PAYDI must comply with a number of new conditions. On the other hand, the issuance of this provision is to improve aspects of consumer protection as well as to improve governance and risk management for insurance companies, so that the marketing of PAYDI or unit link products does not cause problems in the future.

Responding to the development of the Indonesian insurance industry, BNI Life has carried out its commitment to provide the best insurance services and protection for the community by innovations and various adjustments to the latest OJK regulations. These strategies include focusing on product design, asset & liability management, risk management, as well as marketing and transparency. The company focuses on selling superior products with regular product mix improvements are considered more profitable to increase company profits.

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Perseroan juga melakukan peninjauan dan pemetaan kembali organisasi internal serta memperhatikan penguatan digitalisasi proses bisnis yang berjalan di beberapa fungsi untuk meningkatkan efektifitas dan efisiensi. Seiring perkembangan era industri 4.0, BNI Life secara bertahap telah melakukan pembaharuan pada sistem kerja SDM, dan Perseroan telah menerapkan program-program pengembangan untuk menghasilkan SDM yang handal dan mumpuni, antara lain: *Improve Employee Digital Capability, Enhance Capability Actuary for IFRS 17, Prepare Talent for Sharia Spin Off, Future Leader Development Program.*

BNI Life terus berupaya meningkatkan proses bisnis berbasis digital serta perbaikan di area operasional agar dapat memberikan layanan yang lebih baik dan semakin memudahkan masyarakat untuk mendapatkan perlindungan asuransi. Untuk mendukung hal tersebut, dukungan Informasi Teknologi dalam proses bisnis perusahaan memegang peranan penting. Beberapa program dukungan IT, antara lain: penyempurnaan *BNI Life Core system (group & individual)*; digitalisasi (*customer side*, proses bisnis internal dan pemasaran); Aplikasi pendukung bisnis; Pengelolaan *Data management*.

Kinerja Keuangan Tahun 2022

Tahun 2022, BNI Life mencatatkan perolehan premi bruto sebesar Rp4.997 miliar atau tumbuh 5,13% dibandingkan dengan premi bruto tahun 2021 sebesar Rp4.753 miliar dan berdasarkan target RKAP, dengan pencapaian sebesar 97,43%.

Dari perolehan premi bruto tahun 2022, kanal *Bancassurance* memberikan kontribusi sebesar 73,22% atau senilai Rp3.659 miliar, dan *Employee Benefit* memberikan kontribusi sebesar 23,54% atau senilai Rp1.176 miliar, serta *Agency* memberikan kontribusi sebesar 3,24% atau senilai Rp162 miliar.

Kontribusi Syariah yang disetorkan kepada Perseroan yang berupa pendapatan *ujrah* meningkat 36,49% dari tahun sebelumnya. Pada tahun 2022 Syariah berkontribusi sebesar Rp96 miliar.

The Company also conducts a review and re-mapping of the internal organization and pays attention to strengthening the digitalization of business processes into several functions to increase effectiveness and efficiency. Along with the development of the industrial era 4.0, BNI Life has gradually updated the HR work system, and the Company has implemented development programs to produce reliable and qualified human resources, including: *Improve Employee Digital Capability, Enhance Capability Actuary for IFRS 17, Prepare Talent for Sharia Spin Off, Future Leader Development Program.*

BNI Life continues to improve digital-based business processes as well as improvements in operational areas to provide better service and make it easier for people to get insurance protection. To support this, Information Technology in the company's business processes plays an essential role. Several IT support programs, including: improvement of the BNI Life Core system (group & individual); digitization (customer side, internal business processes and marketing); Business support applications; Data management.

2022 Financial Performance

BNI Life recorded a gross premium of Rp4,997 billion in 2022, an increase of 5.13% from gross premium of Rp4,753 billion in 2021, and an achievement of 97.43% based on the RKAP target.

From the gross premium for 2022, Channel Bancassurance contributed 73.22% or worth Rp3,659 billion to the gross premium in 2022, Employee Benefits contributed 23.54% or worth Rp1,176 billion, and the Agency contributed of 3.24% or Rp162 billion.

The contribution from Sharia that submitted to the Company in the form of Sharia insurance *ujrah* increased by 36.49% compared to the previous year. In 2022, Sharia contributed Rp96 billion.

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Pendapatan investasi bersih tahun 2022 mengalami peningkatan 3,17% dari tahun sebelumnya, yang disebabkan adanya peningkatan investasi dari obligasi yang berkontribusi sebesar 55,66% dari total pendapatan investasi bersih.

Laba bersih tahun berjalan Perusahaan tahun 2022 tercatat sebesar Rp253,35 miliar, meningkat 41,08% dibandingkan dengan laba bersih 2021 sebesar Rp179,58 miliar.

Strategi dan Kebijakan Strategi

PT BNI Life Insurance memiliki pedoman dalam menjalankan usaha, yaitu berdasarkan *Corporate Strategy 2022 – 2026*. Dalam penerapannya, Perseroan berpedoman pada visi dan misi yang dimiliki.

Visi Perusahaan

Menjadi Perusahaan asuransi terkemuka kebanggaan bangsa.

Misi Perusahaan

Memberikan solusi perencanaan masa depan dan perlindungan terpercaya dengan layanan prima kepada stakeholder dengan segala kemudahannya melalui inovasi berkelanjutan.

Kebijakan manajemen untuk strategi tahun 2022, antara lain:

1. Mempertahankan premi reguler, meningkatkan unit link dan menjual produk yang menguntungkan.
2. Memperbaiki *product mix* dan persistensi.
3. Strategi bisnis *Un-organic*.
4. Memperbaiki manajemen keuangan, termasuk *ALM sophistication*.
5. Persiapan IFRS 17 (*gap-analysis & design*).
6. Meningkatkan fungsi *Business Risk*.
7. Meningkatkan program efisiensi biaya.
8. Membangun *Big Data Analytics & Artificial Intelligent*.
9. Memperbaiki kualitas proses bisnis di area operasional.
10. Meningkatkan kapabilitas dan produktivitas sumber daya manusia.

Net investment income for 2022 has increased by 3.17% compared to the previous year due to the increase of investment in bond which contributed 55.66% from the total net investment income.

Net profit for the year of the Company in 2022 recorded at Rp253.35 billion, an increase of 41.08% compared to the 2021 Net profit of Rp179.58 billion.

Strategy And Strategic Policy

PT BNI Life Insurance has guidelines for its business based on the 2022 – 2026 Corporate Strategy. In its implementation, the Company is guided by its vision and mission.

The Company's Vision

To become the leading life Insurance Company in the country.

The Company's Missions

Providing reliable future planning and protection solutions with excellent service to stakeholders with all its conveniences through continuous innovation.

Management policy for the 2022 strategy is among others:

1. Sustain regular premium, boost unit link and selling profitable product.
2. Improve product mix & persistency.
3. Un-organic Business Strategy.
4. Improve financial management, including ALM sophistication.
5. Preparation IFRS 17 (*gap-analysis & design*).
6. Enhance Business Risk.
7. Enhance cost efficiency program.
8. Establish Big Data Analytics & Artificial Intelligent.
9. Improve business process quality in operation area.
10. Increase human capital capability & productivity.

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PT BNI Life Insurance melakukan inovasi melalui pengembangan digitalisasi dalam menghadapi berbagai risiko-risiko yang ada, dengan terus mengembangkan *Artificial Intelligence (AI)* dan data *analytics* yang didukung oleh *Google Cloud*, melalui mitranya, PT Multipolar Technology Tbk dan salah satu Perguruan Tinggi Negeri di Indonesia. Pengembangan AI dan data *analytics* ini mempunyai manfaat yang mencakup seleksi risiko calon nasabah, data *profiling* nasabah, mencegah terjadinya *fraud* dan *risk monitoring* serta meningkatkan efisiensi dalam proses bisnis. Sehingga penerapan teknologi ini dapat memperbaiki proses bisnis di area operasional, terlebih di bagian *underwriting*, klaim dan *sales*.

Perseroan telah menerapkan berbagai strategi investasi dalam memperkecil risiko yang dihadapi sepanjang 2022 diantaranya :

1. Aktif melakukan *rebalancing asset* untuk mengoptimalkan *investment income* untuk merespon *volatility market*.
2. Memprioritaskan membeli aset obligasi pemerintah.
3. Selektif membeli obligasi korporasi baik di *secondary market* maupun *primary market (IPO)*
4. Menjaga batasan setiap alokasi aset secara optimal untuk mengurangi dampak volatilitas pasar.

Karyawan merupakan salah satu aset terbesar, karenanya Perseroan berupaya untuk mengelola karyawannya dengan efektif. Untuk membantu karyawan dalam meningkatkan produktivitasnya, Perseroan telah menerapkan *wellness program* pada tahun 2022 ini, termasuk vaksin flue yang merupakan bentuk perlindungan secara tak langsung dimasa pandemik ini. Selain itu Perseroan juga mengadakan *Health talk* dengan melakukan koordinasi bersama unit bisnis untuk mempromosikan perilaku positif di Perusahaan.

Struktur organisasi Manajemen Risiko saat ini dipisahkan dengan fungsi Risiko Bisnis, mengingat fungsi Risiko Bisnis merupakan garis pertahanan pertama yang mengidentifikasi risiko yang berkaitan dengan bisnis perusahaan. Rencana pengendalian risiko disusun dengan mengadopsi peraturan POJK 44/POJK.05/2020 dan SEOJK 8/SEOJK.05/2021. Terdapat sembilan indikator

PT BNI Life Insurance innovates by developing digitalization in dealing with various existing risks, by continuing to develop Artificial Intelligence (AI) and data analytics supported by Google Cloud, through its partners, PT Multipolar Technology Tbk and one of the State Universities in Indonesia. The development of these AI and data analytics have benefits including risk selection in prospective customers, customer profiling data, preventing fraud and risk monitoring and increasing efficiency in business processes. So, the application of this technology can improve business processes in the operational area, particularly in the underwriting, claims and sales sections.

The Company had applied several investing strategies in reducing the risks during 2022, among others:

1. Actively rebalancing assets to optimise investment income to respond volatility market.
2. Prioritising the Government's assets obligation purchasing.
3. Selectively purchasing corporate obligation either secondary market or primary market (IPO)
4. Keeping the constraint of assets allocation optimally to lower volatily market impact.

Employee is one of the biggest assets, the Company always strives to care its employee effectively. To help its employees developing their productivity, the Company had applied wellness program in 2022, including flu vaccine that was one of indirectly health protection during the pandemic period. Moreover, the Company also organised Health talk by coordinating with business unit to encourage positive behaviour in the Company.

The organizational structure of Risk Management is currently separated from the Business Risk function, considering the Business Risk function is the first line of defense that identifies risks related to the company's business. The risk control plan is prepared by adopting POJK regulations No.44/POJK.05/2020 and SEOJK No.8/SEOJK.05/2021. There are nine risk indicators, are

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risiko yaitu Risiko Strategis, Risiko Operasional, Risiko Asuransi, Risiko Kredit, Risiko Pasar, Risiko Likuiditas, Risiko Hukum, Risiko Kepatuhan, dan Risiko Reputasi.

Dalam menjalankan manajemen risiko terdapat 4 (empat) strategi yang dilakukan oleh Perseroan dalam meminimalisir risiko yaitu :

1. Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT).
2. Penjualan & Kepatuhan terhadap Peraturan.
3. Manajemen Risiko Keuangan & Non Keuangan.
4. Pencapaian Rencana Pengendalian Risiko & Kepatuhan Rencana Bisnis 2022.

Dalam mengendalikan risiko bisnis agar mencapai *claim ratio* yang *moderate*, Perseroan menerapkan beberapa strategi diantaranya :

1. Menyeleksi penetapan *Term of Condition* di dalam Polis.
2. Tidak berkompetisi dalam harga.
3. Memanfaatkan *dashboard* analisis claim untuk setiap nasabah *group* sebagai *lesson learned* untuk dapat digunakan sebagai acuan pada *prospect customer*.

Peranan Direksi dalam Perumusan Strategi dan Kebijakan Strategi

Perumusan strategi dan kebijakan strategi yang disusun Perseroan diselaraskan dengan Visi, Misi dan rencana strategis serta nilai Perusahaan. Direksi secara aktif telah mengkomunikasikan rencana kerja kepada pemegang saham untuk terus mengupayakan pertumbuhan bisnis melalui inovasi berkelanjutan dengan tetap menjalankan mitigasi risiko.

PT BNI Life Insurance telah menyusun *corporate strategy* sebagaimana tertuang dalam Rencana Jangka Panjang Perusahaan (RJPP) Tahun 2022-2026 sesuai dengan visi PT BNI Life Insurance yaitu "Menjadi Perusahaan Asuransi Terkemuka Kebanggaan Bangsa".

Strategic Risk, Operational Risk, Insurance Risk, Credit Risk, Market Risk, Liquidity Risk, Legal Risk, Compliance Risk and Reputation Risk.

In carrying out its risk management, there are 4 (four) strategies carried out to minimize risk, such as:

1. Anti Money Laundering and Terrorist Financing Prevention (APU PPT).
2. Sales & Regulation compliance.
3. Finance & Non Finance Risks Management.
4. Risk Control Plan & Compliance Business Plan Achievements in 2022.

In controlling business risk to achieve moderate claim ratio, the Company has applied some strategies, among others:

1. Selecting the determination of Term of Condition in policy.
2. No price competition.
3. Empowering the dashboard claim analysis for customers as a lesson learned to be used as a benchmark for prospect customer.

The Role of the Board of Directors in the Formulation of Strategy and Strategic Policy

The formulation of strategies and strategic policies prepared by the Company have been in line with the Vision, Mission and strategic plans as well as the values of the Company. The Board of Directors has actively communicated its work plans to shareholders to continue enhancing the business growth through sustainable innovation while continue mitigating the risk.

PT BNI Life Insurance has developed a corporate strategy as stated in the Company's Long Term Plan (RJPP) for 2022-2026 in accordance with the vision of PT BNI Life Insurance, is "To Become a Leading Insurance Company the National's Pride".

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Proses yang Dilakukan Direksi untuk Memastikan Implementasi Strategi

Sesuai arahan dan pengawasan Dewan Komisaris, Direksi telah memastikan dalam pengelolaan kegiatan usaha PT BNI Life Insurance telah sesuai dengan rencana strategis Perseroan, arahan pemegang saham, dan kebijakan lainnya yang telah disetujui oleh Dewan komisaris dan Dewan Pengawas Syariah.

Direksi juga melakukan evaluasi secara periodik atas strategi Perseroan sejalan dengan perkembangan iklim bisnis yang terjadi dan melakukan penyesuaian jika diperlukan dan selanjutnya diajukan untuk mendapatkan persetujuan Dewan Komisaris dan Dewan Pengawas Syariah.

Perbandingan Target dan Realisasi Tahun 2022

Setiap periode operasional, BNI Life melakukan evaluasi terhadap hasil-hasil operasional yang dicapai pada tahun buku. Ukuran kinerja berdasarkan Target atau Rencana Kerja dan Anggaran Perusahaan (RKAP) yang ditetapkan pada awal tahun anggaran dibandingkan dengan realisasi pada akhir tahun anggaran.

Secara keseluruhan kinerja keuangan Perseroan tahun 2022 mencatatkan finansial yang baik, dengan pertumbuhan aset sebesar 2,39% dan liabilitas sebesar 2,10%. Pencapaian laba bersih tahun 2022 senilai Rp253,35 miliar atau sebesar 100,87% dari target.

Perbandingan antara Target dan Realisasi Tahun 2022 dapat dilihat pada tabel berikut:

Process Conducted by the Board of Directors to Ensure the Implementation of Strategy

In line with the direction and supervision of the Board of Commissioners, the Board of Directors has ensured that the management of PT BNI Life Insurance's business activities had been in accordance with the Company's strategic plan, shareholder directives, and other policies approved by the Board of Commissioners and the Sharia Supervisory Board.

The Board of Directors also periodically evaluates the Company's strategy in line with developments in the business climate and makes adjustments if necessary and then submits its strategy for approval from the Board of Commissioners and the Sharia Supervisory Board.

Comparison of Targets and Realization in 2022

BNI Life evaluates the operational outcomes achieved on the book year for each operational period. Performance evaluation based on a Target or The Company's Work Plan and Budget (RKAP) compared with realization at the conclusion of the fiscal year.

The Company's financial performance in general in 2022 was excellent, with asset growth of 2.39% and liability growth of 2.10%. Achievement of net profit in 2022 worth Rp253.23 billion or 100.87% of the target.

A comparison between the 2022 target and realization can be seen in the following table :

Uraian Description	Target 2022 (Rp-juta) 2022 Target (Rp-million)	Realisasi 2022 (Rp-juta) 2022 Realization (Rp-million)	Pencapaian Realisasi terhadap Target (%) Realization of Achievement to Target (%)
	1	2	
Posisi Keuangan Financial Position			
Aset Assets	24.377.864	23.361.392	95,83%
Liabilitas dan Dana Peserta Liabilities and Participant Funds	18.269.509	17.346.816	94,95%
Ekuitas Equity	6.108.355	6.014.576	98,46%

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Uraian Description	Target 2022 (Rp-juta) 2022 Target (Rp-million)	Realisasi 2022 (Rp-juta) 2022 Realization (Rp-million)	Pencapaian Realisasi terhadap Target (%) Realization of Achievement to Target (%)
	1	2	
Laba (Rugi) Profit (Loss)			
Pendapatan Premi – Bruto Premium Income – Gross	5.128.879	4.997.143	97,43%
Pendapatan Premi – Neto Premium Income – Net	4.997.209	4.917.636	98,41%
Pendapatan Income	6.392.269	6.315.960	98,81%
Beban Expenses	6.127.490	6.042.010	98,60%
Laba Bersih Tahun Berjalan Net Profit for the Year	251.170	253.353	100,87%
Rasio Keuangan Financial Ratio			
Rasio Pengembalian Ekuitas Return On Equity Ratio	4,13%	4,21%	101,94%
Rasio Risk Based Capital (RBC) Risk Based Capital (RBC) Ratio	742,42%	673,31%	90,69%

Kendala dan Tantangan dan Langkah Penyelesaian

Kendala dan tantangan yang dialami Perseroan pada tahun 2022, antara lain:

1. Kondisi market yang belum stabil, daya beli menurun dan inflasi meningkat.
2. OJK menerbitkan SEOJK nomor 5/SEOJK.05/2022 tentang adanya perubahan regulasi terkait penyelenggaraan PAYDI.
3. Isu geopolitik yang memperlambat pemulihan ekonomi.
4. Jumlah klaim rasio yang masih tinggi.

Perseroan berusaha dengan optimal untuk beradaptasi dengan tantangan yang ada dan secara proaktif menjalankan beberapa strategi, diantaranya:

1. Melakukan penyesuaian strategi tahun 2022 sesuai dengan peraturan OJK yang baru:
 - a. Desain produk.
 - b. Aset dan *liability management*.
 - c. Marketing dan transparansi.
2. Menjual produk unggulan, produk regular dan non-unit link.
3. Melakukan bisnis secara digital.
4. Persiapan implementasi IFRS 17.
5. Mengoptimalkan pendapatan investasi.

Obstacles and Challenges and its Settlement Step

Obstacles and challenges faced by the Company in 2022, are among others:

1. Unstable market condition, decreasing purchasing power and increasing inflation
2. OJK issued SOJK number 5/SEOJK.05/2022 concerning changes to regulations related to the implementation of PAYDI.
3. Geopolitical issues to slow down economy recovery
4. Total ratio claim is still high

The Company strives optimally to adapt to those existing challenges and proactively carries out several strategies, including:

1. Adjustments to the 2022 strategy in accordance with the latest OJK regulations:
 - a. Product design
 - b. Asset and liability management
 - c. Marketing and transparency
2. Selling excellent products, regular products and non-unit link.
3. Doing business digitally.
4. Preparing IFRS 17 implementation.
5. Optimizing investment income.

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Penerapan Tata Kelola Perusahaan yang Baik (GCG)

Sepanjang tahun 2022, Perseroan secara konsisten menerapkan *best practices* prinsip tata kelola perusahaan yang baik (GCG) secara konsisten. Perseroan berharap hal tersebut dalam memberikan kontribusi positif dan memberikan nilai tambah kepada pemangku kepentingan.

Penerapan GCG di lingkup Perseroan telah sejalan dengan prinsip-prinsip GCG yang terdiri dari 5 (lima) prinsip dasar yang tertuang dalam POJK Nomor 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik Bagi Perusahaan Perasuransian dan Pedoman Umum *Good Corporate Governance* yang dikeluarkan oleh Komite Nasional Kebijakan *Governance* (KNKG), yaitu Transparansi, Akuntabilitas, Pertanggungjawaban, Kemandirian, serta Kesetaraan dan Kewajaran.

Perseroan mengimplementasikan GCG tidak hanya untuk mematuhi peraturan perundang-undangan (*compliance*) yang berlaku, tetapi sebagai upaya berkelanjutan dalam mendukung tercapainya visi dan misi Perseroan, serta pertumbuhan berkelanjutan. Dengan demikian, implementasi GCG yang menyeluruh dapat memberikan nilai tambah kepada seluruh pemangku kepentingan dan berdampak pada terciptanya kinerja bisnis yang tumbuh secara berkelanjutan.

Dalam menerapkan GCG di lingkup Perusahaan, BNI Life berpedoman pada ketentuan-ketentuan sebagai berikut:

1. Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas;
2. Undang-Undang No. 40 Tahun 2014 tentang Perasuransian;
3. Peraturan Otoritas Jasa Keuangan (POJK) No.73/POJK.05/2016 tentang Tata Kelola Perseroan yang Baik bagi Perseroan Perasuransian;
4. Peraturan Otoritas Jasa Keuangan (POJK) No.55/POJK.05/2017 tentang Laporan Berkala Perusahaan Perasuransian;
5. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No.1/SEOJK.05/2017 tentang Bentuk dan Susunan Laporan Berkala Perusahaan Asuransi dan Perusahaan Reasuransi;

Implementation of Good Corporate Governance (GCG)

Throughout 2022, the Company consistently implemented best practices of good corporate governance principles (GCG). The company hopes that this will make a positive contribution and provide added value to stakeholders.

The implementation of GCG within the Company has been in line with GCG principles which consist of 5 (five) basic principles contained in POJK Number 73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies and General Guidelines for Good Corporate Governance. issued by the National Committee on Governance Policy (KNKG), are Transparency, Accountability, Responsibility, Independence, and Equality and Fairness.

The Company implements GCG not only to comply with applicable laws and regulations (*compliance*), but as a continuous effort to support the achievement of the Company's vision and mission, as well as sustainable growth. Thus, a comprehensive implementation of GCG can provide added value to all stakeholders and have an impact on creating business performance that grows sustainably.

In implementing GCG within the Company, BNI Life is guided by the following provisions:

1. Law No. 40 of 2007 concerning Limited Liability Companies;
2. Law No. 40 of 2014 concerning Insurance;
3. Financial Services Authority Regulation (POJK) No.73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies;
4. Financial Services Authority Regulation (POJK) No.55/POJK.05/2017 concerning Periodic Reports of Insurance Companies;
5. Financial Services Authority Circular Letter (SEOJK) No.1/SEOJK.05/2017 concerning Form and Composition of Periodic Reports of Insurance Companies and Reinsurance Companies;

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6. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No.2/SEOJK.05/2017 tentang Bentuk dan Susunan Laporan Berkala Perusahaan Asuransi Syariah, Perusahaan Reasuransi Syariah, dan Divisi Syariah.

Perseroan juga telah menyusun *roadmap* GCG dengan tujuan utama sebagai referensi utama dalam melakukan perbaikan praktik GCG secara lebih komprehensif. Selain itu, *roadmap* GCG juga dapat menjadi panduan bagi pemangku kepentingan untuk mendapat gambaran secara menyeluruh atas proses penciptaan nilai tambah dan perbaikan berkesinambungan dari implementasi GCG di Perusahaan.

Perubahan Komposisi Anggota Direksi

Pada tahun 2022, terdapat perubahan susunan Direksi dengan berakhirnya masa jabatan Bapak Naoto Oda dan digantikan oleh Bapak Masaaki Fuse yang sesuai dengan Akta No. 104 tanggal 20 Desember 2022. Maka, susunan Direksi untuk tahun yang berakhir 31 Desember 2022 sebagai berikut:

Nama Name	Jabatan Position
Shadiq Akasya	Direktur Utama President Director
Eben Eser Nainggolan	Direktur Keuangan Finance Director
Neny Asriany	Direktur Director
Hiroshi Ono	Direktur Director
Masaaki Fuse	Direktur Director

Prospek Usaha Tahun 2023

Pertumbuhan perekonomian global diproyeksikan akan turun dari 3,6% menjadi 2,9% di tahun 2023, sementara inflasi global diperkirakan mengalami kenaikan di tahun 2023. Kondisi ini merupakan dampak dari konflik geopolitik dan pandemi Covid-19. Namun demikian, pertumbuhan ekonomi Indonesia diperkirakan masih akan tumbuh di

6. Financial Services Authority Circular Letter (SEOJK) No.2/SEOJK.05/2017 concerning Form and Composition of Periodic Reports of Sharia Insurance Companies, Sharia Reinsurance Companies, and Sharia Divisions.

The Company has also prepared a GCG roadmap with the main objective as the main reference in making improvements to GCG practices in a more comprehensive manner. In addition, the GCG roadmap can also serve as a guide for stakeholders to obtain an overall picture of creating added value and continuous improvement of the GCG implementation process in the Company.

Changes in Composition of the Board of Directors

In 2022, there was changes in the composition of the Board of Directors with the end of Mr. Naoto Oda's term of office and being replaced by Mr. Masaaki Fuse in accordance with Deed No. 104 dated December 20th, 2022. Therefore, the composition of the Board of Directors for the year ended December 31st, 2022 is as follows:

Business Prospect in 2023

Global economic growth is projected to decline from 3.6% to 2.9% in 2023, while global inflation is expected to increase in 2023. This condition is the impact of the geopolitical conflict and the Covid-19 pandemic. However, Indonesia's economic growth is predicted to grow 4.7% - 5.5%. Based on these projections, the possibility that

Laporan Direksi

Board of Directors Report

kisaran 4,7% - 5,5%. Berdasarkan proyeksi tersebut, kemungkinan yang dapat terjadi di Indonesia pada tahun 2023 adalah stagflasi, dimana ekonomi tetap bertumbuh namun mengalami perlambatan yang disebabkan oleh penurunan daya beli dan minat beli masyarakat.

Dalam menghadapi risiko yang mungkin terjadi di tahun 2023 tersebut, Perseroan memandang perlu untuk memperkuat strategi bisnis, terutama dalam hal pengembangan bisnis dan penguatan digitalisasi proses bisnis agar lebih efektif dan efisien. Pengembangan bisnis dilakukan dengan cara meningkatkan penetrasi pasar (perluasan *market share*), mengingat penetrasi asuransi jiwa terhadap jumlah populasi penduduk Indonesia per semester I 2022 masih di angka 8%. Beberapa hal yang dapat dilakukan untuk meningkatkan penetrasi pasar ini selain aktif menaikkan tingkat literasi masyarakat terhadap asuransi jiwa, juga dengan aktif meningkatkan potensi bisnis dari kanal *Bancassurance* dan kanal lainnya.

Dari sisi organisasi dan bisnis proses Perseroan juga melakukan perbaikan dengan mengoptimalkan penggunaan sistem dan teknologi dalam mendukung operasional bisnis. Peninjauan dan pemetaan kembali organisasi ini dikhususkan untuk meningkatkan efektifitas dan efisiensi fungsi-fungsi di organisasi, khususnya yang terkait dengan upaya perolehan laba operasional Perseroan.

Strategi Tahun 2023

Untuk menjawab tantangan dan peluang di tahun 2023, Perusahaan telah menyusun strategi bisnis, sebagai berikut:

1. Mempertahankan premi reguler dan produk yang menguntungkan.
2. Memperbaiki model bisnis.
3. Mengoptimalkan pendapatan investasi dan pengelolaan risiko.
4. Meningkatkan mitigasi risiko.
5. Efisiensi dan pengelolaan biaya.
6. Otomatisasi dan digitalisasi proses bisnis.

could occur in Indonesia in 2023 is stagflation, where the economy continues to grow but experiences a slowdown caused by a decrease in purchasing power and public buying interest.

In facing the risks that may occur in 2023, the Company deems it necessary to strengthen its business strategy, especially in terms of business development and strengthening the digitalization of business processes to make them more effective and efficient. Business development is carried out by increasing market penetration (expansion of market share), considering that life insurance penetration of the Indonesian population per semester I of 2022 is still 8%. Several things can be done to increase market penetration apart from being active in raising the literacy level of the public regarding life insurance, as well as actively increasing the business potential of the Bancassurance channel and other channels.

For organization and business processes, the Company also makes improvements by optimizing the use of systems and technology to support business operations. This review and re-mapping of the organization is devoted to increasing the effectiveness and efficiency of functions in the organization, especially those related to efforts to obtain the Company's operational profit.

2023 Strategy

To respond the challenges and opportunities in 2023, the Company has developed a business strategy, as follows:

1. Maintaining regular premiums and profitable products.
2. Developing the business model.
3. Optimizing investment income and risk management.
4. Improving risk mitigation.
5. Cost efficiency and management
6. Automation and digitization of business processes.

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7. Meningkatkan kapabilitas dan produktivitas sumber daya manusia.
8. Persiapan *Spin-off* Divisi Syariah.
9. Membangun IFRS 17 (desain & *develop*).

Perseroan telah menetapkan empat kebijakan umum dalam menyusun target tahun 2023, yaitu:

1. Memperbaiki model bisnis, *product mix* dan persistensi.
2. Mengoptimalkan pengelolaan laba.
3. Memperbaiki pengelolaan risiko dan manajemen biaya.
4. Otomatisasi dan digitalisasi untuk meningkatkan efektivitas dan efisiensi.

Target/ Proyeksi Tahun 2023

Memasuki tahun 2023, Perseroan telah menetapkan sejumlah target yang dituangkan dalam RKAP 2023, antara lain:

7. Improving the human resources capability and productivity.
8. Sharia Division spin-off preparation.
9. Building IFRS 17 (design & develop).

The Company has established four general policies in setting the 2023 target, are:

1. Updating business models, product mix and persistence.
2. Optimizing profit gain.
3. Improving risk management and cost management.
4. Automation and digitization to increase effectiveness and efficiency

2023 Target/Projection

Entering 2023, the Company has set the targets as outlined in the 2023 RKAP, including:

Uraian Description	Target 2023 (Rp-juta) 2023 Target (Rp-million)
Posisi Keuangan Financial Position	
Aset Assets	25.023.754
Liabilitas dan Dana Peserta Liabilities and Participant Fund	18.921.792
Ekuitas Equity	6.101.961
Laba (Rugi) Profit (Loss)	
Pendapatan Premi – Bruto Premium Income – Gross	5.881.467
Pendapatan Premi – Neto Premium Income – Net	5.737.576
Pendapatan Income	7.341.966
Beban Expenses	7.026.394
Laba Bersih Tahun Berjalan Net Profit for the Year	302.356
Rasio Keuangan Financial Ratio	
Rasio Pengembalian Ekuitas (%) Return On Equity Ratio	4,61%
Rasio Risk Based Capital (RBC) Risk Based Capital Ratio (RBC)	713,73%

Laporan Direksi

Board of Directors Report

Apresiasi

Demikian, laporan tugas Direksi atas pelaksanaan usaha Perseroan selama tahun 2022. Atas nama jajaran Direksi PT BNI Life Insurance, saya memberikan apresiasi kepada seluruh Insan Perusahaan atas dedikasi dan kerja sama yang baik untuk mendukung operasional Perusahaan. Saya juga menyampaikan terima kasih sebesar-besarnya kepada jajaran Direksi yang telah bersinergi dan bekerja sama dalam memimpin Perusahaan, serta kepada jajaran Dewan Komisaris yang senantiasa memberikan pengawasan, nasihat dan arahan kepada Direksi dalam menjalankan strategi & bisnis Perseroan.

Pada kesempatan ini, saya juga memberikan penghargaan yang setinggi-tingginya kepada pemegang saham, regulator, nasabah, mitra usaha dan pemangku kepentingan lainnya yang telah bekerja sama ataupun terlibat dalam hubungan profesional lainnya untuk mendukung kinerja Perseroan sepanjang tahun 2022. PT BNI Life Insurance berkomitmen untuk terus menciptakan inovasi terbaik untuk pertumbuhan berkelanjutan.

Appreciation

Thus, the Board of Directors' task report on the implementation of the Company's business during 2022. On behalf of the Board of Directors of PT BNI Life Insurance, I express my appreciation to all Company personnel for their dedication and good cooperation to support the Company's operations. I also express my deepest gratitude to the Board of Directors who have synergized and cooperated in leading the Company, as well as to the Board of Commissioners who always provide supervision, advice and direction to the Board of Directors in carrying out the Company's strategy & business.

On this occasion, I also give my highest appreciation to shareholders, regulators, customers, business partners and other stakeholders who have worked together or are involved in other professional relationships to support the Company's outstanding performance throughout 2022. PT BNI Life Insurance is committed to create the best innovations for sustainable growth.

Atas nama Direksi
On behalf of Board of Directors
PT BNI Life Insurance

SHADIQ AKASYA
Direktur Utama
President Director

Laporan Pengawasan DPS

Sharia Supervisory Board Report



H. Agus Haryadi

Ketua Dewan Pengawas Syariah
Chairman of Sharia Supervisory Board

Laporan Pengawasan DPS

Sharia Supervisory Board Report

Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Dear Honored Shareholders and Stakeholders,

Assalamualaikum Warohmatullahi Wabarokatuh
Bismillaahirrohmaanirrohiim

Kami panjatkan syukur Alhamdulillah ke hadirat Allah SWT atas rahmat hidayah dan karunia yang diberikan, tidak lupa sholawat serta salam semoga tercurah untuk Baginda Rasulullah SAW, beserta seluruh keluarganya, para kerabatnya dan pengikutnya hingga akhir jaman nanti dimana Perseroan berhasil melalui tahun 2022 dengan mencatatkan kinerja yang baik. Hal ini tentu saja merupakan hasil dari komitmen manajemen dalam menjalankan misinya untuk memberikan solusi perencanaan masa depan dan perlindungan terpercaya dengan layanan prima kepada pemangku kepentingan dengan segala kemudahannya melalui inovasi berkelanjutan.

Dewan Pengawas Syariah memberikan apresiasi atas kontribusi yang luar biasa kepada seluruh manajemen dan pemangku kepentingan PT BNI Life Insurance dalam menghadapi tantangan yang sangat kompleks sepanjang tahun 2022, seperti tantangan ekonomi global yang dipengaruhi oleh konflik Rusia-Ukraina, kenaikan harga Bahan Bakar Minyak, naiknya tingkat suku bunga, serta tantangan di industri asuransi Indonesia yang diwarnai oleh perusahaan-perusahaan asuransi yang mengalami gagal bayar dan kasus *unit link*.

Assalamualaikum Warohmatullahi Wabarokatuh
Bismillaahirrohmaanirrohiim

We would like to say Alhamdulillah for the presence of Allah SWT for his grace and guidance given to us, also sending sholawat and greetings to prophet Rasulullah SAW along with his family, his fellows and his people to the end of time where the Company has succeeded to record an outstanding performance for the year of 2022. This is a result of all management's commitment in conducting its missions to provide future planning solutions and trusted protection with service excellence for stakeholders with all its convenience by sustainable innovation.

The Sharia Supervisory Board gives highest appreciation for foremost contribution to all managements and all stakeholders of PT BNI Life Insurance in facing the complex challenges during 2022, such as global economic challenges affected by Russia-Ukraine conflict, increase in fuel prices and higher interest rate, as well as challenges in insurance industry in Indonesia whose many insurance companies mostly failed to pay and they have unit link issue.

Laporan Pengawasan DPS Sharia Supervisory Board Report

PT BNI Life Insurance juga memperhatikan lini bisnisnya untuk tetap memenuhi kebutuhan nasabah dengan menghadirkan Divisi Syariah, sebagai lini yang menjalankan kinerjanya sesuai prinsip Islam. Divisi ini memiliki 4 saluran distribusi penjualan, yaitu *Employee Benefit Syariah*, *Credit Life & Bundling*, *Bancassurance Syariah*, dan *Telemarketing*. Adapun produk syariah yang ditawarkan, antara lain adalah Investasi (*Hy End Pro Syariah*, *Sakinah Investa Link*, *Sakinah Multipro Link*, dan *Dana Hari Tua Syariah*), Pendidikan (*Wadiah Gold Cendekia*), Kesehatan (*Health Plan Syariah*), Pembiayaan (*Asuransi Jiwa Pembiayaan*) dan *Telemarketing*.

Kami, Dewan Pengawas Syariah, telah melakukan penilaian dan memastikan pemenuhan prinsip syariah atas pedoman operasional dan produk yang dikeluarkan BNI Life sepanjang tahun 2022. Dalam hal ini sesuai dengan POJK 69 tahun 2016 tentang Penyelenggaraan Usaha Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah serta prinsip-prinsip *Good Corporate Governance*.

Kami telah melakukan pengamatan sepanjang tahun 2022 dan tidak menemukan praktik operasional yang melanggar prinsip-prinsip Syariah Islam dan telah melaksanakan usaha sesuai dengan prinsip syariah, regulasi yang berlaku serta Fatwa Dewan Syariah Nasional-MUI dan opini Dewan Pengawas Syariah.

Kami berpendapat bahwa Dewan Komisaris dan Direksi BNI Life telah menjalankan tugas dan tanggung jawab yang diberikan dengan baik dalam mengembangkan unit usaha syariah BNI Life. Hal ini tercermin dari berlangsungnya rapat Dewan Komisaris, Direksi dan Dewan Pengawas Syariah beserta jajaran manajemen terkait unit usaha syariah secara reguler.

PT BNI Life Insurance also is aware of its business lines to keep fulfilling the customer's needs with the Sharia Division, it upholds Islamic principle in its operation. This Division has 4 sales distribution channels, are Employee Benefit Syariah, Credit Life & Bundling, Bancassurance Syariah, and Telemarketing. It offers Sharia products, are among others Investment (*Hy End Pro Sharia*, *Sakinah Investa Link*, *Sakinah Multipro Link*, and Islamic Retirement Fund), Education (*Wadiah Gold Scholar*), Health (*Sharia Health Plan*), Financing (*Financing Life Insurance*) and Telemarketing.

We, the Sharia Supervisory Board, have assessed and ensured compliance with Sharia principles for operational guidelines and products issued by BNI Life throughout 2022. In this case, it is in accordance with POJK 69 of 2016 concerning Business Conduct for Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Company and the principles of Good Corporate Governance.

We have made observations throughout 2022 and found no operational practices that violate Islamic Sharia principles and have conducted business in accordance with Sharia principles, applicable regulations and the Fatwa of the National Sharia Council-MUI and the opinion of the Sharia Supervisory Board.

We conclude that the Board of Commissioners and Directors of BNI Life has conducted their duties and responsibilities well in developing the BNI Life Sharia business unit. It is reflected in the meetings of the Board of Commissioners, Board of Directors and Sharia Supervisory Board with all of management regularly related to the Sharia business unit.

Laporan Pengawasan DPS

Sharia Supervisory Board Report

Kami, Dewan Pengawas Syariah bersyukur dan mengapresiasi komitmen Direksi dan Dewan Komisaris Perseroan yang tetap konsisten dalam pengembangan unit usaha syariah di BNI Life, terutama dalam pengembangan teknologi dengan inovasi berkelanjutan, perluasan jaringan pemasaran dan menjawab tantangan-tantangan yang ada.

Kami juga menilai bahwa Dewan Komisaris dan Direksi telah membangun hubungan yang konstruktif. Hal ini tercermin dari upaya Dewan Komisaris yang selalu memacu dan memonitor secara intensif Direksi dalam rangka menggapai kinerja usaha yang berkelanjutan. Hal tersebut diwujudkan melalui *review* atas Rencana Kerja dan Anggaran Perseroan (RKAP) dan melakukan pemantauan pelaksanaan serta pencapaiannya melalui rapat Dewan Komisaris maupun rapat bersama Direksi yang dilakukan secara rutin.

Dewan Pengawas Syariah percaya bahwa manajemen telah berikhtiar dengan baik. Ikhtiar tersebut diwujudkan dengan merumuskan dan mengimplementasikan strategi, analisis dan pengendalian risiko serta penerapan praktek tata kelola sesuai dengan regulasi. Segenap manajemen pun telah menunjukkan kemampuannya untuk tetap mengawal jalannya usaha di tengah tantangan, persaingan dan dinamika yang ada.

Dalam upaya menghadapi tahun 2023, Dewan Pengawas Syariah berharap agar BNI Life dapat terus menjaga komitmen bisnis yang telah dijalankan sejauh ini serta mampu meningkatkan kinerjanya semaksimal dan sebaik mungkin dengan tetap menjaga pemenuhan prinsip kehati-hatian dan prinsip syariah dalam menjalankan kegiatan operasionalnya.

We, Sharia Supervisory Board, are grateful and appreciating the commitment of the Board of Commissioners and Board of Directors who keep consistent in developing the BNI Life sharia business unit, especially in developing technology with continuous innovation, expanding marketing networks and responding to existing challenges.

We also assess that the Board of Commissioners and Directors have built a constructive relationship. This is reflected in the efforts of the Board of Commissioners who always encourage and intensively monitor the Board of Directors in order to achieve sustainable business performance. This is realized through a review of the Company's Business Plan and Budget (RKAP) and monitoring its implementations and achievements through regular meetings of the Board of Commissioners and joint meetings of the Board of Directors.

The Sharia Supervisory Board believes that the management have well-initiative. This initiative drives the management to formulate and implement strategies, analyzing and controlling risks as well as applying governance practice based on the relevant regulations. All management has also shown their ability to keep monitoring the business amidst the challenges, tight competition and dynamic changes.

In the coming year of 2023, the Sharia Supervisory Board expects that BNI Life is able to be committed to maintain its business and also can escalate the performance as maximum and best as possible while practicing prudence and sharia principles in running its operational activities.

Laporan Pengawasan DPS

Sharia Supervisory Board Report



Laporan Pengawasan DPS

Sharia Supervisory Board Report

Pada kesempatan ini, kami kembali mengingatkan manajemen BNI Life agar tetap berkomitmen untuk menjaga pemenuhan prinsip-prinsip syariah serta kepatuhan atas peraturan perundang-undangan yang berlaku. Semoga kita juga selalu berada dalam taufik dan hidayah serta inayah-Nya untuk dapat mencapai kesuksesan di dunia maupun di akhirat kelak dan kepada-Nyalah kita selalu berserah diri.

Wa Billahi Taufiq Wal Hidayah.
Wassalamu'alaikum Warahmatullahi Wabarakatuh.

On this occasion, we kindly remind BNI Life management to always be committed in applying sharia principles and compliance with applicable laws and regulations. May we always be in his kindness, guidance and help to be successful in the world and in the hereafter and to Allah we always surrender.

Wa Billahi Taufiq Wal Hidayah.
Wassalamu'alaikum Warahmatullahi Wabarakatuh.

Atas nama Dewan Pengawas Syariah
On behalf of Sharia Supervisory Board
PT BNI Life Insurance

H. AGUS HARYADI

Ketua Dewan Pengawas Syariah
Chairman of Sharia Supervisory Board

03

PROFIL PERUSAHAAN

Company Profile



Perusahaan menggunakan *Chatboot* berbasis *Artificial Intelligence (AI)* yang dapat membantu pelanggan dalam mendapatkan informasi terkait produk dan layanan.

The company uses a chatbot, which is based on Artificial Intelligence (AI), to assist customers in obtaining information related to products and services.





Identitas Perusahaan Company Identity

Nama Perusahaan

Company Name

PT BNI LIFE INSURANCE

Nama Panggilan

Short Name

BNI LIFE



PT BNI LIFE INSURANCE



Dasar Hukum Pendirian

Legal Basis of Establishment

Akta Notaris Nomor 24 tanggal 28 November 1996 yang dibuat di hadapan Notaris Laura Elisabeth Palilingan, SH di Jakarta pengganti dari Koesbiono Sarmahadi, SH., MH, Notaris di Jakarta.

Notary Deed No. 24 dated November 28th, 1996, drawn up before Laura Elisabeth Palilingan, SH, Notary in Jakarta, a substitute for Koesbiono Sarmahadi, SH., MH, Notary in Jakarta.



Nomor dan Tanggal Izin Usaha

Business License Number and Date

No. 305/KMK.017/1997 Tanggal 7 Juli 1997
No. 305/KMK.017/1997 dated July 7th, 1997



Bidang Usaha

Line of Business

Asuransi Jiwa
Life Insurance



Tanggal Pendirian

Date of Establishment

28 November 1996
November 28th, 1996



SDM

HC

723 pegawai
723 employees



Sekretaris Perusahaan

Corporate Secretary

- Nama : Arry Herwindo Wildan
Name
- Telepon : 021 -2953 9999
Phone
- Faksimili : 021-2953 9998
Facsimile
- Surat Elektronik : corporate.secretary@bni-life.co.id
Email



Akses Informasi

Information Access

- Facebook : bnilifeid
- Instagram : bnilifeid
- LinkedIn : BNI Life
- Tiktok : BNILifeID
- Twitter : BNILifeID
- Youtube : BNILifeID

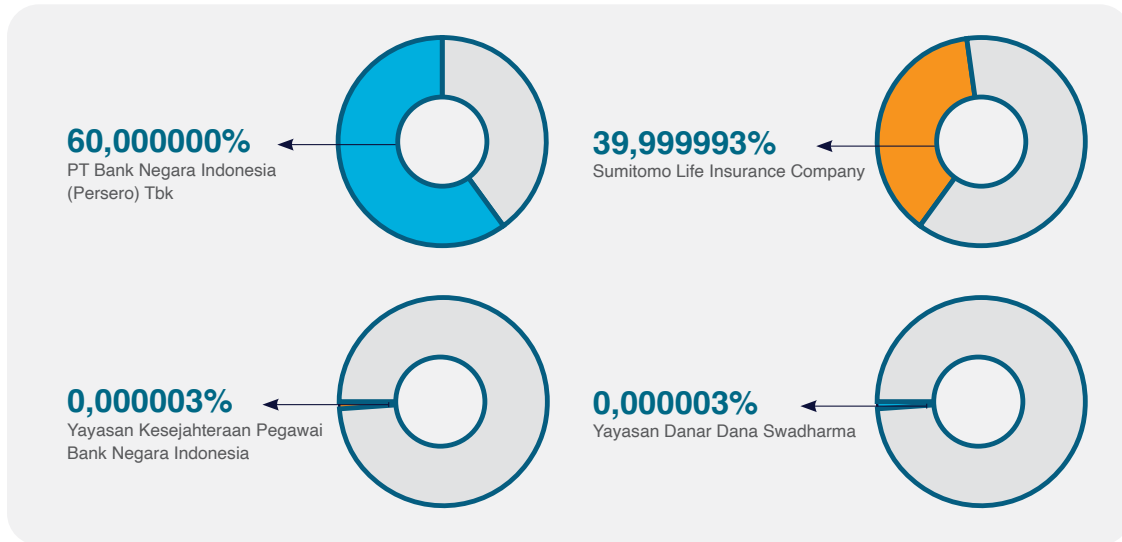
Identitas Perusahaan

Company Identity



Kepemilikan

Ownership



Modal Dasar

Authorized Capital

Rp400.000.000.000



Modal Ditempatkan dan Disetor Penuh

Issued and Fully Paid-in Capital

Rp300.699.133.000



Alamat

Address

Centennial Tower Lt. 9,
Jalan Gatot Subroto Kav. 24-25
Jakarta Selatan
Centennial Tower 9th floor,
Jalan Gatot Subroto Kav. 24-25
South Jakarta



Telepon

Phone

021-29539999



Faksimili

Facsimile

021-29539998



Call Center

Call Center

1-500-045



Website

Website

www.bni-life.co.id

Riwayat Singkat Perusahaan

Company Brief History

SEKILAS TENTANG PERUSAHAAN

PT BNI Life Insurance (“BNI Life”) merupakan Entitas Anak BNI yang menjalankan usaha dalam bidang asuransi jiwa termasuk usaha asuransi jiwa dengan prinsip Syariah. BNI Life menawarkan berbagai produk asuransi seperti asuransi jiwa, kesehatan, pendidikan, investasi, pensiun, dan syariah.

BNI Life didirikan berdasarkan Akta Notaris No. 24 tanggal 28 November 1996 di Jakarta yang diaktakan oleh Laura Elisabeth Palilingan, SH., dan disahkan dengan Keputusan Menteri Kehakiman Republik Indonesia No. C2-1787 HT.01.01.Th1997 tanggal 14 Maret 1997 serta diumumkan dalam Lembaran Berita Negara No. 74 Tambahan No. 4121 tanggal 16 September 1997.

Sesuai dengan Anggaran Dasar Perseroan, ruang lingkup kegiatan Perseroan adalah menjalankan usaha dalam bidang asuransi jiwa termasuk usaha asuransi jiwa dengan prinsip syariah. Perseroan memperoleh izin usaha sebagai perusahaan asuransi jiwa berdasarkan Keputusan Menteri Keuangan Republik Indonesia No.305/KMK.017/1997 tanggal 7 Juli 1997. Perseroan juga telah memperoleh izin pembukaan kantor cabang dengan prinsip syariah berdasarkan Keputusan Menteri Keuangan Republik Indonesia No. KEP-186/KM.6/2004 tanggal 19 Mei 2004.

Pada awal Mei 2014, Sumitomo Life Insurance Company (“Sumitomo Life”) yang merupakan salah satu perusahaan asuransi terbesar di Jepang, secara resmi menjadi salah satu pemegang saham BNI Life. Realisasi penyertaan modal sebesar Rp4,2 triliun dengan kepemilikan saham sebesar 40% pada BNI Life.

COMPANY AT A GLANCE

PT BNI Life Insurance (“BNI Life”) is a BNI subsidiary that carries out business in the field of life insurance, including life insurance business with Sharia principles. BNI Life offers a variety of insurance products, such as life, health, education, investment, pension, and sharia insurance.

BNI Life was established based on Notarial Deed No. 24 dated November 28th, 1996, in Jakarta notarized by Laura Elisabeth Palilingan, SH., and ratified by Decree of the Minister of Justice of the Republic of Indonesia No. C2-1787 HT.01.01.Th97 dated March 14th, 1997, and announced in State Gazette No. 74 Supplement No. 4121 dated September 16th, 1997.

In accordance with the Company’s Articles of Association, the scope of the Company’s activities is to conduct business in the field of life insurance, including life insurance businesses with sharia principles. The Company obtained a business license as a life insurance company based on the Decree of the Minister of Finance of the Republic of Indonesia No. 305/KMK.017/1997 dated July 7th, 1997. The Company has also obtained a permit to open a branch office with sharia principles based on the Decree of the Minister of Finance of the Republic of Indonesia No. KEP-186/KM.6/2004 dated May 19th, 2004.

In early May 2014, Sumitomo Life Insurance Company (“Sumitomo Life”) which is one of the largest insurance companies in Japan, officially became one of BNI Life’s shareholders. The realization of capital investment amounted to Rp4.2 trillion with a 40% share ownership in BNI Life.

Riwayat Singkat Perusahaan

Company Brief History

Kerjasama strategis dengan Sumitomo Life Insurance, mempercepat pertumbuhan bisnis dan memberi ruang yang besar untuk memenangkan peluang bisnis ke depan. Sebagai bukti keseriusan Sumitomo Life Insurance dalam pengembangan bisnis BNI Life, Sumitomo Life Insurance menempatkan perwakilan di manajemen BNI Life baik sebagai Komisaris, Direksi, maupun tenaga ahli profesional.

BNI Life menawarkan berbagai produk asuransi seperti asuransi jiwa, kesehatan, pendidikan, investasi, pensiun, dan syariah. Operasional bisnis BNI Life didukung oleh sumber daya manusia yang kompeten di bidang perasuransian. Saat ini BNI Life telah memiliki 723 pegawai dengan kompetensi yang terus dikembangkan untuk memberikan pelayanan terbaik kepada nasabah.

Untuk menjalankan kegiatan usahanya, hingga 31 Desember 2022 BNI Life mengoperasikan 2 (dua) Kantor Layanan dan 5 (lima) *Service Point* sebagai berikut:

A. Kantor Layanan

1. Menara BNI Pejompongan, Jl. Pejompongan Raya No. 5, Jakarta;
2. Jl. Diponegoro No. 122, Denpasar.

B. *Service Point*

1. Jl. Burangrang No. 38, Lengkong, Bandung;
2. Rukan Pemuda Mas Blok A1-A2 Lantai 2, DP Mall, Jalan Pemuda No. 150, Semarang;
3. Gedung Graha Pangeran Lt. XI, JL. Achmad Yani No. 286, Surabaya;
4. Jl. Basuki Rahmat No.24B, Palembang;
5. Jl. Laksda Adisucipto No.27, Gondokusuman, Yogyakarta.

Alamat Kantor Pusat BNI Life di Centennial Tower Lt. 9, Jl. Gatot Subroto Kav. 24-25, Jakarta Selatan.

Strategic cooperation with Sumitomo Life Insurance accelerates business growth and gives great room to win business opportunities going forward. Sumitomo Life Insurance places representatives in BNI Life management as commissioners, directors, and professional experts as proof of Sumitomo Life Insurance's commitment to BNI Life business development.

BNI Life offers a variety of insurance products, such as life, health, education, investment, pension, and sharia insurance. BNI Life's business operations are supported by competent human resources in the field of insurance. Currently, BNI Life has 723 employees with competencies that continue to be developed to provide the best service to customers.

To carry out its business activities until December 31st, 2022, BNI Life operates 2 (two) Customer Care Center and 5 (five) Service Point as follows:

A. Customer Care Center

1. Menara BNI Pejompongan, Jl. Pejompongan Raya No. 5, Jakarta;
2. Jl. Diponegoro No. 122, Denpasar.

B. *Service Point*

1. Jl. Burangrang No. 38, Lengkong, Bandung;
2. Rukan Pemuda Mas Blok A1-A2 2nd Floor, DP Mall, Jalan Pemuda No. 150, Semarang;
3. Graha Pangeran Building Floor. XI, JL. Achmad Yani No. 286, Surabaya;
4. Jl. Basuki Rahmat No.24B, Palembang;
5. Jl. Laksda Adisucipto No.27, Gondokusuman, Yogyakarta.

Address BNI Life's head office at Centennial Tower Lt. 9, Jl. Gatot Subroto Kav. 24–25, South Jakarta.

Jejak Langkah

Milestones

2006

Meluncurkan unit **TELEMARKETING** Kantor Pusat BNI Life pindah ke Jl. KS Tubun No. 67, Jakarta.

Launch of TELEMARKETING BNI Life Head office, which was relocated at Jl. KS Tubun No.67, Jakarta.

2007

Revitalisasi Bisnis **BANCASSURANCE IN-BRANCH** dengan menempatkan **Bancassurance Specialist** di Kantor-kantor cabang BNI.

Revitalization of BANCASSURANCE IN-BRANCH Business by placing Bancassurance Specialist in BNI branch offices.

2009

PT Bank Negara Indonesia (Persero) Tbk menempatkan penyertaan modal sebesar Rp99.999.771.725,-

PT Bank Negara Indonesia (Persero) Tbk placed equity capital of Rp99,999,771,725,-

2012

Kantor Pusat BNI Life pindah ke **Landmark Center** lantai 21 Jl. Jend. Sudirman No. 1, Jakarta

BNI Life Head office was relocated on Landmark Center 21st floor at Jl. Jend. Sudirman No. 1, Jakarta.

BNI memperbesar kepemilikan sahamnya pada perusahaan asuransi jiwa BNI Life menjadi **99,99%**.

BNI strengthened its ownership of BNI Life Company by owning 99.99% share.

2017

Membuka **VIP Lounge** di RS Pusat Pertamina, Jakarta.

Opening of VIP Lounge at Pertamina Central Hospital, Jakarta.

Membuka Kantor Layanan Nasabah di **Landmark Center**, Jakarta.

Opening of Customer Care Center at Landmark Center, Jakarta.

Kantor Pusat BNI Life pindah ke Gedung **Centennial**, Jl. Gatot Subroto, Jakarta.

BNI Life Head Office moved to Centennial Building on Jl. Gatot Subroto, Jakarta.

BNI Life **Training Center**, pusat pelatihan karyawan dan tenaga pemasar berada di Jl. KS Tubun No. 67 Jakarta Pusat.

BNI Life Training Center, employee and sales force training center is located at Jl KS Tubun No. 67 Central Jakarta.

Saat ini BNI Life terdiri dari:

Currently, BNI Life consists of:

» **Bancassurance Outlet** tersebar di 34 provinsi di Indonesia.

Bancassurance Outlets spread over 34 provinces in Indonesia.

» **Kantor Pemasaran** berada di lebih dari 50 kota besar di Indonesia.

Marketing Offices located in more than 50 major cities in Indonesia.

2018

BNI Life mendapatkan kepercayaan dan kesempatan atas peluncuran **Kartu Sehat BUMN yang berkolaborasi bersama IHC, BNI, Admedika, dan BPJS Kesehatan**. Kartu Sehat BUMN BNI Life akan memberikan manfaat tambahan melalui produk **Optima Cash Plan yang merupakan program asuransi kesehatan terbaik**.

BNI Life has been entrusted with the opportunity to launch SOE (BUMN) health card, collaborating with IHC, BNI, Admedika and National Health Security Program (BPJS Kesehatan). BNI Life SOE Health Card will provide additional benefits through Optima Cash Plan, a product that offers best health insurance programs.

Memperkenalkan tagline **Eazy Life BNI Life di Hari Pelanggan Nasional**.

Introducing Eazy Life BNI Life tagline in National Consumer Day.

2019

Peluncuran Visi dan Misi baru oleh Dewan Komisaris dan Direksi **BNI Life bertepatan saat Ulang Tahun BNI Life**.

Launch of new Vision and Mission by the Board of Commissioners and the Board of Directors of BNI Life in the celebration of BNI Life's anniversary.

Peluncuran **Mars BNI Life**.

Launch of Mars BNI Life.

Peluncuran fitur **e-Commerce di website BNI Life**.

Launch of e-Commerce feature on BNI Life's website.

Peluncuran **BNI Life Mobile Apps**.

Launch of BNI Life Mobile Apps.

2020

Peluncuran produk baru **Solusi Proteksi Dana Pensiun**.

The launch of a new product, the Pension Fund Protection Solution.

Peluncuran **New Core System** untuk **Polis Individu (iClips)**.

The launch of the New Core System for Individual Policies (iClips).

Peluncuran **Eazy Dealing** fitur **digital signature** nasabah pada saat pembelian **Polis**.

The launch of Eazy Dealing customer digital signature feature when purchasing the policy.

Melaksanakan program **CSR – Sentuhan BNI Life** sebagai wujud kepedulian **BNI Life** kepada masyarakat yang terdampak **pandemi COVID-19**.

Implementing the CSR program – the involvement of BNI Life as a form of BNI Life's concern for the people affected by the COVID-19 pandemic.

Jejak Langkah Milestones

2013

- **Menjalin kemitraan strategis BNI dan Sumitomo Life dengan saham baru senilai Rp4,2 triliun.**
Established strategic partnership of BNI and Sumitomo Life with new shares worth Rp4.2 trillion.
- **Dengan kepemilikan saham baru tersebut, komposisi kepemilikan saham BNI Life resmi menjadi: BNI sebesar 60,000000%, saham Sumitomo Life sebesar 39,999993%, saham Yayasan Danar Dana Swadharma (YDDS) sebesar 0.000003%, saham Yayasan Kesejahteraan Pegawai BNI (YKP BNI) 0.000003% saham.**

With the new share ownership, the composition of BNI Life's authorized shareholders were: BNI amounted to 60,000000% shares, Sumitomo Life amounted to 39,999993% shares, Yayasan Danar Dana Swadharma amounted to 0.000003% shares, Yayasan Kesejahteraan Pegawai BNI amounted to 0.000003% shares.

2014

Sumitomo Life resmi menjadi Pemegang Saham BNI Life

Sumitomo Life officially becomes a shareholder of BNI Life

2016

- **Kantor Layanan dan Service Point yang berada di 7 kota di Indonesia.**
Customer Care Center and Service Point located in 7 cities in Indonesia.
- **Unit Telemarketing berada di K-Link Tower dan SME Tower, Jakarta.**
Telemarketing units are located at K-Link Tower and SME Tower, Jakarta.
- **Jumlah Tenaga Pemasar pada tahun 2017 sebanyak 5.710.**
Number of sales force in 2017 was 5,710.

- **Menambah saluran distribusi baru, EMPLOYEE BENEFITS.**
Added new distribution channel, EMPLOYEE BENEFITS.

- **Membuka Kantor Layanan Nasabah di Yogyakarta.**
Opened a Customer Care Center in Yogyakarta.

2015

Memfokuskan layanan nasabah dengan membuka kantor layanan nasabah di Surabaya, Bandung, Denpasar, Palembang dan Semarang.

Opening customer care center in Surabaya, Bandung, Denpasar, Palembang and Semarang, as a means of focusing on customer service.

2021

BNI Life terus memberikan layanan terbaik dengan menggandeng Bank BJB untuk memperkuat kanal Bancassurance. Selain itu, pada tahun 2021 terjadi penggabungan 3 Bank Syariah yaitu PT Bank BNI Syariah, PT Bank BRI Syariah dan PT Bank Mandiri Syariah menjadi PT Bank Syariah Indonesia, dimana sebelumnya BNI Life menempatkan penyertaan langsung pada PT Bank BNI Syariah.

BNI Life continues to give service excellence to strengthen bancassurance channel in cooperation with Bank BJB. Moreover, in 2021 there has merged 3 Sharia Banks which are PT Bank BNI Syariah, PT Bank BRI Syariah, and PT Bank Mandiri Syariah to be PT Bank Syariah Indonesia, where previously BNI Life placed direct investments in PT Bank BNI Syariah.

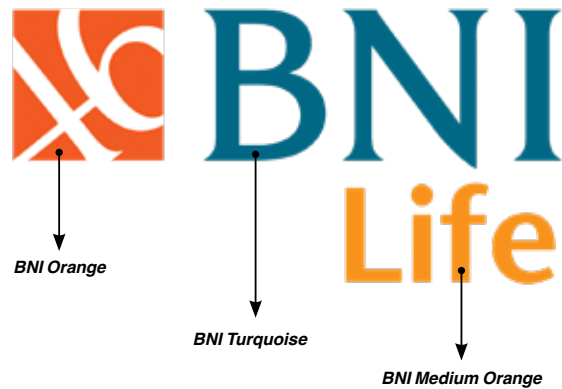
2022

- **Auto underwriting, sistem untuk mempercepat proses bisnis seleksi risiko dalam proses penerbitan polis asuransi.**
Auto underwriting, a system to speed up the business risk selection process for the issuance of the insurance policy process.
- **Microsite Plan Blife, platform penjualan produk asuransi digital. Produk digital yang di jual saat ini Digi Micro Protection dan Pandai Plus**
Microsite Plan Blife, a digital insurance product sales platform. Digital products currently being sold are Digi Micro Protection and Pandai Plus
- **Penjualan produk asuransi mikro BNI Life di aplikasi BNI Mobile Banking.**
Sales of BNI Life micro insurance products in the BNI Mobile Banking application.
- **BNI Life Digital Policy Owner Services (bPos), layanan administrasi polis digital dari hulu ke hilir untuk pengajuan transaksi online.**
BNI Life Digital Policy Owner Services (bPos), a digital policy administration service from upstream to downstream for submitting online transactions.
- **Chatbot berbasis Artificial Intelligence (AI) yang dapat membantu pelanggan dalam mendapatkan informasi terkait produk dan layanan.**
Chatbots Artificial Intelligence-Based (AI) help customers in obtaining information related to products and services.

Logo Perusahaan Company Logo

“ BNI Life memiliki identitas Perseroan yang selaras dengan identitas PT Bank Negara Indonesia (Persero) Tbk sebagai Perseroan induk. Pembaruan logo telah dilakukan pada tahun 2017.

BNI Life embraces a corporate identity that is consistent with the identity of PT Bank Negara Indonesia (Persero) Tbk as the parent company. The Company's logo was updated in 2017.



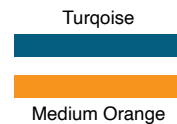
Simbol 46 melambangkan tahun berdiri BNI dan mencerminkan sejarah sebagai bank nasional pertama yang dibentuk di Indonesia setahun pasca kemerdekaan di tahun 1945. Posisi simbol yang diagonal dikelilingi kotak oranye melambangkan cara berpikir dan aspirasi BNI Life yang maju.

The 46 logo symbolizes the year where BNI was established and reflects its history as the first national bank established in Indonesia a year after independence in 1945. A diagonal symbol surrounded by an orange box symbolized the advanced thinking and aspirations of BNI Life.



Huruf pada logo BNI dirancang untuk mencerminkan kekuatan, otoritas dan kewibawaan BNI Life, sekaligus tetap menyiratkan citra yang modern dan maju. Jenis huruf dirancang khusus secara manual sehingga menghasilkan huruf logo yang orisinal, unik, dan terkesan canggih.

BNI letters are designed to reflect the power, authority, and prestige of BNI Life, while still giving a modern and advanced image. The typeface is manually and specially designed to compose original, unique and advanced logo letters.



Warna-warni pada identitas BNI memberi kesan segar dan menarik dengan tetap mempertahankan nuansa historis dari warna *turquoise* yang lebih dalam menyiratkan citra stabil dan menonjol, sementara warna oranye cerah menyiratkan kepercayaan diri dan kesan dinamis.

Diversity in BNI identity boasts fresh and exciting impressions while still maintaining historical nuances with the colors turquoise and orange. The deep turquoise implies a stable image that stands out, while the bright orange color implies a confident and dynamic impression.

Logo Perusahaan

Company Logo



Peningkatan Layanan

Konsistensi keberadaan *corporate identity* dilakukan Perseroan melalui peningkatan pengetahuan publik terhadap Perseroan melalui penempatan iklan di media massa nasional. Adapun informasi yang diberikan BNI Life melalui media massa menunjukkan bahwa Perseroan berupaya memberikan ragam produk unggulan terlengkap bagi masyarakat Indonesia.

Salah satu upaya tersebut dilakukan dengan terus meningkatkan layanan dan kualitas layanan, seperti *Speedy Claim 25 menit* dan *One Day Service* untuk pembayaran manfaat polis produk tradisional. Kedua layanan ini diberikan guna memberikan kenyamanan bagi para nasabah. Selain itu, informasi produk yang dipublikasikan berupa produk asuransi kesehatan baru, *Spectra Health Care*. Produk ini diharapkan dapat memenuhi kebutuhan masyarakat akan produk asuransi kesehatan yang lengkap, fleksibel dan terjangkau.

Service Improvement

The Company has consistently maintained the existence of corporate identity by improving public knowledge of the Company through advertisements in the national media. BNI Life provides information through the mass media to show that the Company is working to provide the most complete range of excellent products for Indonesian people.

The Company continuously carries out efforts to improve services and its quality, such as 25-minute Speedy Claim and One-Day Service for payment of policy benefits for traditional products. Both services provide comfort for the customers. In addition, the Company has published product information in the form of a new health insurance product, Spectra Health Care, which is expected to address the community's need for comprehensive, flexible and affordable health insurance products.

Bidang Usaha

Lines of Business

Sesuai dengan Anggaran Dasar Perseroan No. 7 tanggal 3 April 2014, sebagaimana diubah dengan Akta No. 42 tanggal 14 Juli 2020 tentang Perubahan Anggaran Dasar yang dibuat di hadapan Mala Mukti, S.H., LL.M., Notaris di Jakarta dan telah disetujui melalui Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.03-0293483 Tahun 2020, pada pasal 3 menyebutkan Maksud dan Tujuan serta Kegiatan Usaha menurut Anggaran Dasar terakhir yang dibuat adalah sebagai berikut:

1. Maksud dan tujuan Perseroan adalah menjalankan usaha dalam bidang asuransi jiwa termasuk usaha asuransi jiwa dengan prinsip Syariah;
2. Untuk mencapai maksud dan tujuan tersebut di atas, Perseroan dapat melaksanakan kegiatan usaha sebagai berikut:
 - a. Melaksanakan, membuat, melakukan, menerima dan menutup setiap dan semua perjanjian-perjanjian dalam bidang usaha asuransi jiwa;
 - b. Memberikan jasa dalam penanggulangan risiko yang dikaitkan dengan hidup atau meninggalnya seseorang yang dipertanggungkan;
 - c. Mendirikan atau turut serta mendirikan badan-badan usaha lainnya yang mempunyai maksud dan tujuan Perseroan yang sama satu dan lainnya tanpa mengurangi persetujuan dari yang berwenang;
 - d. Menjalankan segala kegiatan dan usaha untuk mencapai maksud dan tujuan tersebut, baik atas tanggapan sendiri maupun bersama-sama dengan pihak lain dengan cara dan bentuk yang sesuai dengan keperluan Perseroan serta dengan mengindahkan peraturan perundang-undangan yang berlaku, untuk itu Perseroan berhak bekerja sama termasuk tetapi tidak terbatas secara patungan dan juga berhak untuk mendirikan atau menjadi pemegang saham dari badan hukum lain baik dari dalam maupun luar negeri yang mempunyai maksud dan tujuan yang sama dengan maksud dan tujuan Perseroan ini.

Pursuant to the Company's latest Articles of Association, stated in Deed No. 7 dated April 3rd, 2014, as amended by No. 42 dated July 14th, 2020 concerning Amendment of Articles of Association drawn up before Mala Mukti, S.H., LL.M, Notary in Jakarta, and has been approved by Decree of the Minister of Justice and Human Rights of the Republic of Indonesia No. AHU-AH.01.03-0293483 Year 2020, article 3 states that the Company's Purposes, Objectives, and Business Activities According to the most recent Articles of Association are as follows:

1. The purpose and objective of the Company are to conduct the life insurance business including life insurance business with sharia principles;
2. To achieve the purposes and objectives stated above, the Company may undertake the following business activities:
 - a. Implement, draft, conduct, receive and cover each and all agreements related to life insurance business;
 - b. Provide service in risk countermeasures related to life or death of the insured person;
 - c. Establish or participate in the establishment of other business entities with the same purpose and objectives of the Company, one or another, without prejudice to the approval from authorities;
 - d. Conduct all activities and business to achieve those purpose and objectives, independently or jointly with other party, in the proper method and procedure in relation to the needs of the Company and in accordance with the prevailing laws and regulations, whereby the Company have the right to cooperate including but not limited in the joint venture or by establishing or participating as a shareholder of a Indonesian or foreign legal entity with the same purpose and objectives with the Company.

Bidang Usaha

Lines of Business

KEGIATAN USAHA YANG DIJALANKAN PADA TAHUN BUKU

Sepanjang tahun 2022, Perusahaan menjalankan kegiatan usaha yang sesuai dengan yang terdapat pada Anggaran Dasar Perseroan yaitu pada bidang asuransi.

PRODUK DAN LAYANAN

BNI Life berbagai produk yang pemasarannya dibedakan menjadi 3 (tiga) layanan jalur distribusi, yaitu:

INDIVIDU

1. Jiwa

a. *BLife Term Pro*

BLife Term Pro adalah asuransi jiwa berjangka yang dirancang untuk memberikan perlindungan untuk menjamin kelanjutan pendapatan apabila tertanggung meninggal dunia.

b. BNI Life Pandai Plus

Perlindungan jiwa dan kesehatan optimal dengan pembayaran minimal.

c. *Blife Double Protection*

Produk asuransi yang memberikan perlindungan asuransi jiwa berjangka berupa Meninggal Dunia dan manfaat hidup dengan pengembalian premi 100%.

d. Solusi Abadi Plus

Perlindungan jiwa seumur hidup atau sampai usia 90 tahun dengan masa pembayaran premi yang singkat dan keuntungan lebih berupa pengembalian 100% untuk semua premi yang telah dibayarkan.

e. Perisai Plus

Memberikan santunan sebesar 300% dari saldo terhutang nasabah pemegang Kartu Kredit apabila terjadi risiko meninggal dunia, terdiri dari:

BUSINESS ACTIVITY CONDUCTED DURING FISCAL YEAR

Throughout 2022, the Company has conducted business activities in accordance with the provisions stipulated in its Articles of Association, namely engaging in the insurance industry.

PRODUCTS AND SERVICES

BNI Life offers various products that are divided into 3 (three) distribution channels, namely:

INDIVIDUAL

1. Life

a. BLife Term Pro

BLife Term Pro is a term life insurance designed to provide protection to guarantee the continuation of income in the event of the insured's death.

b. BNI Life Pandai Plus

Optimum life and health protection with the minimum payment.

c. Blife Double Protection

Insurance products that provide term life insurance protection such as passed away and benefits of living with 100% premium return.

d. Solusi Abadi Plus

It is a life protection for life or up to 90 years of age with a short premium payment period and more benefits in the form of a 100% return on all premiums paid.

e. Perisai Plus

Providing 300% compensation of Credit Card holders' outstanding balance in the event of a risk of death, including:

Bidang Usaha

Lines of Business

- | | |
|---|--|
| <p>i. 100% untuk pelunasan Saldo Hutang Kartu Kredit BNI tertanggung kepada BNI.</p> <p>ii. 200% dari saldo terhutang Kartu Kredit BNI Tertanggung yang akan dibayarkan kepada ahli waris Tertanggung.</p> <p>Manfaat tambahan diberikan apabila terjadi risiko Ketidakmampuan Sementara dan Penyakit Kritis.</p> <p>f. BNI Life <i>Active</i> (Asuransi Kecelakaan)
BNI Life <i>Active</i> merupakan perlindungan asuransi kecelakaan yang memberikan manfaat santunan meninggal dunia karena kecelakaan, santunan biaya pengobatan dan <i>Service Assistance</i> dengan santunan meninggal dunia sampai dengan Rp 1 Miliar.</p> <p>g. Proteksi Prima
Memberikan manfaat asuransi yang sangat komprehensif baik yang akibat dari sakit maupun kecelakaan mulai dari Santunan Rawat Inap, Santunan Pembedahan, Meninggal Dunia, ditambah dengan fasilitas <i>cashless</i> dan pengembalian premi sebesar 50%.</p> <p>h. BLife Perisai Prima (Asuransi Kecelakaan)
Merupakan produk yang memberikan proteksi terhadap risiko kematian akibat kecelakaan dan penggantian biaya perawatan di Rumah Sakit akibat kecelakaan.</p> <p>i. BNI LIFE <i>Steady Protection Plus</i>
Program asuransi ini dirancang untuk memberikan proteksi ekonomi terhadap risiko kematian serta memberikan manfaat berupa pengembalian premi jika Tertanggung hidup sampai akhir masa asuransi.</p> | <p>i. 100% for the payment of the insured BNI Credit Card Balance to BNI.</p> <p>ii. 200% of the outstanding balance of the insured BNI Credit Card will be paid to their beneficiaries.</p> <p>Additional benefits are provided in the event that there is a risk of Temporary Disability and Critical Illness.</p> <p>f. BNI Life Active (Accident Insurance)
BNI Life Active is an accident insurance coverage that includes death benefits, medical expenses and Service Assistance with death benefits of up to Rp1 Billion.</p> <p>g. Proteksi Prima
Providing very comprehensive insurance benefits both as a result of illness and accident ranging from Inpatient Compensation, Surgical Compensation, Death, coupled with cashless facilities and a 50% premium refund.</p> <p>h. Blife Perisai Prima (Accident Insurance)
Is a product that provides protection against the risk of death due to accidents and reimbursement of treatment costs in hospitals due to accidents.</p> <p>i. BNI LIFE Steady Protection Plus
This insurance program is designed to provide economic protection against the risk of death and provide benefits in the form of a return on premiums if the Insured lives until the end of the insurance period.</p> |
|---|--|

Bidang Usaha

Lines of Business

2. Kesehatan

a. Proteksi Prima

Merupakan produk perlindungan Asuransi Kesehatan yang memberikan manfaat santunan perawatan rumah sakit karena penyakit dan/atau kecelakaan, santunan harian rawat inap ICU, santunan kunjungan dokter spesialis, santunan pembedahan, santunan meninggal dunia karena penyakit dan/atau kecelakaan, dan pengembalian premi.

b. Maksima Sehat

Program asuransi kesehatan Maksima Sehat memberikan penggantian biaya bagi Anda maupun anggota keluarga Anda yang menjalani perawatan di Rumah Sakit yang diakibatkan oleh penyakit maupun kecelakaan serta termasuk di dalamnya pemberian santunan terhadap risiko kematian.

c. Solusi Dana Kesehatan

Merupakan produk perlindungan Asuransi Kesehatan yang memberikan manfaat Santunan Harian Rawat inap Rumah Sakit, Santunan Biaya Pembedahan, Santunan Rawat Inap ICU, Santunan Meninggal Dunia, *No Claim Bonus*, dan *Online Telemedical Consultation*.

3. Pendidikan

a. Asuransi Blife *Smart Education*

Produk Asuransi Jiwa Individu yang memberikan manfaat program perencanaan keuangan yang menyediakan Dana Pendidikan Anak berupa Tahapan Biaya Pendidikan dari TK sampai dengan Perguruan Tinggi, Uang Saku selama Kuliah dan Perlindungan Asuransi.

2. Health

a. Proteksi Prima

Is a Health Insurance protection product that provides benefits for hospital care compensation due to illness and/or accident, daily compensation for ICU hospitalization, compensation for visits from specialist doctors, surgical compensation, death compensation due to illness and/or accident, and premium refund.

b. Maksima Sehat

The Maksima Sehat health insurance program provides reimbursement for you and your family members who are undergoing treatment at the hospital caused by illness or accident and includes providing compensation for the risk of death.

c. Health Fund Solution

It is a Health Insurance protection product that provides benefits of Daily Hospital Inpatient Compensation, Surgical Cost Compensation, ICU Inpatient Care Compensation, Death Compensation, No Claim Bonus, and Online Telemedical Consultation.

3. Education

a. Blife Smart Education Insurance

Individual Life Insurance products that provide financial planning program benefits that provide Children's Education Funds in the form of Tuition Fees from Kindergarten to University, Allowance for College and Insurance Protection.

Bidang Usaha

Lines of Business



b. Solusi Pintar

Merupakan asuransi yang bertujuan untuk mempersiapkan pendidikan buah hati Anda dengan manfaat pemberian dana pendidikan mulai dari SD sampai dengan Perguruan Tinggi. Produk ini memberikan manfaat perlindungan jiwa yang juga bisa ditambahkan dengan *rider* (asuransi tambahan) seperti *Personal Accident*, *Term Life* dan *Personal Health*.

4. Investasi

a. *BLife Spectra Link*

BLife Spectra Link merupakan program perlindungan jiwa dan investasi yang khusus disediakan untuk mewujudkan kemudahan dalam perencanaan finansial sekaligus memberikan perlindungan terhadap jiwa sehingga tujuan Anda dan keluarga di masa depan dapat terwujud. *BLife Spectra Link* memberikan fleksibilitas kepada pemegang polis dalam menentukan pilihan dana untuk memaksimalkan hasil investasi sesuai dengan profil risikonya dengan pembayaran premi secara sekaligus atau berkala.

b. Solusi Pintar

Is an insurance that aims to prepare your children's education funds from elementary school to university. This product provides life protection benefits that can also be added with riders (additional insurance) such as *Personal Accident*, *Term Life* and *Personal Health*.

4. Investment

a. *BLife Spectra Link*

Blife Spectra Link is a life protection and investment program that is specifically provided to make financial planning easier while at the same time providing protection for your life so that you and your family's future goals can be realized. *Blife Spectra Link* provides flexibility to policyholders in determining the choice of funds to maximize investment returns according to their risk profile by paying premiums at once or periodically.

Bidang Usaha

Lines of Business

b. *Hy-End Pro*

BLife Hy-End Pro merupakan produk dwiguna kombinasi yang memberikan gabungan manfaat dwiguna (manfaat meninggal dan manfaat hidup) serta nilai investasi.

c. *BNI Life Spectra Double Power*

BNI Life Spectra Double Power adalah produk asuransi yang memberikan manfaat ganda berupa perlindungan dan tabungan disertai dengan tambahan manfaat nilai tunai variabel.

Manfaatnya yang menyeluruh menjadikan *BNI Life Spectra Double Power* sebagai pilihan yang tepat bagi Anda yang mendambakan perlindungan jiwa, nilai tabungan yang dijamin, sekaligus tambahan nilai tunai dari dana yang Anda tanamkan.

d. *BLife Plan Multi Protection*

BLife Plan Multi Protection sebagai solusi dalam perencanaan keuangan Anda yang memiliki manfaat proteksi diri serta manfaat investasi yang optimal. *BLife Plan Multi Protection Plus* memberikan fleksibilitas bagi Anda untuk memiliki berbagai jenis instrumen investasi dengan risiko yang terukur dan terjaga sesuai dengan pilihan Anda.

e. *BNI Life Mprotection*

BNI Life MProtection merupakan produk asuransi jiwa yang memberikan perlindungan asuransi jiwa hingga peserta mencapai usia 90 tahun dan investasi yang optimal.

f. *BNI Life Mprotection Plus*

BNI Life MProtection Plus merupakan produk *unit-link single* yang memberikan perlindungan jiwa lengkap dengan pengembangan dana investasi yang optimal. Anda dapat bebas menentukan pilihan jenis dana investasi terbaik untuk memaksimalkan dana yang ada sesuai dengan profil risiko Anda.

b. Hy-End Pro

BLife Hy-End Pro is a combination dual-use product that provides a combination of dual-use benefits (death benefit and life benefit) as well as investment value.

c. BNI Life Spectra Double Power

BNI Life Spectra Double Power is an insurance product that provides double benefits in the form of protection and savings accompanied by additional variable cash value benefits.

The comprehensive benefits make *BNI Life Spectra Double Power* the right choice for those of you who crave life protection, guaranteed savings value, as well as additional cash value from the funds you invest.

d. BLife Plan Multi Protection

BLife Plan Multi Protection as a solution in your financial planning that has the benefits of self-protection and optimal investment benefits. *BLife Plan Multi Protection Plus* provides flexibility for you to have various types of investment instruments with measurable and maintained risks according to your choice.

e. BNI Life Mprotection

BNI Life MProtection is a life insurance product that provides life insurance protection until participants reach the age of 90 years and optimal investment.

f. BNI Life Mprotection Plus

BNI Life MProtection Plus is a single unit-linked product that provides complete life protection with optimal investment fund development. You can freely choose the best type of investment fund to maximize existing funds according to your risk profile.

Bidang Usaha

Lines of Business

KUMPULAN

1. Kesehatan, Jiwa & Kecelakaan

- a. *Optima Cash Plan*
Merupakan Produk Asuransi Santunan Rumah Sakit, dimana Program Asuransi Kesehatan Kumpulan yang memberikan manfaat santunan bagi tertanggung yang menjalani rawat inap, rawat jalan, pembedahan dan manfaat melahirkan di rumah sakit akibat sakit atau kecelakaan.
- b. *Optima Group Health & Optima Managed Care*
Program Asuransi Kesehatan Kumpulan yang memberikan solusi perlindungan kesehatan bagi karyawan dan keluarganya dan atau peserta, melalui jaminan biaya pengobatan untuk setiap peserta karena sakit atau cedera akibat kecelakaan (Rawat Inap, Rawat Jalan, Rawat Gigi, Melahirkan dan Kacamata).
- c. *Optima Group Life*
Merupakan produk asuransi jiwa kumpulan yang dirancang khusus untuk memenuhi kebutuhan Perusahaan dalam menyediakan santunan duka bagi keluarga karyawan dengan memberikan perlindungan jiwa 24 jam yang meliputi pertanggung jawaban baik di dalam maupun di luar jam kerja terhadap risiko kematian baik karena sakit maupun kecelakaan, risiko cacat tetap total maupun sebagian serta Biaya Perawatan di Rumah Sakit akibat Kecelakaan.
- d. *Optima Group Protection*
Produk Asuransi Kecelakaan Kumpulan yang memberikan perlindungan jiwa dan jaminan tersedianya dana bagi karyawan dan keluarganya terhadap risiko kematian karena kecelakaan, risiko cacat tetap total maupun sebagian serta Biaya Perawatan di Rumah Sakit akibat Kecelakaan.

GROUP

1. Health, Life & Accidents

- a. *Optima Cash Plan*
Is a Hospital Compensation Insurance Product, where the Group Health Insurance Program provides compensation benefits for insureds who are undergoing hospitalization, outpatient, surgery and childbirth benefits in the hospital due to illness or accident.
- b. *Optima Group Health & Optima Managed Care*
Group Health Insurance Program that provides health protection solutions for employees and their families and or participants, through guaranteed medical expenses for each participant due to illness or injury due to accidents (Inpatient, Outpatient, Dental, Childbirth and Glasses).
- c. *Optima Group Life*
Is a group life insurance product specifically designed to meet the needs of the Company in providing grief compensation for employees' families by providing 24-hour life protection which includes coverage both inside and outside working hours against the risk of death both due to illness and accident, the risk of total or partial permanent disability and the Cost of Treatment in the Hospital due to Accidents.
- d. *Optima Group Protection*
Group Accident Insurance product that provides life protection and guarantees for the availability of funds for employees and their families against the risk of death due to accidents, the risk of total or partial permanent disability and the Cost of Treatment in the Hospital due to Accidents.

Bidang Usaha

Lines of Business

e. Asuransi Jiwa Kredit

Merupakan produk asuransi kumpulan yang memberikan perlindungan kepada Debitur perbankan atau lembaga keuangan terhadap risiko Meninggal Dunia yang dipertanggungjawabkan yang mungkin terjadi selama masa asuransi.

2. Investasi

a. *Optima Group Saving*

Produk Asuransi Pesangon Karyawan yang memberikan solusi bagi Perusahaan Anda dengan memberikan perlindungan hidup dan proteksi keuangan masa depan sehingga memberikan ketenangan dan karyawan kerja bagi karyawan berupa Program Dana Pesangon yang dapat memberikan alternatif yang dibutuhkan oleh Perusahaan Anda.

b. *Optima Executive Saving*

Produk Asuransi Purna Jabatan Direksi dan Komisaris yang dirancang khusus untuk para eksekutif Perusahaan dengan memberikan jaminan ganda yaitu perlindungan asuransi sekaligus investasi (sebagai manfaat ketika memasuki masa akhir jabatan atau mengundurkan diri), sehingga memberikan rasa aman dalam menghadapi segala bentuk risiko yang mungkin akan terjadi selama mengemban tugas pada Perusahaan.

SYARIAH

1. Investasi

a. *Hy End Pro Syariah*

Produk asuransi Individu yang dikaitkan dengan investasi atas perencanaan keuangan dengan prinsip syariah yang memiliki masa asuransi 5 tahun dengan pengelolaan investasi dengan sistem bagi hasil dan dikelola sesuai dengan prinsip Syariah.

e. Credit Life Insurance

Is a group insurance product that provides protection to banking debtors or financial institutions against the risk of insured death that may occur during the insurance period.

2. Investment

a. Optima Group Saving

Employee Severance Insurance products provide solutions for your company by providing life protection and future financial protection so as to provide peace of mind and work for employees in the form of a Severance Fund Program that can provide the alternatives needed by your company.

b. Optima Executive Saving

Full Term Insurance Products of the Board of Directors and Commissioners, which are specifically designed for the Company's executives by providing double guarantees, namely insurance protection as well as investment (as a benefit when entering or leaving office or resigning), so as to provide a sense of security in facing all forms of risks that may occur while carrying out duties in the Company.

SHARIA

1. Investment

a. Hy End Pro Syariah

Individual insurance products that are associated with investment in financial planning with Sharia principles, have an insurance period of 5 years, have investment management with a profit-sharing system, and are managed in accordance with Sharia principles.

Bidang Usaha

Lines of Business



b. Sakinah Investa Link

Produk asuransi Individu yang dikaitkan dengan investasi atas perencanaan keuangan dengan prinsip syariah yang memiliki masa asuransi hingga Pihak Yang Diasuransikan 100 tahun dengan pilihan investasi sesuai risiko yang dipilih nasabah dengan pembayaran kontribusi secara sekaligus.

c. Sakinah Multipro Link

Produk asuransi Individu yang dikaitkan dengan Investasi yang memberikan santunan asuransi ketika peserta meninggal dunia dan memberikan manfaat hasil investasi sesuai dengan pilihan nasabah hingga Pihak Yang Diasuransikan berusia 100 tahun dengan pembayaran kontribusi secara berkala.

b. Sakinah Investa Link

Individual insurance products that are associated with investments in financial planning with Sharia principles and have an insurance period of up to 100 years with investment options according to the risk chosen by the customer and a lump sum contribution payment.

c. Sakinah Multipro Link

Individual insurance products associated with investments that provide insurance benefits when participants die and provide investment return benefits according to the customer's choice until the insured party is 100 years old with periodic contribution payments.

Bidang Usaha

Lines of Business

d. Syariah Dana Hari Tua

Produk Asuransi kumpulan yang memberikan perlindungan jiwa dan pengelolaan investasi sebagai manfaat bagi karyawan ketika memasuki masa akhir jabatan atau mengundurkan diri serta dikelola sesuai prinsip Syariah.

2. Pendidikan

Wadiah Gold Cendekia merupakan produk asuransi individu dan investasi perencanaan keuangan yang bertujuan untuk perlindungan dana pendidikan buah hati di setiap jenjang pendidikan yang dikelola sesuai prinsip syariah.

3. Jiwa & Kesehatan

a. Asuransi Kecelakaan Diri Syariah

Produk asuransi kumpulan yang memberikan proteksi terhadap risiko kematian karena sebab apapun, risiko cacat tetap total maupun sebagian serta Biaya Perawatan di Rumah Sakit akibat Kecelakaan dan dikelola sesuai prinsip Syariah.

b. Mitra Cendekia

Produk asuransi kumpulan yang memberikan proteksi terhadap risiko kematian untuk siswa atau mahasiswa serta dikelola sesuai prinsip Syariah.

4. Kesehatan

a. *Health Plan Syariah*

Produk Asuransi Kesehatan kumpulan untuk karyawan dan keluarga dengan manfaat asuransi yang *flexible* yang dapat disesuaikan dengan kebutuhan (Rawat Inap, Rawat Jalan, Rawat Gigi, Melahirkan dan Kacamata) dan dikelola sesuai prinsip syariah.

d. Sharia Old Age Fund

Group insurance products that provide life protection and investment management as benefits for employees when entering the end of their term of office or resigning and are managed according to Sharia principles.

2. Education

Wadiah Gold Cendekia is an individual insurance product and financial planning investment product that aims to protect children's education funds at every level of education and will be carried out in sharia principle.

3. Lives & Accidents

a. Sharia Personal Accident Insurance

Group insurance products that provide protection against the risk of death due to any cause, the risk of total or partial permanent disability, and the cost of treatment in hospitals due to accidents and are managed according to Sharia principles.

b. Mitra Cendekia

Group insurance products that provide protection against the risk of death for students or students and are managed according to Sharia principles.

4. Health

a. Health Plan Syariah

Group health insurance products for employees and their families with flexible insurance benefits that can be tailored to their needs (inpatient, outpatient, outpatient, childbirth, and glasses) and managed according to sharia principles.

Visi, Misi, dan Budaya Perusahaan

Vision, Mission, and Company Culture

VISI



Menjadi Perusahaan

Asuransi Terkemuka

Kebanggaan Bangsa.

To Become the Leading Life Insurance Company
In The Country.

MISI

MISSION

Memberikan solusi perencanaan masa depan dan perlindungan terpercaya dengan layanan prima kepada *stakeholder* dengan segala kemudahannya melalui inovasi berkelanjutan.

Providing reliable future planning and protection solutions with excellent service to stakeholders with all its conveniences through continuous innovation.



Visi, Misi, dan Budaya Perusahaan

Vision, Mission, and Company Culture

NILAI PERUSAHAAN

Nilai-nilai Perusahaan merupakan hal pokok yang menjadi inti dari filosofi bekerja dalam Perusahaan. Nilai-nilai ini dijadikan acuan bagi seluruh karyawan dalam melakukan aktivitas Perusahaan untuk mencapai keberhasilan secara keseluruhan. Dewan Komisaris dan Direksi pun berkomitmen untuk memimpin BNI Life dengan dasar nilai-nilai Perusahaan yang dipahami oleh semua Insan BNI Life dengan baik. Dengan metode kepemimpinan ini, diyakini BNI Life dapat mencapai kinerja keuangan yang baik.

CORPORATE VALUES

The Corporate Values serve as the core of the Company's work philosophy. These values are used as a reference for all employees in conducting the Company's activities to achieve success. The Board of Commissioners and the Board of Directors are committed to leading BNI Life based on the Company's values that are well-understood by all BNI Life Personnel. We believe that with this leadership, BNI Life will achieve sound financial performance.

FOCUS ON CUSTOMER



Mengutamakan kepuasan nasabah dengan hubungan yang mutual dan berkesinambungan.

Prioritizing customer satisfaction through mutually beneficial and sustainable relationship.

AGILITY



Adaptif terhadap perubahan dan bertindak cepat untuk melakukan inovasi.

Being adaptive to changes and delivering quick response to perform innovation.

SOLUTION



Memberikan solusi dan layanan terbaik kepada stakeholder.

Bringing the best solution and services to the stakeholders.

TRUST



Dapat dipercaya dan berkomitmen menjunjung tinggi integritas.

Being trustworthy and having the commitment to uphold integrity.

TEAMWORK



Menjadikan sinergi sebagai prioritas utama untuk mencapai tujuan.

Making synergy the main priority in achieving objectives.

Review dan Persetujuan Visi, Misi dan Budaya Perusahaan

Review and Agreement of Company Vision, Mission and Culture

Dewan Komisaris dan Direksi telah melakukan kajian atas visi dan misi Perusahaan, baik dalam periodik jangka pendek Rencana Kerja dan Anggaran Perusahaan (RKAP) tahun 2020 yang telah ditandatangani oleh Dewan Komisaris dan Direksi pada November 2019.

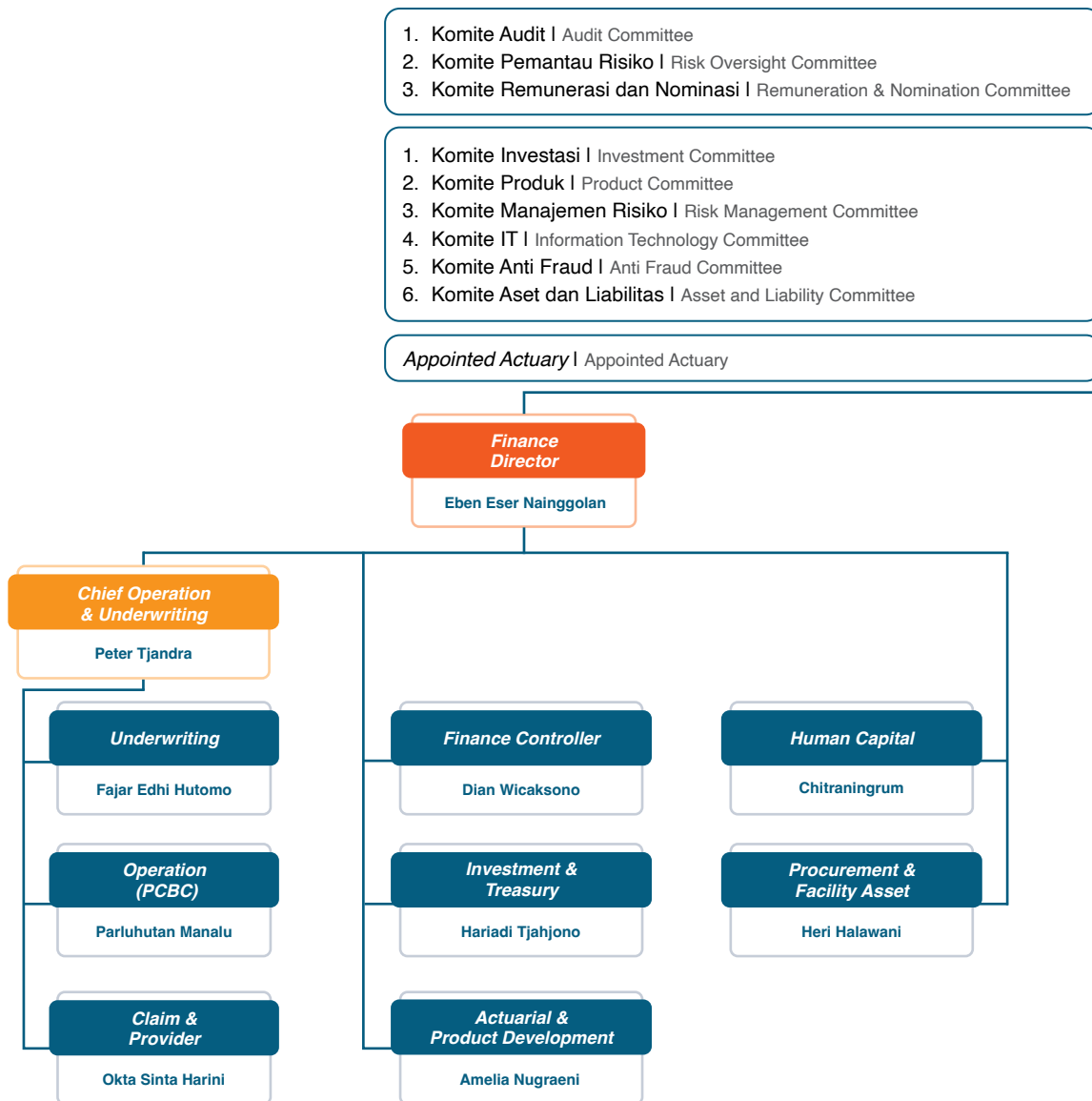
The Board of Commissioners and the Board of Directors have reviewed the Company's vision and mission, both in the short-term Company Business Plan and Budget (RKAP) 2020 which was signed by the Board of Commissioners and Directors on November, 2019.

Struktur Organisasi Perusahaan

Company Organization Structure

Struktur Organisasi Perusahaan, didasarkan pada Surat Keputusan Direksi Perseroan No. 049. SK.BL.DIR.1221 pada tanggal 1 Desember 2022. Struktur Perusahaan BNI Life mengalami perubahan sebagai berikut:

The Company's Organizational Structure refers to the Decree of the Company's Directors No. 049. SK.BL.DIR.1221 dated December 1st, 2022. The BNI Life Corporate Structure has changed as follows:

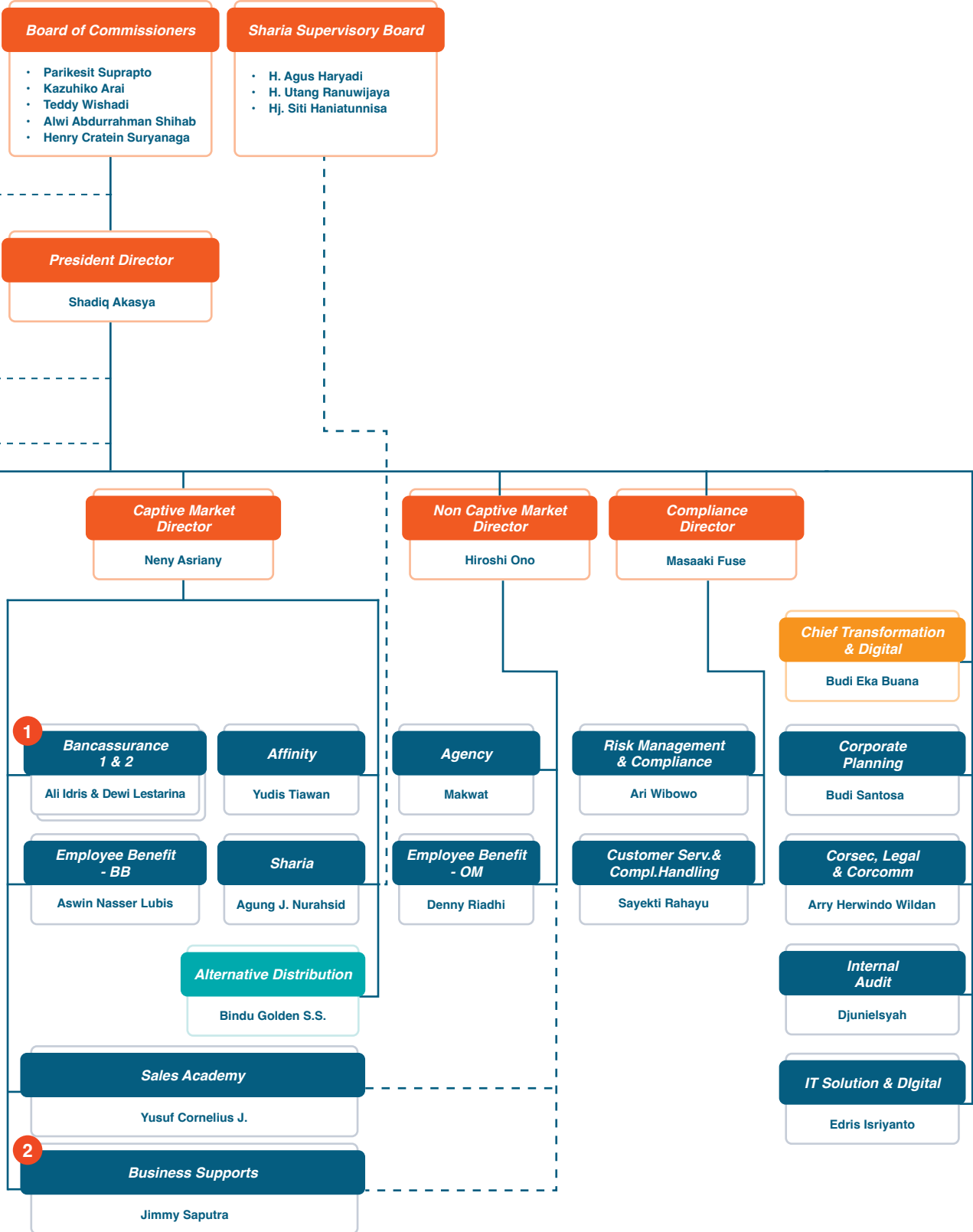


1 Bancassurance supervise Regional Business Head
Bancassurance supervise Regional Business Head

2 Fully support to both Captive & Non Captive Market
Fully support to both Captive & Non Captive Market

Struktur Organisasi Perusahaan

Company Organization Structure





Profil Dewan Komisaris Board of Commissioners Profile



1 Parikesit Suprpto
Komisaris Utama/Independen
President/Independent Commissioner

2 Teddy Wishadi
Komisaris
Commissioner

3 Kazuhiko Arai
Komisaris
Commissioner

4 Alwi Abdurrahman Shihab
Komisaris Independen
Independent Commissioner

5 Henry Cratein Suryanaga
Komisaris Independen
Independent Commissioner

Profil Dewan Komisaris

Board of Commissioners Profile



BNLife

Profil Dewan Komisaris Board of Commissioners Profile

Parikesit Suprpto

Komisaris Utama/Komisaris Independen
President Commissioner/Independent Commissioner

Kewarganegaraan | Nationality

Indonesia
Indonesian

Domisili | Domicile

Tangerang
Tangerang

Periode Jabatan | Period of Office

2018 – Saat ini
2018 – Present

Usia | Age

71 tahun per 31 Desember 2022
71 years old as of December 31st, 2022



Dasar Pengangkatan

Diangkat sebagai Komisaris Utama/Komisaris Independen sejak 9 Oktober 2018 dan diangkat kembali pada tanggal 30 Juni 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No.64 jo 65 tanggal 29 Juli 2021.

Legal Basis of Appointment

Appointed as a President Commissioner/Independent Commissioner since October 9th, 2018 and reappointed on June 30th, 2021 as stated on the Deed of Extraordinary GMS Resolutions No.64 jo 65 on July 29th, 2021.

Riwayat Pendidikan

1995	Doktor Ekonomi Pembangunan, <i>University of Notre Dame</i> , USA
1990	Magister Ekonomi Pembangunan, <i>Indiana University</i> , USA
1980	Sarjana Ekonomi Perusahaan, Sekolah Tinggi Sekolah Manajemen Industri
1975	Diploma Akuntansi Perusahaan, Akademi Pimpinan Perusahaan

Educational Background

1995	Doctorate of Economic Development, <i>University of Notre Dame</i> , USA
1990	Master of Economic Development, <i>Indiana University</i> , USA
1980	Bachelor Degree of Corporate Economics, Sekolah Tinggi Manajemen Industri
1975	Diploma of Corporate Accounting, Akademi Pimpinan Perusahaan

Pengalaman Kerja

2013 – 2018	Komisaris Independen PT Bank Bukopin Tbk
2013 – 2016	Komisaris PT KPEI
2012 – 2014	Komisaris PT Telkom (Persero) Tbk
2012 – 2014	Tenaga Perbantuan Menteri Kementerian Negara BUMN
2011	Komisaris PT Indosat (Persero) Tbk
2010 – 2012	Deputi Bidang Usaha Jasa Kementerian Negara BUMN
2008 – 2012	Komisaris Utama PT PUSRI (Persero)
2008 – 2010	Komisaris PT Bank Negara Indonesia (Persero) Tbk
2001 – 2006	Komisaris PT Indocement Tunggul Perkasa Tbk

Work Experience

2013 – 2018	Independent Commissioner of PT Bank Bukopin Tbk
2013 – 2016	Commissioner of PT KPEI
2012 – 2014	Commissioner of PT Telkom (Persero) Tbk
2012 – 2014	The Assistance of State Ministry of SOE
2011	Commissioner of PT Indosat (Persero) Tbk
2010 – 2012	Deputy for State Ministry of SOE
2008 – 2012	President Commissioner of PT PUSRI (Persero)
2008 – 2010	Commissioner of PT Bank Negara Indonesia (Persero) Tbk
2001 – 2006	Commissioner of PT Indocement Tunggul Perkasa Tbk

Rangkap Jabatan

Tidak memiliki rangkap jabatan

Concurrent Position

Has not any concurrent positions

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Profil Dewan Komisaris

Board of Commissioners Profile

Teddy Wishadi

Komisaris
Commissioner

Kewarganegaraan | Nationality

Indonesia
Indonesian

Periode Jabatan | Period of Office

2022 – Saat ini
2022 – Present

Domisili | Domicile

Jakarta
Jakarta

Usia | Age

51 tahun per 31 Desember 2022
51 years old as of December 31st, 2022



Dasar Pengangkatan

Diangkat sebagai Komisaris sejak 21 Oktober 2022 tercantum dalam Akta Keputusan RUPS Luar Biasa No. 89 tanggal 31 Oktober 2022.

Legal Basis of Appointment

Appointed as a Commissioner since October 21st, 2022 as stated on the Deed of Extraordinary GMS No. 89 on October 31st, 2022.

Riwayat Pendidikan

2006 S2 Ilmu Komputer, Universitas Indonesia
1995 S1 Teknik Komputer, STMIK Gunadharma

Educational Background

2006 Master of Computer Science, University of Indonesia
1995 Bachelor of Computer Engineering, STMIK Gunadharma

Pengalaman Kerja

2020 – Saat ini Pemimpin Divisi Manajemen Produk Konsumer PT Bank Negara Indonesia (Persero) Tbk
2019 – 2020 Pemimpin Kantor Wilayah Jakarta Senayan, PT Bank Negara Indonesia (Persero) Tbk
2017 – 2019 Pemimpin Divisi Jasa Transaksional Perbankan, PT Bank Negara Indonesia (Persero) Tbk
2016 Wakil Pemimpin Divisi Pengelolaan Jaringan, PT Bank Negara Indonesia (Persero) Tbk
2014 – 2016 *Head of Customer & Retail Banking*, PT Bank Negara Indonesia (Persero) Tbk
2010 – 2014 Pemimpin Cabang, PT Bank Negara Indonesia (Persero) Tbk

Work Experience

2020 – Present General Manager of Consumer Product Management Division, PT Bank Negara Indonesia (Persero) Tbk
2019 – 2020 Head of Jakarta Senayan Regional Office, PT Bank Negara Indonesia (Persero) Tbk
2017 – 2019 General Manager of Transactional Banking Service Division, PT Bank Negara Indonesia (Persero) Tbk
2016 Deputy General Manager of Channel Management Division, PT Bank Negara Indonesia (Persero) Tbk
2014 – 2016 Head of Customer & Retail Banking, PT Bank Negara Indonesia (Persero) Tbk
2010 – 2014 Head of Branch, PT Bank Negara Indonesia (Persero) Tbk

Rangkap Jabatan

Tidak memiliki rangkap jabatan

Concurrent Position

Has not any concurrent positions

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Profil Dewan Komisaris Board of Commissioners Profile

Kazuhiko Arai

Komisaris
Commissioner

Kewarganegaraan | Nationality

Jepang
Japanese

Periode Jabatan | Period of Office

2017 – Saat ini
2017 – Present

Domisili | Domicile

Jepang
Japan

Usia | Age

60 tahun per 31 Desember 2022
60 years old as of December 31st, 2022



Dasar Pengangkatan

Diangkat sebagai Komisaris sejak 9 Agustus 2017 dan diangkat kembali pada tanggal 6 Juli 2020 tercantum dalam Akta Keputusan RUPS Luar Biasa No.15 tanggal 6 Juli 2020.

Riwayat Pendidikan

1985 Sarjana Hukum, Keio University

Pengalaman Kerja

2014 – 2017 Direktur di PT BNI Life Insurance
2012 – 2014 *General Manager of International Business Department Sumitomo Life Insurance Company*
2011 – 2012 *Chief Representative, Hanoi Representative Office, Sumitomo Life Insurance Company*
2008 – 2011 *General Manager In Charge of International Business Department, Sumitomo Life Insurance Company*
2007 – 2008 *General Manager, Shonan Branch Office Sumitomo Life Insurance Company*

Rangkap Jabatan

Tidak memiliki rangkap jabatan

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Legal Basis of Appointment

Appointed as a Commissioner since August 9th, 2017 and reappointed on July 6th, 2020 as stated on the Deed of Extraordinary GMS No.15 on July 6th, 2020.

Educational Background

1985 Bachelor of Law, Keio University

Work Experience

2014 – 2017 Director of PT BNI Life Insurance
2012 – 2014 General Manager of International Business Department Sumitomo Life Insurance Company
2011 – 2012 Chief Representative, Hanoi Representative Office, Sumitomo Life Insurance Company
2008 – 2011 General Manager in Charge of International Business Department, Sumitomo Life Insurance Company
2007 – 2008 General Manager, Shonan Branch Office Sumitomo Life Insurance Company

Concurrent Position

Has not any concurrent positions

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Profil Dewan Komisaris

Board of Commissioners Profile

Alwi Abdurrahman Shihab

Komisaris Independen
Independent Commissioner

Kewarganegaraan | Nationality

Indonesia
Indonesian

Periode Jabatan | Period of Office

2022 – Saat ini
2022 – Present

Domisili | Domicile

Jakarta
Jakarta

Usia | Age

76 tahun per 31 Desember 2022
76 years old as of December 31st, 2022



Dasar Pengangkatan

Diangkat sebagai Komisaris Independen sejak 10 September 2021 tertancup dalam Akta Keputusan RUPS Luar Biasa No. 26 tanggal 10 September 2021.

Legal Basis of Appointment

Appointed as a Independent Commissioner since September 10th, 2021 as stated on the Deed of Extraordinary GMS No.26 on September 10th, 2021.

Riwayat Pendidikan

1995	Doktor Fakultas Agama, <i>Temple University, USA</i>
1992	Magister Fakultas Agama, <i>Temple University, USA</i>
1990	Doktor Aqidah Filsafat, <i>University of Ain Shams, Cairo – Mesir</i>
1968	Magister Fakultas Ushuluddin Aqidah Filsafat, <i>University of Al-Azhar, Cairo – Mesir</i>
1966	Sarjana Fakultas Ushuluddin (Teologi) Aqidah Filsafat, <i>University of Al-Azhar, Cairo – Mesir</i>

Educational Background

1995	Doctorate of Religion Faculty, <i>Temple University, USA</i>
1992	Master of Religion Faculty, <i>Temple University, USA</i>
1990	Doctorate of Aqidah Philosophy, <i>University of Ain Shams, Cairo – Egypt</i>
1968	Master of Ushuluddin Aqidah Philosophy Faculty, <i>University of Al-Azhar, Cairo – Egypt</i>
1966	Bachelor of Ushuluddin (Teologi) Aqidah Philosophy Faculty, <i>University of Al-Azhar, Cairo – Egypt</i>

Pengalaman Kerja

2017 – 2020	Komisaris Utama di PT Askrindo (Persero)
2016 – 2019	Utusan Khusus Presiden RI untuk Timur Tengah dan OKI
2015	Sebagai Konsultan Khusus pada bidang <i>Marketing</i> di PT Batutua Tembaga Raya, PT Indotan, dan PT Indonesia Mid-East Consultancy
2015	Penasihat Khusus untuk Pengembangan Bisnis Luar Negeri di PT Pertamina (Persero)
2007 – 2013	Komisaris Independen Asuransi Rama Jakarta
2004 – 2005	Menteri Koordinator Kesejahteraan Rakyat
1999 – 2001	Menteri Luar Negeri Republik Indonesia

Work Experience

2017 – 2020	President Commissioner, PT Askrindo (Persero)
2016 – 2019	Special representative of President of Republic Indonesia for Middle East and OKI
2015	As Special Consultant for Marketing field, PT Batutua Tembaga Raya, PT Indotan, and PT Indonesia Mid-East Consultancy
2015	Special Consultant for Foreign Business Development, PT Pertamina (Persero)
2007 – 2013	Independent Commissioner of Asuransi Rama Jakarta
2004 – 2005	Coordinating Ministry for People Welfare
1999 – 2001	Foreign Affairs Minister of the Republic of Indonesia

Rangkap Jabatan

Tidak memiliki rangkap jabatan

Concurrent Position

Has not any concurrent positions

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Profil Dewan Komisaris Board of Commissioners Profile

Henry Cratein Suryanaga

Komisaris Independen
Independent Commissioner

Kewarganegaraan | Nationality

Indonesia
Indonesian

Domisili | Domicile

Jakarta
Jakarta

Periode Jabatan | Period of Office

2018 – Saat ini
2018 – Present

Usia | Age

61 tahun per 31 Desember 2022
61 years old as of December 31st, 2022



Dasar Pengangkatan

Diangkat sebagai Komisaris Independen sejak 12 Juli 2018 dan diangkat kembali pada tanggal 30 Juni 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No.64 jo 65 tanggal 29 Juli 2021.

Legal Basis of Appointment

Appointed as an Independent Commissioner since July 12th, 2018 and reappointed on June 30th, 2021 as stated on the Deed of Extraordinary GMS No.64 jo 65 on July 29th, 2021.

Riwayat Pendidikan

1992 *Magister International Finance, New York University, New York, USA*

1986 Sarjana Ekonomi, Universitas Katolik Atmajaya, Jakarta

Educational Background

1992 Master of International Finance, New York University, New York, USA

1986 Bachelor of Economics, Atma Jaya Catholic University, Jakarta

Pengalaman Kerja

2016 – 2018 Presiden Direktur PT Asuransi Jiwa Indosurya Sukses

2015 – 2016 Komite Pemantau Risiko PT BNI Life Insurance

2015 – 2016 Komisaris Independen PT BNI Life Insurance

2011 – 2016 Komisaris Utama PT Aldiracitra Corporatama

2011 – 2012 Wakil Komisaris Utama PT Smartfren Telecom Tbk

2008 – 2010 Komisaris PT Asuransi Jiwa Mega Life

Work Experience

2016 – 2018 President Director of PT Asuransi Jiwa Indosurya Sukses

2015 – 2016 Risk Oversight Committee of PT BNI Life Insurance

2015 – 2016 Independent Commissioner of PT BNI Life Insurance

2011 – 2016 President Commissioner of PT Aldiracitra Corporatama

2011 – 2012 Vice President Commissioner of PT Smartfren Telecom Tbk

2008 – 2010 Commissioner of PT Asuransi Jiwa Mega Life

Rangkap Jabatan

Tidak memiliki rangkap jabatan

Concurrent Position

Has not any concurrent positions

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.





Profil Direksi

Board of Directors Profile



1 Shadiq Akasya
Direktur Utama
President Director

2 Eben Eser Nainggolan
Direktur Keuangan
Finance Director

3 Neny Asriany
Direktur
Director

4 Hiroshi Ono
Direktur
Director

5 Masaaki Fuse
Direktur
Director

Profil Direksi

Board of Directors Profile



Profil Direksi Board of Directors Profile

Shadiq Akasya

Direktur Utama
President Director

Kewarganegaraan | Nationality

Indonesia
Indonesian

Periode Jabatan | Period of Office

2018 – Saat ini
2018 – Present

Domisili | Domicile

Jakarta
Jakarta

Usia | Age

54 tahun per 31 Desember 2022
54 years old as of December 31st, 2022



Dasar Pengangkatan

Diangkat menjadi Direktur Utama berdasarkan Keputusan RUPS Akta No. 86 tanggal 23 Agustus 2018, dan diangkat kembali pada tanggal 30 Juni 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No.64 jo 65 tanggal 29 Juli 2021.

Riwayat Pendidikan

2002 Magister Manajemen Agri Bisnis, Institut Pertanian Bogor

1992 Sarjana Ekonomi, Universitas Pancasila

Pengalaman Kerja

2015 – 2018 Pemimpin Divisi Hubungan Kelembagaan PT Bank Negara Indonesia (Persero) Tbk

2012 – 2015 Pemimpin Wilayah Jakarta Senayan, PT Bank Negara Indonesia (Persero) Tbk

2010 – 2012 Pemimpin Wilayah Makassar, PT Bank Negara Indonesia (Persero) Tbk

2009 – 2010 Wakil Pemimpin Divisi Usaha Kecil, PT Bank Negara Indonesia (Persero) Tbk

2005 – 2009 Pemimpin Sentra Kredit, PT Bank Negara Indonesia (Persero) Tbk

2004 – 2005 Pemimpin Cabang Ciamis, PT Bank Negara Indonesia (Persero) Tbk

2002 – 2004 Wakil Pemimpin Cabang Pasar Pusat Pekanbaru, PT Bank Negara Indonesia (Persero) Tbk

1992 – 2002 Pengelola Kredit, PT Bank Negara Indonesia (Persero) Tbk

Rangkap Jabatan

Tidak memiliki rangkap jabatan

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Legal Basis of Appointment

Appointed as the President Director based on the Deed of the GMS Resolutions No. 86 dated August 23rd, 2018, and reappointed on June 30th, 2021 as stated on the Deed of Extraordinary GMS Resolutions No.64 jo 65 on July 29th, 2021.

Educational Background

2002 Master of Agribusiness Management, Bogor Agriculture University

1992 Bachelor of Economics, Pancasila University

Work Experience

2015 – 2018 General Manager of Institutional Relations Division of PT Bank Negara Indonesia (Persero) Tbk

2012 – 2015 Head of Jakarta Senayan Regional Office, PT Bank Negara Indonesia (Persero) Tbk

2010 – 2012 Head of Makassar Regional Office, PT Bank Negara Indonesia (Persero) Tbk

2009 – 2010 Deputy General Manager of Small Business Division, PT Bank Negara Indonesia (Persero) Tbk

2005 – 2009 Head of Loan Center, PT Bank Negara Indonesia (Persero) Tbk

2004 – 2005 Branch Manager of Ciamis Office, PT Bank Negara Indonesia (Persero) Tbk

2002 – 2004 Deputy Branch Manager of Pasar Pusat Pekanbaru Office, PT Bank Negara Indonesia (Persero) Tbk

1992 – 2002 Credit Officer, PT Bank Negara Indonesia (Persero) Tbk

Concurrent Position

Has not any concurrent positions

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Profil Direksi

Board of Directors Profile

Eben Eser Nainggolan

Direktur Keuangan
Finance Director

Kewarganegaraan | Nationality

Indonesia
Indonesian

Periode Jabatan | Period of Office

2018 – Saat ini
2018 – Present

Domisili | Domicile

Jakarta
Jakarta

Usia | Age

53 tahun per 31 Desember 2022
53 years old as of December 31st, 2022



Dasar Pengangkatan

Diangkat sebagai Direktur Keuangan berdasarkan Keputusan RUPS sesuai Akta No. 35 tanggal 9 Oktober 2018, dan diangkat kembali pada tanggal 30 Juni 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No.64 jo 65 tanggal 29 Juli 2021.

Riwayat Pendidikan

2006	Program Magister, Institut Pertanian Bogor
1992	Sarjana Ekonomi, Jurusan Manajemen Keuangan Universitas Udayana

Pengalaman Kerja

2015 – 2018	Pemimpin Wilayah Semarang (Jawa Tengah & DIY) PT Bank Negara Indonesia (Persero) Tbk
2011 – 2015	Pemimpin Bisnis Banking Wilayah Denpasar (Bali, NTB, NTT) PT Bank Negara Indonesia (Persero) Tbk
2007 – 2011	Pimpinan Sentra Kredit Kramat Jakarta, Manado & Denpasar, PT Bank Negara Indonesia (Persero) Tbk
2002 – 2007	Manajer Operasional di Kantor Cabang, <i>Task Force</i> Manajer Pembentukan Divisi Usaha Kecil & <i>Task Force</i> Koordinator di BNI <i>Performance Excellence</i> Kantor Pusat PT Bank Negara Indonesia (Persero) Tbk
1994 – 2001	ODP Kredit sampai dengan <i>Spv. Marketing</i> untuk <i>Funding & Lending</i> di Cabang Denpasar PT Bank Negara Indonesia (Persero) Tbk

Rangkap Jabatan

Tidak memiliki rangkap jabatan

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Legal Basis of Appointment

Appointed as Director of Finance based on the Resolution of the GMS in accordance with Deed No. 35 dated October 9th, 2018, and reappointed on June 30th, 2021 as stated on the Deed of Extraordinary GMS Resolutions No.64 jo 65 on July 29th, 2021.

Educational Background

2006	Master Program, Bogor Agriculture University
1992	Bachelor of Economics, Majoring Financial Management, Udayana University

Work Experience

2015 – 2018	CEO Regional Semarang (Jawa Tengah & DIY) PT Bank Negara Indonesia (Persero) Tbk
2011 – 2015	Head of Business Banking of Denpasar Region (Bali, NTB, NTT) PT Bank Negara Indonesia (Persero) Tbk
2007 – 2011	Head of Loan Centre Kramat Jakarta, Manado & Denpasar, PT Bank Negara Indonesia (Persero) Tbk
2002 – 2007	Operations Manager at Branch Offices, <i>Task Force</i> Formation Manager of Small Business Division & <i>Task Force</i> Coordinator at BNI <i>Performance Excellence</i> , Head Office PT Bank Negara Indonesia (Persero) Tbk
1994 – 2001	ODP Credit up to <i>Spv. Marketing</i> for Funding & Lending in Denpasar Branch PT Bank Negara Indonesia (Persero) Tbk

Concurrent Position

Has not any concurrent positions

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Profil Direksi Board of Directors Profile

Neny Asriany

Direktur
Director

Kewarganegaraan | Nationality

Indonesia
Indonesian

Periode Jabatan | Period of Office

2019 – Saat ini
2019 – Present

Domisili | Domicile

Jakarta
Jakarta

Usia | Age

52 tahun per 31 Desember 2022
52 years old as of December 31st, 2022



Dasar Pengangkatan

Diangkat sebagai Direktur sejak 16 September 2019 sesuai Akta No.15 dan diangkat kembali pada tanggal 29 Juni 2022 tercantum dalam Akta Keputusan RUPS Luar Biasa No.35 jo 36 tanggal 5 Juli 2022.

Legal Basis of Appointment

Appointed as a Director since September 16th, 2019 based on the Deed No.15 and reappointed on June 29th, 2022 stated in the Deed of Extraordinary GMS No.35 jo 36 dated July 5th, 2022

Riwayat Pendidikan

2007 Magister Manajemen, Universitas Terbuka
1993 Sarjana Pertanian, Institut Pertanian Bogor

Educational Background

2007 Master of Management, Indonesia Open University
1993 Bachelor of Agriculture, Bogor Agriculture University

Pengalaman Kerja

2017 – 2019 Komisaris PT BNI Asset Management
2016 – 2019 Pemimpin Divisi Manajemen *Wealth* PT Bank Negara Indonesia (Persero) Tbk
2014 – 2016 Pemimpin Konsumer Banking Wilayah Jakarta Senayan, PT Bank Negara Indonesia (Persero) Tbk
2010 – 2014 *VP Business & Corporate Sales* di Divisi SLN PT Bank Negara Indonesia (Persero) Tbk
2007 – 2010 Pemimpin Kelompok Pemasaran & Promosi di Divisi Kredit Konsumer PT Bank Negara Indonesia (Persero) Tbk
2006 – 2007 AVP/Regional Sales di Divisi Kredit Konsumer PT Bank Negara Indonesia (Persero) Tbk
1994 – 2006 *Officer Development Program (ODP)* sampai dengan *District Manager* Wilayah Tangerang, PT Bank Niaga Tbk

Work Experience

2017 – 2019 Commissioner of PT BNI Asset Management
2016 – 2019 General Manager of Wealth Management Division of PT Bank Negara Indonesia (Persero) Tbk
2014 – 2016 Head of Consumer Banking of Jakarta Senayan Region, PT Bank Negara Indonesia (Persero) Tbk
2010 – 2014 VP of Business & Corporate Sales, Consumer and Retail Sales Distribution Division of PT Bank Negara Indonesia (Persero) Tbk
2007 – 2010 Group Head of Marketing & Promotion, Consumer Credit Division PT Bank Negara Indonesia (Persero) Tbk
2006 – 2007 AVP/Regional Sales, Consumer Credit Division of PT Bank Negara Indonesia (Persero) Tbk
1994 – 2006 Officer Development Program until Regional District Manager Tangerang, PT Bank Niaga Tbk

Rangkap Jabatan

Tidak memiliki rangkap jabatan

Concurrent Position

Has not any concurrent positions

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Profil Direksi

Board of Directors Profile

Hiroshi Ono

Direktur
Director

Kewarganegaraan | Nationality

Jepang
Japanese

Periode Jabatan | Period of Office

2019 – Saat ini
2019 – Present

Domisili | Domicile

Jakarta
Jakarta

Usia | Age

60 tahun per 31 Desember 2022
60 years old as of December 31st, 2022



Dasar Pengangkatan

Diangkat sebagai Direktur sejak 30 September 2019 berdasarkan Keputusan RUPSLB sesuai Akta No. 15 tanggal 3 Oktober 2019, diangkat kembali sejak 30 Juni 2020 berdasarkan Akta Keputusan RUPSLB No.15 tanggal 6 Juli 2020.

Legal Basis of Appointment

Appointed as Director based on the Resolution of the EGMS in accordance with Deed No. 15 dated October 3rd, 2019, reappointed since June 30th, 2020 based on Deed of EGMS Resolutions No.15 on July 6th, 2020.

Riwayat Pendidikan

1985 Sarjana Ekonomi, Keio University, Jepang

Educational Background

1985 Bachelor of Economics, Keio University, Japan

Pengalaman Kerja

2019 Konsultan *Affiliated Business Planning Department* di Sumitomo Life Insurance Company

2017 – 2019 Pemimpin *Departmen Agency Sales Support* di Sumitomo Life Insurance Company

2016 – 2017 Pemimpin Sales, *Departemen Agency Sales Support* di Sumitomo Life Insurance Company

2011 – 2016 Pemimpin Departemen *Equity Investment* di Sumitomo Life Insurance Company

2008 – 2011 Wakil Pemimpin *Financial Institutions Relations Department* di Sumitomo Life Insurance Company

Work Experience

2019 Consultant Officer of *Affiliated Business Planning Department* at Sumitomo Life Insurance Company

2017 – 2019 General Manager of *Agency Sales Support Department* at Sumitomo Life Insurance Company

2016 – 2017 General Manager in Charge of Sales, *Agency Sales Support Department* at Sumitomo Life Insurance Company

2011 – 2016 General Manager of *Equity Investment Department* at Sumitomo Life Insurance Company

2008 – 2011 Deputy General Manager of *Financial Institutions Relations Department* at Sumitomo Life Insurance Company

Rangkap Jabatan

Tidak memiliki rangkap jabatan

Concurrent Position

Has not any concurrent positions

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Profil Direksi Board of Directors Profile

Masaaki Fuse

Direktur
Director

Kewarganegaraan | Nationality

Jepang
Japanese

Periode Jabatan | Period of Office

2022 – Saat ini
2022 – Present

Domisili | Domicile

Jakarta
Jakarta

Usia | Age

50 tahun per 31 Desember 2022
50 years old as of December 31st, 2022



Dasar Pengangkatan

Diangkat sebagai Direktur berdasarkan Akta Keputusan RUPS No.104 tanggal 20 Desember 2022.

Legal Basis of Appointment

Appointed as a Director based on the Deed of GMS Resolutions No.104 Dated December 20th, 2022.

Riwayat Pendidikan

1991 – 1995 S1 Jurusan Sociology, College of Social Sciences, First Cluster of Colleges, University of Tsukuba

Educational Background

1991 – 1995 Bachelor degree majoring Sociology, College of Social Sciences, First Cluster of Colleges, University of Tsukuba

Pengalaman Kerja

2020 – November 2022 *Deputy General Manager, Policy Service Dept. and Manager, Policy Service Planning Sect di Sumitomo Life Insurance*

Work Experience

2020 – November 2022 Deputy General Manager, Policy Service Department and Manager, Policy Service Planning Sect at Sumitomo Life Insurance

2018 – 2020 *Deputy General Manager, General Affairs Dept. and Manager, General Affairs Sect di Sumitomo Life Insurance*

2018 – 2020 Deputy General Manager, General Affairs Department and Manager, General Affairs Sect at Sumitomo Life Insurance

2016 – 2018 *Manager, General Affairs Sect., General Affairs Dept. di Sumitomo Life Insurance*

2016 – 2018 Manager, General Affairs Sect., General Affairs Department at Sumitomo Life Insurance

2014 – 2016 *Assistant General Manager, Human Resources Dept. di Sumitomo Life Insurance*

2014 – 2016 Assistant General Manager, Human Resources Department at Sumitomo Life Insurance

2011 – 2014 *Special Staff Manager, Personnel Sect., Human Resources Dept di Sumitomo Life Insurance*

2011 – 2014 Special Staff Manager, Personnel Sect., Human Resources Department at Sumitomo Life Insurance

Rangkap Jabatan

Tidak memiliki rangkap jabatan

Concurrent Position

Has not any concurrent positions

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Profil Dewan Pengawas Syariah

Sharia Supervisory Board Profile



1 H. Agus Haryadi
Ketua Dewan Pengawas Syariah
Chairman of Sharia Supervisory Board

2 H. Utang Ranuwijaya
Anggota Dewan Pengawas Syariah
Member of Sharia Supervisory Board

3 Hj. Siti Haniatunnisa
Anggota Dewan Pengawas Syariah
Member of Sharia Supervisory Board

Profil Dewan Pengawas Syariah Sharia Supervisory Board Profile

H. Agus Haryadi

Ketua Dewan Pengawas Syariah
Chairman of Sharia Supervisory Board

Kewarganegaraan | Nationality

Indonesia
Indonesian

Periode Jabatan | Period of Office

2019 – Saat ini
2019 – Present

Domisili | Domicile

Bogor
Bogor

Usia | Age

60 tahun per 31 Desember 2022
60 years old as of December 31st, 2022



Dasar Pengangkatan

Diangkat sebagai Ketua Dewan Pengawas Syariah sejak 1 Desember 2019 dan diangkat kembali pada tanggal 30 Juni 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No.64 jo 65 tanggal 29 Juli 2022.

Riwayat Pendidikan

1988 Sarjana Matematika, Institut Teknologi Bandung

Pengalaman Kerja

2016 Anggota DPS di Capital Inc.
2002 – 2005 Direktur Utama Asuransi Takaful Keluarga
1993 Kepala Divisi Aktuaria dan IT Asuransi Jiwa Adisarana Wanaartha

Rangkap Jabatan

1. Anggota DPS di BRI Life
2. Ketua DPS di Chubb Life

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Legal Basis of Appointment

Appointed as Chairman of the Sharia Supervisory Board since December 1st, 2019 and reappointed on June 30th, 2021 as stated on the Deed of Extraordinary GMS Resolutions No.64 jo 65 on July 29th, 2022.

Educational Background

1988 Bachelor of Mathematics, Bandung Institute of Technology

Work Experience

2016 Member of DPS of Capital Inc.
2002 – 2005 President Director of Asuransi Takaful Keluarga
1993 Head of Actuary and IT Division of Asuransi Jiwa Adisarana Wanaartha

Concurrent Position

1. Member of DPS of BRI Life
2. Chairman of DPS of Chubb Life

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Profil Dewan Pengawas Syariah Sharia Supervisory Board Profile

H. Utang Ranuwijaya

Anggota Dewan Pengawas Syariah
Member of Sharia Supervisory Board

Kewarganegaraan | Nationality

Indonesia
Indonesian

Domisili | Domicile

Serang
Serang

Periode Jabatan | Period of Office

2010 – Saat ini
2010 – Present

Usia | Age

64 tahun per 31 Desember 2022
64 years old as of December 31st, 2022



Dasar Pengangkatan

Diangkat sebagai Anggota Dewan Pengawas Syariah sejak 1 April 2010 dan diangkat kembali pada tanggal 30 Juni 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No.64 jo 65 tanggal 29 Juli 2021.

Legal Basis of Appointment

Appointed as a Member of the Sharia Supervisory Board since April 1st, 2010 and reappointed on June 30th, 2021 as stated on the Deed of Extraordinary GMS Resolutions No.64 jo 65 on July 29th, 2021.

Riwayat Pendidikan

1998	Doktor bidang studi Islam IAIN Syarif Hidayatullah Jakarta
1992	Magister Agama bidang Islam IAIN Syarif Hidayatullah Jakarta
1984	Sarjana Peradilan Agama, Fakultas Syariah IAIN Sunan Gunung jati, Bandung

Educational Background

1998	Doctorate of Islamic Studies IAIN Syarif Hidayatullah Jakarta
1992	Master of Religion in Islamic Studies IAIN Syarif Hidayatullah Jakarta
1984	Bachelor's degree of Religious Court, Sharia Faculty of IAIN Sunan Gunung jati, Bandung

Pengalaman Kerja

2015 – 2020	Ketua Komisi Pengkajian dan Penelitian MUI
2015 – 2017	Guru Besar UIN Sultan Maulana Hasanuddin Banten

Work Experience

2015 – 2020	Chairman of MUI Study and Research Commission
2015 – 2017	Professor of UIN Sultan Maulana Hasanuddin Banten

Rangkap Jabatan

1. Ketua DPS di Asuransi Bangun Askrida
2. Anggota DPS di Marein
3. Ketua DPS di BPRS HIK Parahyangan

Concurrent Position

1. Chairman of DPS of Asuransi Bangun Askrida
2. Member of DPS of Marein
3. Chairman of DPS of BPRS HIK Parahyangan

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Profil Dewan Pengawas Syariah Sharia Supervisory Board Profile

Hj. Siti Haniatunnisa

Anggota Dewan Pengawas Syariah
Member of Sharia Supervisory Board

Kewarganegaraan | Nationality

Indonesia
Indonesian

Domisili | Domicile

Banten
Banten

Periode Jabatan | Period of Office

2020 – Saat ini
2020 – Present

Usia | Age

38 tahun per 31 Desember 2022
38 years old as of December 31st, 2022



Dasar Pengangkatan

Diangkat sebagai Anggota Dewan Pengawas Syariah sejak 12 Mei 2020 dan diangkat kembali pada tanggal 30 Juni 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No.64 jo 65 tanggal 29 Juli 2021.

Legal Basis of Appointment

Appointed as a Member of the Sharia Supervisory Board since May 12th, 2020 and reappointed on June 30th, 2021 as stated on the Deed of Extraordinary GMS Resolutions No.64 jo 65 on July 29th, 2021.

Riwayat Pendidikan

2015	Magister Ilmu Hukum, Universitas Indonesia
2010	Sarjana Hukum, Ahmad Ibrahim Kulliyah of Laws International Islamic University of Malaysia (IIUM)

Educational Background

2015	Master of Laws, University of Indonesia
2010	Bachelor of Laws, Ahmad Ibrahim Kulliyah of Laws International Islamic University of Malaysia (IIUM)

Pengalaman Kerja

2019 – Sekarang	DPP Pengurus STIF Syeikh Nawawi Tanara, Ikatan Ahli Ekonomi Islam (IAEI)
2018 – Sekarang	Anggota DPS Dana Pensiun Lembaga Keuangan Syariah Muamalat
2016 – Sekarang	Anggota DPS PT Asuransi Jasindo Syariah
2017 – 2020	Ketua Bank Wakaf Mikro-LKM Syariah Pesantren An-Nawawi Tanara
2015 – 2020	Wakil Sekretaris Bidang Hubungan Luar Negeri dan Kerjasama Internasional Majelis Ulama Indonesia (MUI)
2015 – 2020	Anggota Pleno Dewan Syariah Nasional MUI

Work Experience

2019 – Present	Central Supervisory Board of STIF Syeikh Nawawi Tanara, The Indonesian Association of Islamic Economist
2018 – Present	Member of DPS of Muamalat Sharia Financial Institution Pension Fund
2016 – Present	Member of DPS of PT Asuransi Jasindo Syariah
2017 – 2020	Chairman of the Sharia Micro-LKM Wakaf of An-Nawawi Tanara Islamic Boarding School
2015 – 2020	Deputy Secretary for Foreign Relations and International Cooperation of the Indonesian Ulema Council (MUI)
2015 – 2020	Member of the MUI National Sharia Council Plenary

Rangkap Jabatan

1. Anggota DPS Dana Pensiun Lembaga Keuangan Syariah Muamalat
2. Anggota DPS PT Asuransi Jasindo Syariah
3. Anggota DPS di BRI Life
4. Anggota DPS di Bank Muamalat Indonesia (BMI)

Concurrent Position

1. Member of DPS of Muamalat Sharia Financial Institution Pension Fund
2. Member of DPS of PT Asuransi Jasindo Syariah
3. Member of DPS of BRI Life
4. Member of DPS of Bank Muamalat Indonesia (BMI)

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Komposisi Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah per 31 Desember 2022

Composition of the Board of Commissioners, the Board of Directors, and Sharia Supervisory Board as of December 31st, 2022

Susunan Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah PT BNI Life Insurance berdasarkan Penyerahan Keputusan para Pemegang Saham Akta No. 89 tanggal 31 Oktober 2022 dan Akta No. 104 tanggal 20 Desember 2022 adalah sebagai berikut:

The composition of the Board of Commissioners, the Board of Directors, and Sharia Supervisory Board of PT BNI Life Insurance based on the participation of the Shareholders' Decree Deed No. 89 dated October 31st, 2022, and Deed No. 104 dated December 20th, 2022, is as follows:

Jabatan Position	Nama Name
Dewan Komisaris Board of Commissioners	
Komisaris Utama/Komisaris Independen President Commissioner/Independent Commissioner	Parikesit Suprpto
Komisaris Commissioner	Teddy Wishadi
Komisaris Commissioner	Kazuhiko Arai
Komisaris Independen Independent Commissioner	Alwi Abdurrahman Shihab
Komisaris Independen Independent Commissioner	Henry Cratein Suryanaga
Direksi Director	
Direktur Utama President Director	Shadiq Akasya
Direktur Keuangan Finance Director	Eben Eser Nainggolan
Direktur Director	Neny Asriany
Direktur Director	Hiroshi Ono
Direktur Director	Masaaki Fuse
Dewan Pengawas Syariah Sharia Supervisory Board	
Ketua Chief	H. Agus Haryadi
Anggota Member	H. Utang Ranuwijaya
Anggota Member	Hj. Siti Haniatunnisa



Profil Pejabat Eksekutif Executive Officers Profile



Profil Pejabat Eksekutif

Executive Officers Profile



Profil Pejabat Eksekutif Executive Officers Profile

Peter Tjandra

Chief of Operations & Underwriting

Chief of Operations & Underwriting

Usia

48 tahun per 31 Desember 2022

Age

48 years old as of December 31st, 2022

Riwayat Pendidikan

Master of Acupuncture & Tuina 2008,
Chong Qing Medical University China.

Educational Background

Master of Acupuncture & Tuina 2008,
Chong Qing Medical University China.

Pengalaman Kerja

Head of Individual Life Underwriting
and Claims, PT Asuransi Allianz Life
Indonesia – Jakarta.

Work Experience

Head of Individual Life
Underwriting and Claims PT Asuransi
Allianz Life Indonesia – Jakarta.



Budi Eka Buana

Chief Transformation & Digital

Chief Transformation & Digital

Usia

54 tahun per 31 Desember 2022

Age

54 years old as of December 31st, 2022

Riwayat Pendidikan

Magister Manajemen SDM,
STIE Perbanas

Educational Background

Master of HR Management,
STIE Perbanas

Pengalaman Kerja

Chief Operation & Underwriting
PT BNI Life Insurance

Work Experience

Chief Operation & Underwriting
PT BNI Life Insurance



Arry Herwindo Wildan

GM of Corporate Secretary, Legal & Corporate Communication

GM of Corporate Secretary, Legal & Corporate Communication

Usia

43 tahun per 31 Desember 2022

Age

43 years old as of December 31st, 2022

Riwayat Pendidikan

Magister Hukum,
Universitas Indonesia

Educational Background

Master of Laws,
University of Indonesia

Pengalaman Kerja

General Manager of Corporate
Secretary & Corporate Communication
PT BNI Life Insurance

Work Experience

General Manager of Corporate Secretary
& Corporate Communication PT BNI Life
Insurance



Profil Pejabat Eksekutif

Executive Officers Profile

Budi Santosa

GM of Corporate Planning
GM of Corporate Planning



Usia

52 tahun per 31 Desember 2022

Age

52 years old as of December 31st, 2022

Riwayat Pendidikan

Magister Manajemen, Universitas Gadjah Mada

Educational Background

Master of Management, Gadjah Mada University

Pengalaman Kerja

Group Head di *Project Management Group, Strategic Planning Division*, PT Bank Negara Indonesia (Persero) Tbk.

Work Experience

Group Head at *Project Management Group, Strategic Planning Division*, PT Bank Negara Indonesia (Persero) Tbk.

Djunielsyah

GM of Internal Audit
GM of Internal Audit



Usia

52 tahun per 31 Desember 2022

Age

52 years old as of December 31st, 2022

Riwayat Pendidikan

Magister Ilmu Ekonomi, Institut Pertanian Bogor

Educational Background

Master of Economics, Bogor Agricultural Institute

Pengalaman Kerja

Group Head Audit Jakarta Kota, PT Bank Negara Indonesia (Persero) Tbk.

Work Experience

Group Head Audit of Jakarta Kota, PT Bank Negara Indonesia (Persero) Tbk.

Chitraningrum

GM of Human Capital
GM of Human Capital



Usia

56 tahun per 31 Desember 2022

Age

56 years old as of December 31st, 2022

Riwayat Pendidikan

Sarjana Psikologi, Universitas Indonesia

Educational Background

Bachelor of Psychology, University of Indonesia

Pengalaman Kerja

Vice President Strategy Divisi Human Capital PT Bank Negara Indonesia (Persero) Tbk

Work Experience

Vice President Strategy for Human Capital Division, PT Bank Negara Indonesia (Persero) Tbk

Profil Pejabat Eksekutif Executive Officers Profile

Dian Wicaksono

GM of Finance Controller
GM of Finance Controller

Usia	Age
51 tahun per 31 Desember 2022	51 years old as of December 31 st , 2022
Riwayat Pendidikan	Educational Background
Magister Keuangan, University of Lincoln	Master of Finance, University of Lincoln
Pengalaman Kerja	Work Experience
<i>Senior Auditor of Audit Finance & Valuation di Divisi Internal Audit PT BNI Life Insurance</i>	Senior Auditor of Audit Finance & Valuation in the Internal Audit Division of PT BNI Life Insurance



Edris Isriyanto

GM of IT Solution & Digital
GM of IT Solution & Digital

Usia	Age
58 tahun per 31 Desember 2022	58 years old as of December 31 st , 2022
Riwayat Pendidikan	Educational Background
Magister Manajemen, Universitas Gadjah Mada	Master of Management, Gadjah Mada University
Pengalaman Kerja	Work Experience
<i>General Manager of Business Development PT BNI Life Insurance</i>	General Manager of Business Development PT BNI Life Insurance



Fajar Edhi Hutomo

GM of Underwriting
GM of Underwriting

Usia	Age
47 tahun per 31 Desember 2022	47 years old as of December 31 st , 2022
Riwayat Pendidikan	Educational Background
Sarjana Teknik Manajemen Industri, Universitas Sahid	Bachelor of Industrial Engineering Management, Sahid University
Pengalaman Kerja	Work Experience
<i>Head of UW Group Department PT BNI Life Insurance</i>	Head of UW Group Department PT BNI Life Insurance



Profil Pejabat Eksekutif

Executive Officers Profile

Hariadi Tjahjono

GM of Investment & Treasury
GM of Investment & Treasury

Usia	Age
57 tahun per 31 Desember 2022	57 years old as of December 31 st , 2022
Riwayat Pendidikan	Educational Background
Sarjana Akuntansi, Universitas Katolik Parahyangan	Bachelor of Accounting, Parahyangan Catholic University
Pengalaman Kerja	Work Experience
Great Eastern Life Indonesia	Great Eastern Life Indonesia



Heri Halawani

GM of Procurement & Facility Asset
GM of Procurement & Facility Asset

Usia	Age
50 tahun per 31 Desember 2022	50 years old as of December 31 st , 2022
Riwayat Pendidikan	Educational Background
Sarjana Ekonomi, Universitas Gunadarma	Bachelor of Economics, Gunadarma University
Pengalaman Kerja	Work Experience
Head of Business Support PT BNI Life Insurance	Head of Business Support PT BNI Life Insurance



Ari Wibowo

GM of Risk Management & Compliance
GM of Risk Management & Compliance

Usia	Age
42 tahun per 31 Desember 2022	42 years old as of December 31 st , 2022
Riwayat Pendidikan	Educational Background
Sarjana (S1) Administrasi Niaga, Universitas Indonesia	Bachelor of Business Administration, University of Indonesia
Pengalaman Kerja	Work Experience
Head of Financial Risk Management & Reporting Department PT BNI Life Insurance	Head of Financial Risk Management & Reporting Department PT BNI Life Insurance



Profil Pejabat Eksekutif Executive Officers Profile

Okta Sinta Harini

GM of Claim & Provider
GM of Claim & Provider

Usia	Age
48 tahun per 31 Desember 2022	48 years old as of December 31 st , 2022
Riwayat Pendidikan	Educational Background
Sarjana Kedokteran, Universitas Kristen Indonesia	Bachelor of Medicine, Christian University of Indonesia
Pengalaman Kerja	Work Experience
<i>General Manager of Underwriting</i> PT BNI Life Insurance	General Manager of Underwriting PT BNI Life Insurance



Parluhutan Manalu

GM of Operation (PCBC)
GM of Operation (PCBC)

Usia	Age
56 tahun per 31 Desember 2022	56 years old as of December 31 st , 2022
Riwayat Pendidikan	Educational Background
Magister Manajemen Aktuaria, Universitas Indonesia	Master of Actuarial Management, University of Indonesia
Pengalaman Kerja	Work Experience
<i>General Manager of Business Development</i> PT BNI Life Insurance	General Manager of Business Development PT BNI Life Insurance



Agung J. Nurahsid

GM Syariah
GM of Sharia

Usia	Age
51 tahun per 31 Desember 2022	51 years old as of December 31 st , 2022
Riwayat Pendidikan	Educational Background
Magister Manajemen Aktuaria, Universitas Indonesia	Master of Actuarial, University of Indonesia
Pengalaman Kerja	Work Experience
<i>Appointed Actuary</i> PT BNI Life Insurance	Appointed Actuary PT BNI Life Insurance



Profil Pejabat Eksekutif

Executive Officers Profile

Ali Idris

GM of Bancassurance I

GM of Bancassurance I

Usia	Age
44 tahun per 31 Desember 2022	44 years old as of December 31 st , 2022
Riwayat Pendidikan	Educational Background
Sarjana <i>Management</i> , STIE Gema Widya Bangsa	Bachelor of Management, STIE Gema Widya Bangsa
Pengalaman Kerja	Work Experience
<i>General Manager of Bancassurance In Branch</i> PT BNI Life Insurance	General Manager of Bancassurance In Branch PT BNI Life Insurance



Aswin Nasser Lubis

GM of EB Business Banking

GM of EB Business Banking

Usia	Age
52 tahun per 31 Desember 2022	52 years old as of December 31 st , 2022
Riwayat Pendidikan	Educational Background
Magister Hukum, Universitas Tarumanegara	Master of Laws, Tarumanegara University
Pengalaman Kerja	Work Experience
AXA Mandiri Financial Service	AXA Mandiri Financial Service



Dewi Lestarina

GM of Bancassurance II

GM of Bancassurance II

Usia	Age
41 tahun per 31 Desember 2022	41 years old as of December 31 st , 2022
Riwayat Pendidikan	Educational Background
Sarjana Manajemen, Universitas Diponegoro	Bachelor of Management, Diponegoro University
Pengalaman Kerja	Work Experience
<i>Head of Bancassurance In Branch 1</i> PT BNI Life Insurance	Head of Bancassurance in Branch 1 PT BNI Life Insurance



Profil Pejabat Eksekutif

Executive Officers Profile

Jimmy Saputra

GM of Business Support
GM of Business Support

Usia	Age
42 tahun per 31 Desember 2022	42 years old as of December 31 st , 2022
Riwayat Pendidikan	Educational Background
Sarjana Teknik & Manajemen Industri, Universitas Trisakti	Bachelor of Industrial Engineering & Management, Trisakti University
Pengalaman Kerja	Work Experience
General Manager of Bancassurance Worksite PT BNI Life Insurance	General Manager of Bancassurance Worksite PT BNI Life Insurance



Yudis Tiawan

GM of Affinity
GM of Affinity

Usia	Age
54 tahun per 31 Desember 2022	54 years old as of December 31 st , 2022
Riwayat Pendidikan	Educational Background
Magister Ekonomi Manajemen, Institute Pengembangan Manajemen Indonesia	Master of Management, Indonesian Institute of Management Development
Pengalaman Kerja	Work Experience
Head of Telemarketing PT BNI Life Insurance	Head of Telemarketing PT BNI Life Insurance



Amelia Nugraeni

GM of Actuary and Product Development
GM of Actuary and Product Development

Usia	Age
56 tahun per 31 Desember 2022	56 years old as of December 31 st , 2022
Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Magister Asuransi dan Magister Manajemen Keuangan, Universitas Gunadarma Fakultas MIPA, Jurusan Matematika (Aktuarial), Universitas Indonesia. 	<ul style="list-style-type: none"> Masters of Insurance and Masters of Financial Management, Gunadarma University Faculty of Mathematics and Natural Sciences, Majoring of Mathematics (Actuarial), University of Indonesia.
Pengalaman Kerja	Work Experience
GM of Risk Management & Compliance PT BNI Life Insurance	GM of Risk Management & Compliance PT BNI Life Insurance



Profil Pejabat Eksekutif

Executive Officers Profile

Sayekti Rahayu

GM of Customer Services & Complaint Handling

GM of Customer Services & Complaint Handling

Usia

42 tahun per 31 Desember 2022

Age

42 years old as of December 31st, 2022

Riwayat Pendidikan

Sarjana Administrasi Niaga, Sekolah Tinggi Ilmu Administrasi Mandala Indonesia

Educational Background

Bachelor of Business Administration, Mandala Indonesia College of Administrative Sciences

Pengalaman Kerja

General Manager of Underwriting & Customer Services PT BNI Life Insurance

Work Experience

General Manager of Underwriting & Customer Services PT BNI Life Insurance



Denny Riadhi

GM of EB Open Market

GM of EB Open Market

Usia

52 tahun per 31 Desember 2022

Age

52 years old as of December 31st, 2022

Riwayat Pendidikan

Sarjana Ekonomi Pembangunan, Universitas Trisakti

Educational Background

Bachelor of Development Economics, Trisakti University

Pengalaman Kerja

Allianz Life Indonesia

Work Experience

Allianz Life Indonesia



Profil Pejabat Eksekutif

Executive Officers Profile

Makwat

GM of Agency
GM of Agency

Usia	Age
44 tahun per 31 Desember 2022	44 years old as of December 31 st , 2022
Riwayat Pendidikan	Educational Background
Sarjana Akuntansi, Universitas Bina Nusantara	Bachelor of Accounting, Bina Nusantara University
Pengalaman Kerja	Work Experience
<i>Deputy General Manager of Agency</i> PT BNI Life Insurance	Deputy General Manager of Agency PT BNI Life Insurance



Yusuf Cornelius J.

GM of Sales Academy
GM of Sales Academy

Usia	Age
42 tahun per 31 Desember 2022	42 years old as of December 31 st , 2022
Riwayat Pendidikan	Educational Background
Sarjana Hukum, Sekolah Tinggi Hukum Bandung	Bachelor of Law, Bandung Law School
Pengalaman Kerja	Work Experience
<i>General Manager of Bancassurance Recruitment & Development</i> PT BNI Life Insurance	General Manager of Bancassurance Recruitment & Development PT BNI Life Insurance



Sumber Daya Manusia

Human Capital



“

Dalam menjalankan bisnisnya, BNI Life menyadari bahwa Sumber Daya Manusia (SDM) sebagai salah satu aspek terpenting untuk menunjang operasional, layanan, dan bisnis Perusahaan. Oleh karena itu, Perusahaan senantiasa menarik, mempertahankan, meningkatkan kompetensi dan daya saing pegawai secara sehat, sehingga dapat sejalan dengan nilai-nilai Perusahaan, yaitu FASTT (*Focus on Customer, Agility, Solution, Trust, dan Teamwork*) dan AKHLAK (*Amanah, Kompeten, Harmonis, Loyal, Adaptif, Kolaboratif*), serta untuk mencapai visi dan misi Perusahaan.

For running its business, BNI Life realize that Human Capital (HC) is one of the most important aspect to support the Company's operations, services and business. Therefore, the Company always attract, retain, improve the competence and competitiveness, so that it can be in line with the Company's values, that is FASTT (Focus on Customer, Agility, Solution, Trust, and Teamwork) and AKHLAK (Trustworthy, Competent, Harmonious, Loyal, Adaptive, Collaborative), and also to achieve the Company's vision and mission.

”

Sumber Daya Manusia Human Capital

Sebagai langkah konkretnya, BNI Life secara berkesinambungan melaksanakan berbagai program pengembangan bagi pegawainya, baik yang bersifat berjenjang, mandatory, bersertifikasi, maupun yang bersifat umum sesuai dengan kebutuhan Perseroan.

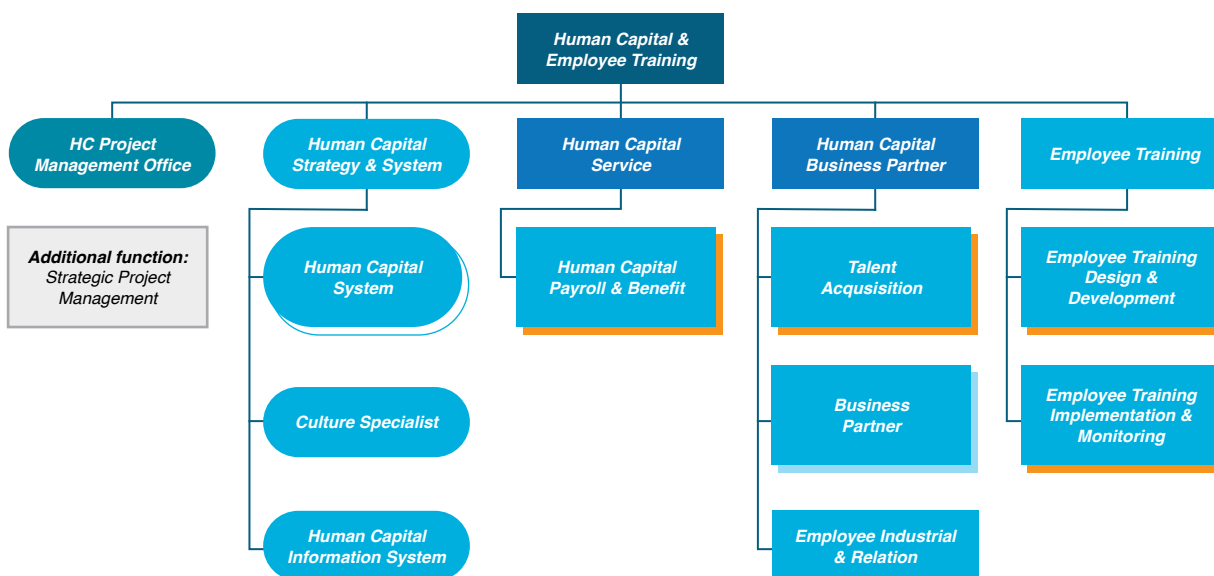
As a concrete step, BNI Life continuously implement various development programs for its employees, both tiered, mandatory, certified, and general according to the needs of the Company.

STRUKTUR ORGANISASI SUMBER DAYA MANUSIA

Hingga 31 Desember 2022, berikut merupakan struktur organisasi Divisi *Human Capital* yang dimiliki oleh Perusahaan:

HUMAN CAPITAL ORGANIZATION STRUCTURE

Until December 31st, 2022, the following information is Human Capital Division structure in the Company:



DEMOGRAFI PEGAWAI DAN PENGEMBANGAN KOMPETENSI

Demografi Pegawai

Dalam rangka menarik, mempertahankan, meningkatkan kompetensi dan daya saing pegawai guna memperkuat SDM yang kokoh, Perseroan senantiasa berlandaskan pada asas keragaman tanpa membedakan *gender*, suku, agama, ras, dan antar golongan (SARA). Seluruh pegawai BNI Life merupakan tenaga profesional dan ahli di bidangnya. Jumlah SDM Perseroan senantiasa disesuaikan dengan kebutuhan operasional dan rencana pengembangan usaha Perseroan.

EMPLOYEE DEMOGRAPHICS AND COMPETENCY DEVELOPMENT

Employee Demographics

In order to attract, retain, improve the competence and competitiveness of employees to strengthen human capital, the Company always refers to the principle of diversity without distinguishing gender, ethnicity, religion, race, and intergroup (“SARA”). All BNI Life employees are professionals and experts in their fields of expertise. The number of the Company’s human capital is always adjusted to the operational needs and Company’s business development plans.

Sumber Daya Manusia

Human Capital

Per 31 Desember 2022, komposisi dan jumlah pegawai Perseroan telah sesuai dengan strategi dan kebutuhan bisnis Perseroan berdasarkan arahan Pemegang Saham, dengan jumlah pegawai Perusahaan tercatat 723 orang, dimana mengalami penurunan sebesar 4% dibandingkan jumlah pegawai per 31 Desember 2021 sebanyak 753 orang. Adapun penurunan jumlah pegawai tersebut dikarenakan di tahun 2022 Perusahaan melakukan *review* struktur organisasi dan strategi *workforce planning*, serta selektif dalam pemenuhan pegawai.

Profil demografi pegawai Perseroan dalam 5 (lima) tahun terakhir dapat dilihat pergerakannya sebagaimana tabel dan bagan berikut ini:

As of December 31st, 2022, composition and number of employees of the Company has been in line with the strategy and business needs of the Company referring to the direction from shareholder, total employees of the Company recorded 723 people, a decrease of 4% compared to total employees as of December 31st, 2021 was 753 people. This decrease in employees number was due to the Company has reviewed the organisation structure and its workforce planning strategy, also has been selective in recruiting the employees.

The demographic profile of the Company's employees in the last 5 (five) years can be seen in the following table and chart:

- Pergerakan Jumlah Pegawai dalam 5 (Lima) Tahun Terakhir**
Total Employees in Last 5 (Five) Years

Tahun Year	Jumlah Karyawan Total of Employees
2022	723
2021	753
2020	825
2019	834
2018	825

- Demografi Pegawai Berdasarkan Jenjang Kepangkatan**
Employee Demographics Based on Rank of Level

Uraian Description	Jumlah Total	
	2022	2021
Dewan Komisaris Board of Commissioners	5	5
Direksi Board of Directors	5	5
Dewan Pengawas Syariah Sharia Supervisory Board	3	3
<i>Vice President</i> Vice President	28	31
<i>Assistant Vice President</i> Assistant Vice President	11	10
Manajer Manager	139	137
<i>Supervisor/Assisstant Manager</i> Supervisor/Assisstant Manager	274	275
Staf Staff	258	287
Jumlah Total	723	753

Sumber Daya Manusia

Human Capital

- Demografi Pegawai Berdasarkan Tingkat Pendidikan**

Employee Demographics Based on Education Level

Uraian Description	Jumlah Total	
	2022	2021
S3 Doctorate Degree	2	2
S2 Master's Degree	61	65
S1 Bachelor's Degree	568	585
D3 Diploma	92	101
Jumlah Total	723	753

- Demografi Pegawai Berdasarkan Jenis Kelamin**

Employee Demographics Based on Gender

Uraian Description	2022		2021	
	Jumlah Total	Persentase (%) Percentage (%)	Jumlah Total	Persentase (%) Percentage (%)
Laki-laki Male	385	53,3%	411	54,6%
Perempuan Female	338	46,7%	342	45,4%
Jumlah Total	723	100%	753	100%

- Komposisi Pegawai berdasarkan Status Ketenagakerjaan**

Employee Composition by Employment Status

Status Karyawan Employment Status	2022	Persentase (%) Percentage (%)	2021	Persentase (%) Percentage (%)
Tetap Permanent	622	86,0%	652	86,59%
Kontrak Contract	101	14,0%	101	13,41%
Jumlah Total	723	100%	753	100%

- Komposisi Pegawai berdasarkan Usia**

Employee Composition by Age

Status Karyawan Employment Status	2022	Persentase (%) Percentage (%)	2021	Persentase (%) Percentage (%)
>55	12	1,7%	12	1,59%
50-55	25	3,5%	13	1,73%
40-49	160	22,1%	127	16,87%
31-39	324	44,8%	364	48,34%
<30	202	27,9%	237	31,47%
Jumlah Total	723	100%	753	100%

Sumber Daya Manusia

Human Capital

Pengembangan Kompetensi Pegawai

Perusahaan terus berupaya untuk meningkatkan kompetensi Sumber Daya Manusia (SDM) dengan menetapkan strategi dan membuat berbagai program pengembangan bagi pegawai untuk mencapai kinerja dan produktivitas yang tinggi, sehingga dapat memberikan kontribusi dalam kesuksesan Perusahaan.

Perusahaan memberikan kesempatan bagi setiap pegawai dalam mengembangkan kompetensi tanpa memandang jenjang kepangkatan, *gender*, suku, agama, ras, dan antargolongan (SARA) melalui program pendidikan ataupun pelatihan yang diselenggarakan dalam rangka pengembangan kompetensi bagi seluruh pegawai Perusahaan.

Pengembangan kompetensi yang dilakukan Perusahaan bertujuan untuk menciptakan SDM yang sejalan dengan nilai Perusahaan dan profesional dalam menjalankan pekerjaan, serta mampu menunjukkan kinerja terbaiknya.

Perusahaan berkomitmen untuk terus meningkatkan kompetensi para pegawainya melalui pengembangan kompetensi secara berkelanjutan guna membangun SDM yang berkualitas. Realisasi biaya pengembangan kompetensi pegawai pada tahun 2022 adalah sebesar Rp2.503.330.337, naik 13% dibandingkan tahun 2021 yang sebesar Rp2.220.740.138.

Ulasan lengkap mengenai program pengembangan kompetensi pegawai bisa disimak di bab Tinjauan Pendukung Bisnis pada laporan tahunan ini.

Employee Competency Development

The Company continuously strives to improve Human Capital (HC) competency by carrying out strategies and making various development programs for employees to achieve high performance and productivity, so that they can contribute in achieving the Company's success.

The Company gives opportunity for each employee to grow their competency regardless of their rank, gender, ethnicity, religion, race and inter-group (SARA) by education or training program organised for all employees for improving their competencies.

Competency development carried out by the Company is to create human capital that are in line with the Company's values and professional in carrying out their work, and also able to show their best performance.

The company is committed to continuously improving the competence for its employees through continuous competency development in order to build human capital that is qualified. Realization of employee competency development costs in 2022 was Rp2,503,330,337, increase by 13% compared to the realization in 2021 of Rp2,220,740,138.

A full description of the employee competency development program can be seen in the Business Support Review chapter in this annual report.

Sumber Daya Manusia Human Capital

PROGRAM PENGEMBANGAN

Sesuai dengan *Roadmap Human Capital*, telah disusun *Learning and Development Program Tahun 2022* yang dibuat berdasarkan level jabatan, *Core Competency*, dan *Job Family Competency* dengan berbagai pelatihan yang terdiri dari *softskill* dan *hardskill* dengan metode *Inhouse Training*, *Public Training*, dan *platform e-Learning* yang dinamakan HELO (*Happy Eazy Learning Online*).

Adapun *Learning and Development Program BNI Life* dikategorikan ke dalam 5 (lima) jenis, yaitu:

- a. Mandatory**
Program Pelatihan yang wajib diikuti segenap Pegawai sesuai dengan level jabatan.
- b. Elective**
Program pelatihan yang dapat dipilih oleh pegawai, pelatihan ini bertujuan untuk meningkatkan kemampuan (*skill*) pegawai sesuai dengan masing-masing kebutuhannya.
- c. Certification**
Program sertifikasi keahlian, baik yang bersifat mandatory dari regulator, maupun untuk key person.
- d. Add On**
Program Pelatihan berdasarkan permintaan training yang dilandaskan pada kebutuhan spesifik Divisi tertentu.
- e. Training Path**
Program pelatihan untuk Pegawai baru sampai dengan pelatihan leadership.

DEVELOPMENT PROGRAMS

According to the Human Capital Roadmap, Learning and Development Program for 2022 already created based on position level, Core Competency and Job Family Competency with various training consist of soft skills and hard skills by using Inhouse Training method, Public Training and e-Learning platform namely HELO (Happy Eazy Learning Online).

BNI Life Learning and Development Program is categorized into 5 (five) types, namely:

- a. Mandatory**
Training program that must be followed by all employees in accordance with the position level.
- b. Elective**
Training program that can be selected by employees, this training aims to improve the ability (skill) of employees according to their respective needs.
- c. Certification**
kills certification program, both mandatory from the regulator, as well as for key persons.
- d. Add On**
Training program is held as requested based on the specific needs of certain Divisions.
- e. Training Path**
Training programs for new employees until leadership training.

Sumber Daya Manusia

Human Capital

Pengembangan Pegawai yang dilakukan sepanjang 2022

Employee Development held during 2022

Berikut pelatihan yang telah dilakukan sepanjang tahun 2022:

The following is training held during 2022:

Nama Pelatihan Name of Training	Tempat & Tanggal Place & Date	Level Jabatan Position Level	Peserta Participant	Fasilitator Facilitator
Tutorial QRGP Inggris English QRGP tutorial	<i>Online</i> 11 Januari 2022 January 11 th , 2022	Direksi Director	1	Eksternal External
<i>Be Faster (Motivational Training)</i> Be Faster (Motivational Training)	<i>Online</i> 11 Januari 2022 January 11 th , 2022	MGR s/d Direksi MGR up to Director	94	Eksternal External
<i>Exponential Leader</i> Exponential Leader	<i>Online</i> 12 Januari 2022 January 12 th , 2022	MGR s/d Direksi MGR up to Director	94	Eksternal External
APU - PPT : Anti Pencucian Uang & Pencegahan Pendanaan Terorisme (2022) APU - PPT : Anti Money Laundering and the Terrorism Financing Prevention (2022)	<i>E-learning Helo</i> 12 Januari - 4 Februari 2022 January 12 th - February 4 th , 2022	<i>Assistant s/d Chief</i> Assistant up to Chief	721	Internal Internal
Hari Bulan Mutu : Sosialisasi <i>Launching Whistleblowing System (WBS)</i> Quality Month Day: Socialization of Whistleblowing System (WBS) Launching	<i>Online</i> 14 Januari 2022 January 14 th , 2022	<i>MGR s/d Direksi</i> MGR up to Director	533	Eksternal External
<i>Sharing Session : Litigasi</i> Sharing Session : Litigasi	<i>Online</i> 14 Januari 2022 January 14 th , 2022	<i>RBH & MGR s/d SAMGR</i> RBH & MGR up to SAMGR	69	Eksternal External
<i>Sales Strategy to Get Referral and Approach Client</i> Sales Strategy to Get Referral and Approach Client	<i>Online</i> 18 & 19 Januari 2022 January 18 th & 19 th , 2022	<i>AMGR s/d VP Non GM</i> AMGR s/d VP Non GM	17	Eksternal External
<i>Mentoring Sales Leader Series 1</i> Mentoring Sales Leader Series 1	<i>Online</i> 25 Januari 2022 January 25 th , 2022	<i>All Level</i> All Level	29	Eksternal External
<i>Customer Relationship Management in Digital Era</i> Customer Relationship Management in Digital Era	<i>Online</i> 27 & 28 Januari 2022 January 27 th & 28 th , 2022	<i>SAMGR – SMGR</i> SAMGR – SMGR	5	Eksternal External
<i>Social Media Communication</i> Social Media Communication	<i>E-learning Helo</i> 28 Januari - 23 Februari 2022 January 12 th - February 23 rd , 2022	<i>Assistant s/d VP Non GM</i> Assistant up to VP Non GM	688	Internal Internal
<i>Product Management</i> Product Management	<i>Online</i> 2 Februari 2022 February 2 nd , 2022	<i>Vice President, RBH & MGR</i> Vice President, RBH & MGR	61	Internal Internal
Webinar Memperkuat Industri Jasa Keuangan melalui Bela Negara Strengthening the Financial Services Industry through Defending the Country Webinar	<i>Online</i> 3 Februari 2022 February 3 rd , 2022	<i>GM</i> GM	1	Eksternal External
WEBINAR NASIONAL OUTLOOK EKONOMI & BISNIS 2022 : Kebangkitan UMKM Indonesia 2022 NATIONAL ECONOMIC AND BUSINESS OUTLOOK WEBINAR: Rising of Indonesian MSMEs	<i>Online</i> 4 Februari 2022 February 4 th , 2022	<i>GM – Direksi</i> GM – Director	3	Eksternal External

Sumber Daya Manusia Human Capital

Nama Pelatihan Name of Training	Tempat & Tanggal Place & Date	Level Jabatan Position Level	Peserta Participant	Fasilitator Facilitator
Webinar Series 1 ASKES “Asuransi Kesehatan & Digitalisasi” 1st ASKES Series “Health Insurance & Digitalization” Webinar	Online 4 Februari 2022 February 4 th , 2022	AMGR – SMGR AMGR – SMGR	6	Eksternal External
Training Motivation for RO - Yes We Can Training Motivation for RO - Yes We Can	Online 4 Februari 2022 February 4 th , 2022	All Level All Level	14	Internal Internal
Hari Bulan Mutu Periode Februari 2022 : Transform or Die Quality Month Day February 2022 Period: Transform or Die	Online 8 Februari 2022 February 8 th , 2022	Chief, GM, DGM/ AVP, CRMO, RBM, MGR Kantor Layanan Chief, GM, DGM/ AVP, CRMO, RBM, Customer Care Center MGR	163	Internal Internal
PAI CPD WEBINAR SWEEPING 2022 2022 PAI CPD SWEEPING WEBINAR	Online 9 Februari 2022 February 9 th , 2022	GM GM	1	Eksternal External
Prinsip Dasar Aktuaria Dalam Konsep Asuransi Syariah Actuarial Basic Principles in the Sharia Insurance Concept	Online 9 Februari 2022 February 9 th , 2022	AMGR – GM AMGR – GM	4	Eksternal External
Mentoring Sales Leader Series 2 Mentoring Sales Leader Series 2	Online 11 Februari 2022 February 11 th , 2022	All Level All Level	22	Eksternal External
Teknik Verifikasi Claim Medis dan Penelusuran Fraud Claim Medical Claim Verification and Fraud Claim Tracing Techniques	Online 16 & 17 Februari 2022 February 16 th & 17 th , 2022	SAST – Chief SAST – Chief	22	Eksternal External
Microsoft Excel Intermediate Microsoft Excel Intermediate	Online 17 & 18 Februari 2022 February 17 th & 18 th , 2022	All Level All Level	15	Eksternal External
Compliance Management System ISO 37001:2021 Compliance Management System ISO 37001:2021	Online 17 & 18 Februari 2022 February 17 th & 18 th , 2022	AMGR – SMGR AMGR – SMGR	2	Eksternal External
Antisipasi Risiko Hereditas Terhadap Perkembangan Pasar Asuransi Jiwa di Indonesia Heredity Risk for Life Insurance Market Development in Indonesia Anticipation	Online 19 Februari 2022 February 19 th , 2022	GM – Komisaris GM – Commissioner	10	Eksternal External
Strategic Digital Marketing Strategic Digital Marketing	Online 24 & 25 Februari 2022 February 24 th & 25 th , 2022	MGR – GM MGR – GM	2	Eksternal External
Sertifikasi/Keanggotaan FPSB Indonesia FPSB Indonesia Certification/Membership	Online 26 Februari - 17 Juli 2022 February 26 th - July 17 th , 2022	GM GM	1	Eksternal External
Certified Financial Planner Certified Financial Planner	Online 26 Februari - 17 Juli 2022 February 26 th - July 17 th , 2022	GM GM	1	Eksternal External
HC Architecture HC Architecture	E-learning Helo 1 Maret - 1 April 2022 March 1 st - April 1 st , 2022	Assistant s/d Chief Assistant up to Chief	672	Internal Internal

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Nama Pelatihan Name of Training	Tempat & Tanggal Place & Date	Level Jabatan Position Level	Peserta Participant	Fasilitator Facilitator
Hari Bulan Mutu Periode Maret 2022 : <i>Communication is Both a Science & Art an Across Generation</i> Quality Month Day March 2022 Period: Communication is Both a Science & Art an Across Generation	<i>Online</i> 8 Maret 2022 March 8 th , 2022	<i>Chief, GM, DGM/ AVP, CRMO, RBM, MGR</i> Kantor Layanan Chief, GM, DGM/ AVP, CRMO, RBM, Customer Care Center MGR	161	Internal Internal
<i>Microsoft Excel Advanced</i> Microsoft Excel Advanced	<i>Online</i> 8 & 11 Maret 2022 March 8 th & 11 th , 2022	<i>All Level</i> All Level	15	Eksternal External
<i>Effective Report Writing For Internal Auditor</i> Effective Report Writing For Internal Auditor	<i>Online</i> 9 & 10 Maret 2022 March 9 th & 10 th , 2022	<i>SAST – AMGR</i> SAST – AMGR	3	Eksternal External
<i>Mentoring Sales Leader Series 3</i> Mentoring Sales Leader Series 3	<i>Online</i> 11 & 16 Maret 2022 March 11 th & 16 th , 2022	<i>All Level</i> All Level	25	Internal Internal
<i>Emotional Intelligence</i> Emotional Intelligence	<i>Online</i> 23 - 24 Maret 2022 March 23 rd - 24 th , 2022	<i>All Level</i> All Level	24	Eksternal External
<i>Industry 4.0 (Basic Knowledge)</i> Industry 4.0 (Basic Knowledge)	<i>E-learning Helo</i> 25 Maret - 18 April 2022 March 25 th - April 18 th , 2022	<i>Assistant s/d Chief</i> Assistant up to Chief	672	Internal Internal
<i>Memahami Data Integrity Sebagai Fondasi Manajemen Risiko Terpadu</i> Understanding Data Integrity as the Foundation of Integrated Risk Management	<i>Online</i> 30 Maret 2022 March 30 th , 2022	<i>GM – Direksi</i> GM – Director	21	Eksternal External
<i>Strategi Anti Fraud</i> Anti Fraud Strategy	<i>Inhouse</i> 1 April 2022 April 1 st , 2022	<i>MGR s/d Direksi</i> MGR up to Director	29	Eksternal External
<i>E-Workshop : Associate Wealth Planner</i> E-Workshop : Associate Wealth Planner	<i>Online</i> 1 - 2 April 2022 April 1 st - 2 nd , 2022	<i>AMGR</i> AMGR	2	Eksternal External
<i>Microsoft Excel Advanced</i> Microsoft Excel Advanced	<i>Online</i> 8 & 11 April 2022 April, 8 th & 11 th , 2022	<i>All Level</i> All Level	15	Eksternal External
<i>Webinar Series 1 “Global HNWI Behaviour” & 2 “How Are New Generation Investors Different?” in Wealth Management 2022 For Certified Wealth Manger (CWM) 2022 : Intergenerational Wealth Transfer - Threat or Opportunity?</i> Webinar Series 1 “Global HNWI Behaviour” & 2 “How Are New Generation Investors Different?” in Wealth Management 2022 For Certified Wealth Manger (CWM) 2022 : Intergenerational Wealth Transfer - Threat or Opportunity?	<i>Online</i> 8 & 22 April 2022 April, 8 th & 22 th , 2022	<i>GM – Direksi</i> GM – Director	6	Eksternal External
Hari Bulan Mutu Periode April 2022 : <i>Welcome to Digital Insurance & Strategy Anti Fraud</i> Quality Month Day April 2022 Period : Welcome to Digital Insurance & Anti-Fraud Strategy	<i>Online</i> 12 April 2022 April 12 th , 2022	<i>Chief, GM, DGM / AVP, RBH, Head of Department, RBM & MGR</i> Kantor Layanan Chief, GM, DGM / AVP, RBH, Head of Department, RBM & Office Service Manager	238	Internal Internal

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Nama Pelatihan Name of Training	Tempat & Tanggal Place & Date	Level Jabatan Position Level	Peserta Participant	Fasilitator Facilitator
<i>Handling Complaint For Effectively & Service Recovery Sesuai POJK</i> Handling Complaint For Effectively & Service Recovery Sesuai POJK	<i>Online</i> 12 April 2022 April 12 th , 2022	<i>SAST – SAMGR</i> SAST – SAMGR	8	
<i>Fundamental IT Audit For Internal Auditor : Planning, Performing and Presenting</i> Fundamental IT Audit For Internal Auditor : Planning, Performing and Presenting	<i>Online</i> 13 - 14 April 2022 April 13 th - 14 th , 2022	<i>SAMGR</i> SAMGR	1	Eksternal External
<i>IT Awareness 2022</i> IT Awareness 2022	<i>E-learning Helo</i> 18 April - 20 Mei 2022 April 18 th - May 20 th , 2022	<i>Assistant s/d Chief</i> Assistant up to Chief	663	Internal Internal
<i>Peran dan Fungsi Call Center Dalam Perusahaan Asuransi Kesehatan & Teknik Penjaminan</i> Call Center Roles and Functions in Health Insurance Companies & Underwriting Engineering	<i>Online</i> 19 & 20 April 2022 April 19 th & 20 th , 2022	<i>SAST – MGR</i> SAST – MGR	4	Eksternal External
<i>Scale Up Mindset & Digital Capability</i> Scale Up Mindset & Digital Capability	<i>E-learning Helo</i> 27 April - 3 Juni 2022 April 27 th - June 3 rd , 2022	<i>Assistant s/d Chief</i> Assistant up to Chief	675	Internal Internal
<i>Tata Kelola Perusahaan Asuransi</i> Insurance Corporate Governance	<i>Online</i> 28 - 29 April 2022 April 28 th - 29 th , 2022	<i>Direksi</i> Director	1	Eksternal External
<i>Hari Bulan Mutu Periode Mei 2022 : "RWP" (Respectful Workplace Policy)</i> Quality Month Day May 2022 Period : "RWP" (Respectful Workplace Policy)	<i>Inhouse</i> 10 Mei 2022 May 10 th , 2022	<i>Chief, GM, DGM / AVP, RBH, Head of Department, RBM & MGR Kantor Layanan</i> Chief, GM, DGM / AVP, RBH, Head of Department, RBM & Office Service Manager	234	Internal Internal
<i>Managing People in Digital Age</i> Managing People in Digital Age	<i>Online</i> 11 - 31 Mei 2022 May 11 th - 31 st , 2022	<i>MGR s/d VP Non GM</i> MGR up to VP Non GM	147	Eksternal External
<i>Sharpening Analytical Thinking as a Professional / Report Writing Untuk Junior SDM Junior</i> Sharpening Analytical Thinking as a Professional / Report Writing Untuk Junior SDM Junior	<i>Online</i> 17 - 19 Mei 2022 May 17 th - 19 th , 2022	<i>AMGR – MGR</i> AMGR – MGR	3	Eksternal External
<i>Dampak Kerusakan Reputasi Terhadap Persaingan Bisnis, Pertumbuhan Usaha dan Keuntungan Perusahaan Asuransi Jiwa, Serta Bagaimana Menyelesaikan atau Memperbaiki Kerusakan ini Dalam Waktu Terukur</i> The Impact of Bad Reputation on Business Competition, Business Growth and Profits of Life Insurance Companies, and How to Resolve or Repair this Damage in a Measurable Time	<i>Online</i> 24 Mei 2022 May 24 th , 2022	<i>Komisaris</i> Commissioner	9	Eksternal External
<i>Virtual Presentation For Sharing Session/Virtual Presentation & Digital Tools</i> Virtual Presentation For Sharing Session/ Virtual Presentation & Digital Tools	<i>Online</i> 24 - 25 Mei 2022 May 24 th - 25 th , 2022	<i>All Level</i> All Level	26	Eksternal External

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Nama Pelatihan Name of Training	Tempat & Tanggal Place & Date	Level Jabatan Position Level	Peserta Participant	Fasilitator Facilitator
Kerjasama Asuransi & Faskes Insurance & Health Facilities Cooperatin	<i>Online</i> 3 Juni 2022 June 3 rd , 2022	<i>SAST – GM</i> SAST – GM	7	Eksternal External
Pelatihan dan Sertifikasi Online Asuransi Syariah Tingkat Ahli Expert Level Sharia Insurance Online Training and Certification	<i>Online</i> 6 - 10 Juni 2022 June 6 th - 10 th , 2022	<i>GM</i> GM	1	Eksternal External
<i>Basic Insurance & Basic Investment 2022</i> Basic Insurance & Basic Investment 2022	<i>E-learning Helo</i> 6 Juni - 1 Juli 2022 June 6 th - July 1 st , 2022	<i>Assistant s/d Chief</i> Assistant up to Chief	672	Internal Internal
Hari Bulan Mutu Periode Juni 2022 : "Apa Itu Hepatitis Akut?" Quality Month Day June 2022 Period: "What is Acute Hepatitis?"	<i>Online</i> 7 Juni 2022 June 7 th , 2022	<i>Chief, GM, DGM / AVP, RBH, Head of Department, RBM & MGR Kantor Layanan</i> Chief, GM, DGM / AVP, RBH, Head of Department, RBM & Office Service Manager	158	Internal Internal
<i>IT Governance Training</i> IT Governance Training	<i>Online</i> 8 & 9 Juni 2022 June 8 th & 9 th , 2022	<i>Assistant s/d MGR</i> Assistant up to MGR	49	Eksternal External
<i>Digital Marketing Strategy</i> Digital Marketing Strategy	<i>Public</i> 9 & 10 Juni 2022 June 9 th & 10 th , 2022	<i>MGR</i> MGR	1	Eksternal External
<i>Business English Program (BEP)</i> Business English Program (BEP)	<i>Online</i> 13 Juni 2022 June 13 th , 2022	<i>MGR</i> MGR	2	Eksternal External
Manajemen SDM (MSDM) - Level Manager HR Management (MSDM) - Level Manager	<i>Online</i> • 14 - 17 Juni 2022 June 14 th - 17 th , 2022 • 23 - 26 Agustus 2022 August 23 th - 26 th , 2022 • 20 - 23 September 2022 September 20 th - 23 rd , 2022 • 22 - 25 November 2022 November 22 nd - 25 th , 2022	<i>AMGR – SMGR</i> AMGR – SMGR	8	Eksternal External
Menumbuhkan Kepercayaan Masyarakat Kepada Industri Asuransi Jiwa Creating Public Trust in the Life Insurance Industry	<i>Online</i> 16 Juni 2022 June 16 th , 2022	<i>Direksi</i> Director	2	Eksternal External
Scale Up Investigation Capability For Claim Analyst and Investigator Scale Up Investigation Capability For Claim Analyst and Investigator	<i>Inhouse</i> 16 & 17 Juni 2022 June 16 th & 17 th , 2022	<i>Assistant s/d GM</i> Assistant up to GM	37	Eksternal External
Manajemen SDM (MSDM) - Level Supervisor HR Management (MSDM) - Supervisor Level	<i>Online</i> 20 - 21 Juni 2022 June 20 th - 21 st , 2022	<i>SAST</i> SAST	1	Eksternal External
Webinar Tentang <i>Digital Transformation & Artificial Intelligence</i> Digital Transformation & Artificial Intelligence webinar	<i>Online</i> 24 Juni 2022 June 24 th , 2022	<i>MGR – GM</i> MGR – GM	3	Eksternal External
Webinar Tentang <i>Liability Governance</i> Liability Governance Webinar	<i>Online</i> 24 Juni 2022 June 24 th , 2022	<i>MGR – GM</i> MGR – GM	2	Eksternal External

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Nama Pelatihan Name of Training	Tempat & Tanggal Place & Date	Level Jabatan Position Level	Peserta Participant	Fasilitator Facilitator
<i>Enhance Creativity & Analytical Thinking for Rekam EB</i> Enhance Creativity & Analytical Thinking for Rekam EB	<i>Inhouse</i> 25 Juni 2022 June 25 th , 2022	<i>Assistant s/d MGR</i> Assistant up to MGR	18	Eksternal External
Implementasi Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Perusahaan Perasuransian dari Persepektif Manajemen Risiko Implementation of Anti-Money Laundering and the Terrorism Financing Prevention in Insurance Companies from a Risk Management Perspective	<i>Online</i> 25 Juni 2022 June 25 th , 2022	<i>AMGR – Direksi</i> AMGR – Director	12	Eksternal External
Pertajam Pengambilan Keputusan dengan Keamanan Data Sharpen Decision Making with Data Security	<i>Public</i> 30 Juni 2022 June 30 th , 2022	<i>AMGR – SMGR</i> AMGR – SMGR	3	Eksternal External
<i>Public Speaking for Sustainable Business</i> Public Speaking for Sustainable Business	<i>Online</i> 30 Juni & 01 Juli 2022 June 30 th - July 1 st , 2022	<i>AMGR s/d VP Non GM</i> AMGR up to VP Non GM	26	Eksternal External
<i>Regulatory Compliance 2022</i> Regulatory Compliance 2022	<i>E-learning Helo</i> 4 Juli - 29 Juli 2022 July 4 th - July 29 th , 2022	<i>Assistant s/d VP Non GM</i> Assistant up to VP Non GM	624	Internal Internal
<i>Leadership Series Program 1 : “Leader As A Role Model To Inspire & Motivate”</i> Leadership Series Program 1 : “Leader As A Role Model To Inspire & Motivate”	<i>Inhouse</i> 6 Juli 2022 July 6 th , 2022	<i>Chief, GM, DGM</i> Chief, GM, DGM	37	Eksternal External
<i>Digital Transformation Leadership</i> Digital Transformation Leadership	<i>Online</i> 6 Juli - 9 Agustus 2022 July 6 th - August 9 th , 2022	<i>AMGR s/d SAMGR</i> AMGR up to SAMGR	270	Eksternal External
<i>Design Thinking for Business Innovation</i> Design Thinking for Business Innovation	<i>E-learning Helo</i> 7 Juli - 6 Agustus 2022 July 7 th - August 6 th , 2022	<i>Assistant s/d Senior Assistant</i> Assistant up to Senior Assistant	267	Internal Internal
<i>Webinar Series 3 “A Legacy Well Planned “ & 4 “Transitioning Family Wealth” in Wealth Management 2022 For Certified Wealth Manger (CWM) 2022</i> Webinar Series 3 “A Legacy Well Planned “ & 4 “Transitioning Family Wealth” in Wealth Management 2022 For Certified Wealth Manger (CWM) 2022	<i>Online</i> 8 Juli & 22 Juli 2022 July 8 th & July 22 th , 2022	<i>MGR</i> MGR	6	Eksternal External
Hari Bulan Mutu Periode Juli 2022: “Conflict Management : Strategi Mengelola Konflik di Organisasi” Quality Month Day July 2022 Period: “Conflict Management: Strategies for Managing Conflict in Organizations”	<i>Online</i> 12 Juli 2022 July 12 th , 2022	<i>Chief, GM, DGM / AVP, RBH, Head of Department, RBM & MGR Kantor Layanan</i> Chief, GM, DGM / AVP, RBH, Head of Department, RBM & Office Service Manager	146	Internal Internal
Sistem Manajemen Anti Penyuapan (SMAP) Anti-Bribery Management System (SMAP)	<i>E-learning Helo</i> 18 Juli - 19 Agustus 2022 July 18 th - August 19 th , 2022	<i>Assistant s/d Chief</i> Assistant up to Chief	657	Internal Internal

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Nama Pelatihan Name of Training	Tempat & Tanggal Place & Date	Level Jabatan Position Level	Peserta Participant	Fasilitator Facilitator
<i>HRD Gathering ke-16 - The Role of HR Management in Preparing Employees to Compete in The Era of Artificial Intelligence</i> HRD Gathering ke-16 - The Role of HR Management in Preparing Employees to Compete in The Era of Artificial Intelligence	<i>Public</i> 21 Juli 2022 July 21 st , 2022	<i>AMGR – SMGR</i> AMGR – SMGR	2	Eksternal External
<i>Workday Elevate ASEAN 2022</i> Workday Elevate ASEAN 2022	<i>Online</i> 21 Juli 2022 July 21 st , 2022	<i>SAMGR – GM</i> SAMGR – GM	5	Eksternal External
<i>Fraud Prevention And Detection For Non Auditor</i> Fraud Prevention And Detection For Non Auditor	<i>Online</i> 23 Juli 2022 July 23 rd , 2022	<i>GM</i> GM	1	Eksternal External
<i>Industry 4.0 Series II</i> Industry 4.0 Series II	<i>E-learning Helo</i> 25 Juli - 26 Agustus 2022 July 25 th - August 26 th , 2022	<i>Assistant s/d Chief</i> Assistant up to Chief	656	Internal Internal
<i>Strategi Anti Fraud</i> Anti-Fraud Strategy	<i>E-learning Helo</i> 8 Agustus - 2 September 2022 August 8 th - September 2 nd , 2022	<i>Assistant s/d Chief</i> Assistant up to Chief	621	Internal Internal
<i>Employee Value Proposition & Total Reward Strategy</i> Employee Value Proposition & Total Reward Strategy	<i>Online</i> 9 - 11 Agustus 2022 August 9 th - 11 th , 2022	<i>AMGR – MGR</i> AMGR – MGR	4	Eksternal External
<i>Assesment Kompetensi Senior Leader</i> Senior Leader Competition Assessment	<i>Inhouse</i> 10 & 11 Agustus 2022 August 10 th & 11 th , 2022	<i>DGM, GM, & Chief</i> DGM, GM, & Chief	31	Eksternal External
<i>Digital Transformation for Banking & Insurance</i> Digital Transformation for Banking & Insurance	<i>Public</i> 11 Agustus 2022 August 11 th , 2022	<i>AMGR – GM</i> AMGR – GM	20	Eksternal External
<i>Kelas Tutorial Khusus Program QRGP</i> 11 Agustus 2022 Special Class for the QRGP Program Tutorial	<i>Online</i> 11 Agustus 2022 August 11 th , 2022	<i>Komisaris</i> Commissioner	1	Eksternal External
<i>Hari Bulan Mutu Periode Agustus 2022 : “Pengetahuan Dasar Aktuaria</i> Quality Month Day for August 2022 Period: “Basic Actuarial Knowledge”	<i>Online</i> 12 Agustus 2022 August 12 th , 2022	<i>Chief, GM, DGM / AVP, RBH, Head of Department, RBM & MGR Kantor Layanan</i> Chief, GM, DGM / AVP, RBH, Head of Department, RBM & Office Service Manager	140	Internal Internal
<i>Design Mindset to Build Business</i> Design Mindset to Build Business	<i>Online</i> 15 & 16 Agustus 2022 August 15 th & 16 th , 2022	<i>Assistant s/d Senior Assistant</i> Assistant up to Senior Assistant	19	Eksternal External
<i>Managing People for Change Management</i> Managing People for Change Management	<i>Online</i> 18 & 19 Agustus 2022 August 18 th & 19 th , 2022	<i>ASMGR s/d SAMGR</i> ASMGR up to SAMGR	24	Eksternal External
<i>NEO (New Employee Orientation)</i> NEO (New Employee Orientation)	<i>E-learning Helo</i> 22 Agustus - 22 September 2022 August 22 nd - September 22 nd , 2022	<i>Assistant s/d SAMGR</i> Assistant up to SAMGR	28	Internal Internal
<i>Neuroleadership in Digital Era</i> Neuroleadership in Digital Era	<i>Online</i> 22 & 23 Agustus 2022 August 22 nd & 23 rd , 2022	<i>MGR s/d VP Non GM</i> MGR up to VP Non GM	26	Eksternal External

Sumber Daya Manusia

Human Capital

Nama Pelatihan Name of Training	Tempat & Tanggal Place & Date	Level Jabatan Position Level	Peserta Participant	Fasilitator Facilitator
Perlakukan Akuntansi Dampak Siaran Pers DSAK IAI April 2022 Terkait PSAK 24 dan UU Cipta Kerja Terhadap Praktik Perhitungan Imbalan Kerja Serta Pelatihan Perhitungan CKPN Piutang PSAK 71 Dengan MS Excel (Batch II) Accounting Treatment Impact of DSAK IAI April 2022 Press Release Related to PSAK 24 and the Job Creation Law on the Practice of Employee Benefits Calculation and CKPN Accounts Receivables PSAK 71 Calculation Training with MS Excel (Batch II)	<i>Public</i> 24 Agustus 2022 August 24 th , 2022	<i>SMGR – GM</i> SMGR – GM	2	Eksternal External
<i>GRC Summit 2022 - Sailing in The Multiverse of Uncertainty</i> GRC Summit 2022 - Sailing in The Multiverse of Uncertainty	<i>Online</i> 25 & 26 Agustus 2022 August 25 th & 26 th , 2022	Direksi & Komisaris Director & Commissioner	5	Eksternal External
<i>Risk Awareness 2022</i> Risk Awareness 2022	<i>E-learning Helo</i> 29 Agustus - 30 September 2022 August 29 th - September 30 th , 2022	<i>Assistant s/d Chief</i> Assistant up to Chief	656	Internal Internal
Manajemen Risiko Perusahaan Asuransi Dalam Pemasaran Produk Unit Link (PAYDI) Dengan Dasar SEOJK 19/2020 tentang Saluran Pemasaran, SEOJK 5/2022 tentang PAYDI, dan POJK 6/2022 tentang Perlindungan Konsumen Insurance Company Risk Management in Unit Link Product Marketing (PAYDI) Based on SEOJK 19/2020 concerning Marketing Channels, SEOJK 5/2022 concerning PAYDI, and POJK 6/2022 concerning Consumer Protection	<i>Online</i> 30 Agustus 2022 August 30 th , 2022	<i>AMGR – GM</i> AMGR – GM	5	Eksternal External
<i>Certified Investment Banker (CIB)</i> Certified Investment Banker (CIB)	<i>Online</i> 10 September - 5 November 2022 September 10 th - November 5 th , 2022	Direksi Director	1	Eksternal External
Analisa Pengajuan Polis Dengan Pertimbangan <i>Medical Underwriting</i> Policy Submissions Analysis by Considering Medical Underwriting	<i>Online</i> 13 September 2022 September 13 th , 2022	<i>Assistant s/d MGR</i> Assistant up to MGR	20	Eksternal External
<i>Becoming an Impactful & Influential Leader</i> Becoming an Impactful & Influential Leader	<i>Online</i> 14 - 15 September 2022 September 14 th - 15 th , 2022	<i>AMGR s/d VP Non GM</i> AMGR up to VP Non GM	25	Eksternal External
Strategi Pengelolaan Manajemen Risiko Operasional & Perencanaan Stress Testing Dalam Menilai Kekucupan Modal Operational Risk Management Strategy and Stress Testing Planning in Assessing Capital Adequacy	<i>Public</i> 14 - 15 September 2022 September 14 th - 15 th , 2022	<i>AMGR</i> AMGR	1	Eksternal External

Sumber Daya Manusia

Human Capital

Nama Pelatihan Name of Training	Tempat & Tanggal Place & Date	Level Jabatan Position Level	Peserta Participant	Fasilitator Facilitator
Hari Bulan Mutu Periode September 2022 : UU Cipta Kerja - Ketentuan Pesangon Quality Month Day September 2022 Period: Job Creation Law - Severance Provisions	<i>Online</i> 16 September 2022 September 16 th , 2022	<i>Chief, GM, DGM / AVP, RBH, Head of Department, RBM & MGR Kantor Layanan</i> Chief, GM, DGM / AVP, RBH, Head of Department, RBM & Office Service Manager	152	Internal Internal
<i>Webinar Board and Executive Development Program For Insurance Batch XVIII</i> Webinar Board and Executive Development Program For Insurance Batch XVIII	<i>Online</i> 19 September 2022 September 19 th , 2022	<i>Direksi</i> Director	1	Eksternal External
<i>Create New Business in Digital Era</i> Create New Business in Digital Era	<i>Online</i> 21 - 22 September 2022 September 21 st - 22 nd , 2022	<i>AMGR s/d VP Non GM</i> AMGR up to VP Non GM	17	Eksternal External
<i>5th Indonesian Actuaries Summit "Recover and Grow Together"</i> 5 th Indonesian Actuaries Summit "Recover and Grow Together"	<i>Public</i> 21 - 23 September 2022 September 21 st - 23 rd 2022	<i>MGR – GM</i> MGR – GM	5	Eksternal External
<i>Training Beauty Class for Sales EB BB & EB OM</i> Training Beauty Class for Sales EB BB & EB OM	<i>Inhouse</i> 22 September 2022 September 22 nd , 2022	<i>Assistant s/d MGR</i> Assistant up to MGR	19	Eksternal External
<i>Planning & Execute Digital Improvement</i> Planning & Execute Digital Improvement	<i>E-learning Helo</i> 26 September - 31 Oktober 2022 September 26 th - October 31 st , 2022	<i>AMGR s/d SAMGR</i> AMGR up to SAMGR	240	Internal Internal
<i>Basic Audit Awareness 2022</i> Basic Audit Awareness 2022	<i>E-learning Helo</i> 23 September - 21 Oktober 2022 September 23 rd - October 21 st , 2022	<i>Assistant s/d VP Non GM</i> Assistant up to VP Non GM	616	Internal Internal
<i>APU - PPT : Anti Pencucian Uang & Pencegahan Pendanaan Terorisme Sektor Keuangan</i> APU - PPT : Anti-Money Laundering and Terrorism Financing Prevention in the Financial Sector	<i>Public</i> 26 September 2022 September 26 th 2022	<i>SAMGR – GM</i> SAMGR – GM	19	Eksternal External
<i>Sustainable Finance Vol. 2 (Tingkat Lanjutan)</i> Sustainable Finance Vol. 2 (Advanced)	<i>Online</i> 27 September 2022 September 27 th , 2022	<i>Chief, GM, DGM / AVP, RBH, Head of Department, RBM & MGR Kantor Layanan</i> Chief, GM, DGM / AVP, RBH, Head of Department, RBM & Office Service Manager	115	Eksternal External
<i>Certified Learning & Development Manager</i> Certified Learning & Development Manager	<i>Public</i> 28 - 30 September 2022 September 28 th - 30 th , 2022	<i>MGR</i> MGR	2	Eksternal External
<i>APU - PPT : Anti Pencucian Uang & Pencegahan Pendanaan Terorisme Series I</i> APU - PPT : Anti-Money Laundering and Terrorism Financing Prevention Series I	<i>E-learning Helo</i> 30 September - 28 Oktober 2022 September 30 th - October 28 th , 2022	<i>Assistant s/d Chief</i> Assistant up to Chief	707	Internal Internal

Sumber Daya Manusia

Human Capital

Nama Pelatihan Name of Training	Tempat & Tanggal Place & Date	Level Jabatan Position Level	Peserta Participant	Fasilitator Facilitator
DRIMS Series : Penyusunan Kebijakan, SOP & Petunjuk Teknis DRIMS Series: Preparation of Policies, SOPs & Technical Instructions	<i>E-learning Helo</i> 30 September - 28 Oktober 2022 September 30 th - October 28 th , 2022	<i>Assistant s/d Chief</i> Assistant up to Chief	667	Internal Internal
Rapat Koordinasi Nasional (Rakornas) XIX AMA Indonesia 2022 National Coordinating Meeting (Rakornas) XIX AMA Indonesia 2022	Public 30 September - 2 Oktober 2022 September 30 th - October 2 nd , 2022	<i>MGR – Direksi</i> MGR – Director	2	Eksternal External
Pengembangan Produk Asuransi Umum dan Jiwa Syariah Development of Sharia General and Life Insurance Products	Online 3 - 4 Oktober 2022 October 3 rd - 4 th , 2022	<i>MGR</i> MGR	1	Eksternal External
Sertifikasi Tingkat Dasar QIA Basic QIA Certification	Online 3 - 17 Oktober 2022 October 3 rd - 17 th , 2022	<i>SAST</i> SAST	1	Eksternal External
<i>HR Business Partner : 8 Strategic Skills For Agile HR Practitioners</i> HR Business Partner : 8 Strategic Skills For Agile HR Practitioners	Online 5 - 6 Oktober 2022 October 5 th - 6 th , 2022	<i>SMGR</i> SMGR	1	Eksternal External
<i>BFSI Cyber Security Summit Indonesia 2022</i> BFSI Cyber Security Summit Indonesia 2022	Public 11 Oktober 2022 October 11 th 2022	<i>SAST – MGR</i> SAST – MGR	3	Eksternal External
<i>Drim 2022 - Insurance Forum</i> Drim 2022 - Insurance Forum	Public 16 - 18 Oktober 2022 October 16 th - 18 th , 2022	Direksi Director	3	Eksternal External
Hari Bulan Mutu Periode Oktober 2022: "BNI Life Telemarketing - Journey and Improvement" Quality Month Day October 2022 Period: "BNI Life Telemarketing - Journey and improvement"	Online 18 Oktober 2022 October 18 th , 2022	<i>Chief, GM, DGM / AVP, RBH, Head of Department, RBM & MGR Kantor Layanan</i> Chief, GM, DGM / AVP, RBH, Head of Department, RBM & Office Service Manager	151	Internal Internal
<i>Insurance Talk Show The Legacy - The Reflection of Insurance Conduct & Ethics - Ada Apa Denganmu</i> Insurance Talk Show The Legacy - The Reflection of Insurance Conduct & Ethics - What's Up With You	Online 18 Oktober 2022 October 18 th , 2022	<i>GM</i> GM	3	Eksternal External
Manajemen Risiko Asuransi Syariah Sharia Insurance Risk Management	Online 18 - 19 Oktober 2022 October 18 th - 19 th , 2022	<i>MGR</i> MGR	1	Eksternal External
<i>Curriculum Development Crash Course Batch 2</i> Curriculum Development Crash Course Batch 2	Public 22 Oktober 2022 October 22 nd , 2022	<i>AMGR</i> AMGR	1	Eksternal External
Pelatihan dan Sertifikasi Online Asuransi Syariah Tingkat Dasar Basic Level Sharia Insurance Online Training and Certification	Online 24 - 27 Oktober 2022 October 24 th - 27 th , 2022	<i>SAST</i> SAST	1	Eksternal External

Sumber Daya Manusia

Human Capital

Nama Pelatihan Name of Training	Tempat & Tanggal Place & Date	Level Jabatan Position Level	Peserta Participant	Fasilitator Facilitator
<i>Mediator Talks: Is Mediation becoming the Best Way to Resolve Future Legal Disputes in Indonesia?</i> Mediator Talks: Is Mediation becoming the Best Way to Resolve Future Legal Disputes in Indonesia?	<i>Online</i> 27 Oktober 2022 October 27 th , 2022	<i>SAST – SMGR</i> SAST – SMGR	3	Eksternal External
<i>Integrated Marketing Communication In Digital Era</i> Integrated Marketing Communication In Digital Era	<i>Online</i> 27 & 28 Oktober 2022 October 27 th & 28 th , 2022	<i>MGR</i> MGR	1	Eksternal External
<i>Seminar IIS 2022 : Green Economy For Sharia Insurance</i> Seminar IIS 2022 : Green Economy For Sharia Insurance	<i>Public</i> 1 November 2022 November 1 st , 2022	<i>SAMGR – GM</i> SAMGR – GM	3	Eksternal External
<i>Seminar IIS 2022 : Green Economy For Sharia Insurance</i> Seminar IIS 2022 : Green Economy For Sharia Insurance	<i>Public</i> 1 November 2022 November 1 st , 2022	<i>GM</i> GM	1	Eksternal External
<i>Attention to Detail Effective Business Process</i> Attention to Detail Effective Business Process	<i>E-learning Helo</i> 1 November - 25 November 2022 November 1 st - November 25 th , 2022	<i>Assistant s/d Senior Assistant</i> Assistant up to Senior Assistant	247	Internal Internal
<i>Compliance Management ISO 37301</i> Compliance Management ISO 37301	<i>Public</i> 1 - 3 November 2022 November 1 st - 3 rd , 2022	<i>Assistant</i> Assistant	2	Eksternal External
<i>How to Deal With Public Speaking</i> How to Deal With Public Speaking	<i>Inhouse</i> 2 November 2022 November 2 nd , 2022	<i>AMGR s/d VP Non GM</i> AMGR up to VP Non GM	24	Eksternal External
<i>Persiapan Penerapan PSAK 74 : Kontrak Asuransi untuk Asuransi Umum</i> Preparation for the PSAK 74 Application : Insurance Contracts for General Insurance	<i>Online</i> 3 November 2022 November 3 rd , 2022	<i>Direksi</i> Director	1	Eksternal External
<i>Virtual Seminar LPPI : Pengembangan Talenta dan Digital Mindset di Era Digital</i> LPPI Virtual Seminar: Talent Development and Digital Mindset in the Digital Era.	<i>Online</i> 3 November 2022 November 3 rd , 2022	<i>MGR – GM</i> MGR – GM	2	Eksternal External
<i>Hari Bulan Mutu Periode November 2022 : "What is Sharia Insurance"</i> Quality Month Day November 2022 Period: "What is Sharia Insurance"	<i>Online</i> 8 November 2022 November 8 th , 2022	<i>Chief, GM, DGM / AVP, RBH, Head of Department, RBM & MGR Kantor Layanan</i> Chief, GM, DGM / AVP, RBH, Head of Department, RBM & Office Service Manager	144	Internal Internal
<i>Medical Claim Verification Vol II (Tingkat Lanjutan)</i> Medical Claim Verification Vol II (Advanced)	<i>Online</i> 9 November 2022 November 9 th , 2022	<i>Assistant s/d Chief</i> Assistant up to Chief	24	Eksternal External
<i>Risk Control & Self Assesment (RCSA)</i> Risk Control & Self Assesment (RCSA)	<i>Public</i> 10 - 11 November 2022 November 10 th - 11 th , 2022	<i>AMGR</i> AMGR	2	Eksternal External
<i>Manajemen SDM (MSDM) - Level GM</i> HR Management (MSDM) - GM Level	<i>Online</i> 15 - 17 November 2022 November 15 th - 17 th , 2022	<i>SMGR</i> SMGR	2	Eksternal External

Sumber Daya Manusia

Human Capital

Nama Pelatihan Name of Training	Tempat & Tanggal Place & Date	Level Jabatan Position Level	Peserta Participant	Fasilitator Facilitator
<i>Mental Health Day : Less Stress, Happy Work Life</i> Mental Health Day : Less Stress, Happy Work Life	<i>Public</i> 16 November 2022 November 16 th , 2022	<i>SAST – SMGR</i> SAST – SMGR	5	Eksternal External
Training PAMJAKI Modul FA PAMJAKI Training FA Module	Online 16 & 17 November 2022 November 16 th & 17 th , 2022	SAST – AVP Non GM SAST – AVP Non GM	24	Eksternal External
<i>Value of AKHLAK</i> Value of AKHLAK	<i>E-learning Helo</i> 17 November - 16 Desember 2022 November 17 th - December 16 th , 2022	<i>Assistant s/d Chief</i> Assistant up to Chief	688	Internal Internal
Uji Pemahaman Peraturan : UU PDP & POJK 6 Tahun 2022 Regulatory Understanding Test: UU PDP and POJK 6 of 2022	<i>E-learning Helo</i> 21 November - 16 Desember 2022 November 21 st - December 16 th , 2022	<i>Assistant s/d Chief</i> Assistant up to Chief	678	Internal Internal
<i>Company Regulation Awareness 2022-2024</i> Company Regulation Awareness 2022-2024	<i>E-learning Helo</i> 21 November - 16 Desember 2022 November 21 st - December 16 th , 2022	<i>Assistant s/d Chief</i> Assistant up to Chief	673	Internal Internal
<i>Product Knowledge (2022)</i> Product Knowledge (2022)	<i>E-learning Helo</i> 22 November - 16 Desember 2022 November 22 nd - December 16 th , 2022	<i>Assistant s/d VP Non GM</i> Assistant up to VP Non GM	653	Internal Internal
Aktuaria Pada Asuransi Syariah Actuarial on Sharia Insurance	<i>Online</i> 22 - 23 November 2022 November 22 nd - 23 rd 2022	<i>MGR</i> MGR	1	Eksternal External
<i>IFRS 17 : Indonesia It's Time to Accelerate</i> IFRS 17 : Indonesia It's Time to Accelerate	<i>Public</i> 29 November 2022 November 29 th , 2022	Direksi Director	1	Eksternal External
NGOBAR AAMAI - Kita Jelang IFRS 17 NGOBAR AAMAI - Kita Jelang IFRS 17	<i>Public</i> 29 November 2022 November 29 th , 2022	<i>SAST – GM</i> SAST – GM	28	Eksternal External
<i>Certified Talent Manager (CTM)</i> Certified Talent Manager (CTM)	<i>Public</i> 30 November - 2 Desember 2022 November 30 th - December 2 nd , 2022	<i>MGR</i> MGR	1	Eksternal External
Konferensi Nasional Profesional Manajemen Risiko VIII 2022 : <i>ESG Investing</i> VIII National Risk Management Professional Conference 2022 : <i>ESG Investing</i>	<i>Public</i> 1 & 2 Desember 2022 December 1 st & 2 nd , 2022	Komisaris Commissioner	1	Eksternal External
<i>Business Process Overview Division 2022</i> Business Process Overview Division 2022	<i>E-learning Helo</i> 1 Desember - 23 Desember 2022 December 1 st - December 23 rd , 2022	<i>Assistant s/d VP Non GM</i> Assistant up to VP Non GM	598	Internal Internal
<i>HR Summit 2022</i> HR Summit 2022	<i>Public</i> 7 Desember 2022 December 7 th , 2022	<i>MGR</i> MGR	3	Eksternal External

Sumber Daya Manusia

Human Capital

Nama Pelatihan Name of Training	Tempat & Tanggal Place & Date	Level Jabatan Position Level	Peserta Participant	Fasilitator Facilitator
Hari Bulan Mutu Periode Desember 2022 : "Menyiapkan Hari Esok" Quality Month Day December 2022 Period: "Preparing Tomorrow"	<i>Online</i> 8 Desember 2022 December 8 th , 2022	<i>Chief, GM, DGM / AVP, RBH, Head of Department, RBM & MGR Kantor Layanan</i> Chief, GM, DGM / AVP, RBH, Head of Department, RBM & Office Service Manager	178	Internal Internal
<i>Risk Beyond 2022 : Cultivating The Perception "Managing it or Being Drifted Away"</i> Risk Beyond 2022 : Cultivating The Perception "Managing it or Being Drifted Away"	<i>Online</i> 8 - 9 Desember 2022 December 8 th - 9 th , 2022	<i>Direksi</i> Director	3	Eksternal External
<i>Key Account Management</i> Key Account Management	<i>Public</i> 10 Desember 2022 December 10 th , 2022	<i>MGR</i> MGR	1	Eksternal External
<i>Qualified Wealth Planner (QWP)</i> Qualified Wealth Planner (QWP)	<i>Online</i> 10 - 11 Desember 2022 December 10 th - 11 th , 2022	<i>MGR</i> MGR	1	Eksternal External
<i>Workshop Fundamental Life Insurance</i> Workshop Fundamental Life Insurance	<i>Inhouse</i> 12 & 13 Desember 2022 December 12 th & 13 th , 2022	<i>AMGR – AVP Non GM</i> AMGR – AVP Non GM	21	Eksternal External
<i>IFSO 2023 (Indonesian Financial Sector) Outlook 2023</i> IFSO 2023 (Indonesian Financial Sector) Outlook 2023	<i>Public</i> 13 Desember 2022 December 13 th , 2022	<i>Direksi</i> Director	2	Eksternal External
<i>TAX PPH 21</i> VAT 21 TAX	<i>Public</i> 14 & 15 Desember 2022 December 14 th & 15 th , 2022	<i>SAST-MGR</i> SAST-MGR	2	Eksternal External
<i>Menapaki Perekonomian Indonesia Yang Lebih Baik Melalui Penerapan Manajemen Risiko Sektor Publik</i> Stepping up a Better Indonesian Economy Through the Implementation of Public Sector Risk Management	<i>Online</i> 15 Desember 2022 December 15 th , 2022	<i>GM</i> GM	13	Eksternal External
<i>Certified Human Resources Professional</i> Certified Human Resources Professional	<i>Online</i> 29 Desember 2022 December 29 th 2022	<i>MGR</i> MGR	1	Eksternal External

Sumber Daya Manusia Human Capital

• PROFIL GENERAL MANAGER OF HUMAN CAPITAL PROFILE GENERAL MANAGER OF HUMAN CAPITAL

Chitraningrum

GM of Human Capital
GM of Human Capital

Kewarganegaraan | Nationality

Indonesia
Indonesian

Periode Jabatan | Period of Office

2019 – Saat ini
2019 – Present

Domisili | Domicile

Depok, Jawa Barat
Depok, West Java

Usia | Age

56 tahun per 31 Desember 2022
56 years old as of December 31st, 2022



Dasar Pengangkatan

Diangkat sebagai General Manager Human Capital di PT BNI Life Insurance sejak Maret 2019 berdasarkan Surat Bank BNI No. HCT/9/642/R.

Legal Basis of Appointment

Appointed as the General Manager of Human Capital of PT BNI Life Insurance since March 2019 based on the Decree Letter of Bank BNI No. HCT/9/642/R.

Riwayat Pendidikan

2001 – 2003 Sarjana (S1) Psikologi, Universitas Indonesia

Educational Background

2001 – 2003 Bachelor of Psychology, University of Indonesia

Pengalaman Kerja

2017 – 2019 *Deputy General Manager Human Capital Strategy* di PT Bank Negara Indonesia (Persero) Tbk

Work Experience

2017 – 2019 Deputy General Manager of Human Capital Strategy at PT Bank Negara Indonesia (Persero) Tbk

2016 – 2017 *Deputy General Manager Business Partner* di PT Bank Negara Indonesia (Persero) Tbk

2016 – 2017 Deputy General Manager of Human Capital Business Partner at PT Bank Negara Indonesia (Persero) Tbk

2015 – 2016 *Deputy General Manager Human Capital Service* di PT Bank Negara Indonesia (Persero) Tbk

2015 – 2016 Deputy General Manager of Human Capital Service at PT Bank Negara Indonesia (Persero) Tbk

2014 – 2015 Pemimpin cabang Bumi Serpong Damai di PT Bank Negara Indonesia (Persero) Tbk

2014 – 2015 Branch Manager of Bumi Serpong Damai at PT Bank Negara Indonesia (Persero) Tbk

2011 – 2014 Wakil Pemimpin cabang Bogor di PT Bank Negara Indonesia (Persero) Tbk

2011 – 2014 Deputy Branch Manager of Bogor Branch Office at PT Bank Negara Indonesia (Persero) Tbk

Rangkap Jabatan

Tidak memiliki rangkap jabatan

Concurrent Position

Has not any concurrent positions

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Kepemilikan Saham di BNI Life

Tidak Ada

Share ownership at BNI Life

None

Teknologi Informasi

Information Technology

Peranan teknologi informasi di era saat ini yang serba digital merupakan hal yang sangat penting. Teknologi informasi mengambil posisi yang vital dalam operasional dan pengelolaan Perusahaan khususnya di bidang keuangan. Di lingkup Perusahaan, penerapan Teknologi Informasi (TI) menjadi sebuah skala prioritas, yang tentunya diharapkan akan memberikan kemudahan bagi manajemen, pemegang saham, maupun pemangku kepentingan, untuk dapat bersinergi dan bekerjasama agar menghasilkan nilai tambah bagi Perusahaan untuk memperkuat pertumbuhan yang berkelanjutan. Sebagai upaya dalam meningkatkan kualitas performa kepada nasabah serta membangun daya saing yang unggul, BNI Life menghadirkan sistem informasi BNI Life yang berfokus pada peningkatan tata kelola dan layanan kepada nasabah sebagai berikut:

1. Penyediaan infrastruktur guna mendukung sinergi dengan pihak-pihak lain terkait dengan proses-proses bisnis di BNI Life, termasuk pengelolaan jalur distribusi agen dan unit pengembangan produk baru;
2. Peningkatan proses dan kualitas pelayanan kepada nasabah dalam rangka retensi nasabah. Nasabah yang setia dan puas akan mendukung keberlanjutan bisnis BNI Life;
3. Peningkatan kinerja Sumber Daya Manusia dan pengendalian biaya operasional;
4. Memastikan kepatuhan pada peraturan perundang-undangan serta meningkatkan kualitas pengawasan internal.

BNI Life memahami pentingnya peran TI dalam menunjang proses bisnis Perusahaan serta berkomitmen untuk mengikuti perkembangan TI dan menerapkannya untuk mendukung produktivitas kerja yang optimal serta memberikan pelayanan yang terbaik kepada pemangku kepentingan.

The role of information technology in this digital era is very important. Information technology takes a vital position in the Company's operational and management, especially in the financial sector. Within the Company, the implementation of IT becomes a priority, which is expected to make it easier for the management, shareholders, and stakeholders, to be able to synergize and work together to generate added value for the Company to strengthen sustainable growth. To improve performance quality and build superior competitiveness, the Company has developed BNI Life information system that focuses on improving the Governance and Services to the customers as follows:

1. Infrastructure provision to support synergy with other parties related to BNI Life's business processes, including managing agent distribution channels and new product development units;
2. Improvement of the process and quality of service to customers in the context of customer retention. Loyal and satisfied customers will support BNI Life's business continuity;
3. Improvement of Human Capital performance and operational cost control;
4. Ensure compliance with laws and regulations and improvement of the quality of internal supervision.

BNI Life understands the importance of Information Technology in supporting the business processes of the Company, and is committed to keep up with IT developments in the future and implement it to support optimal work productivity as well as providing the best services to stakeholders.

Teknologi Informasi

Information Technology

KEBIJAKAN PENGEMBANGAN TEKNOLOGI INFORMASI

Kebijakan Perusahaan terkait pengembangan TI bertujuan untuk mendukung operasional Perusahaan dengan adanya penerapan kebijakan-kebijakan Teknologi Informasi yang sesuai dengan regulasi dan standar yang berlaku. Pada tahun 2022, Divisi *IT Solution and Digital* (selanjutnya disebut Divisi TEC) telah melakukan pembaharuan terhadap Kebijakan dan Prosedur Teknologi Informasi yaitu penyesuaian terkait Peraturan OJK Nomor:22/SEOJK.05/2021 tentang Penerapan Manajemen Risiko Dalam Penggunaan Teknologi Informasi Oleh Lembaga Jasa Keuangan Non Bank.

Adapun topik Kebijakan dan Prosedur Teknologi Informasi yang ada di BNI Life adalah sebagai berikut:

1. Pembangunan atau Pengembangan Sistem adalah sebagai panduan atau prosedur untuk tahapan-tahapan pembangunan atau pengembangan sistem diantaranya: Inisiasi/perencanaan pembangunan sistem, analisa kebutuhan, perancangan sistem, pemrograman sistem, pengujian, *change request*, implementasi sistem, *monitoring project*, dan penutupan proyek.
2. *Disaster Recovery Plan (DRP)* adalah sebagai panduan atau prosedur ketika *Business Continuity Plan (BCP)* diaktifkan dan atau terjadi insiden/bencana untuk penyelamatan dan pemulihan (*recovery*) khususnya terhadap fasilitas TI dan sistem informasi.
3. Operasional Teknologi Informasi adalah sebagai pedoman atau prosedur terkait operasional Teknologi Informasi diantaranya pengelolaan data center / *Disaster Recovery Center*, pemeliharaan database dan sistem, dan pengelolaan layanan-layanan teknologi informasi.

INFORMATION TECHNOLOGY DEVELOPMENT POLICY

The Company's policies related to IT development aim to support the Company's operations by implementing Information Technology policies in accordance with applicable regulations and standards. In 2022, IT Solution and Digital Division (hereinafter referred to as TEC Division) has renewed the Information Technology Policy and Procedure which is adjustment related to OJK Regulation No:22/SEOJK.05/2021 about Implementation of Risk Management in Application of Information Technology by Non-Bank Financial Services Institutions.

Policy and Information Technology Topics used by BNI Life are as follow:

1. Development or System Development is used as guidance or procedure to development stages or system development, such as: initiation/ system development planning, needs analysis, system planning, system programming, testing, change request, system implementation, monitoring project and project closure.
2. Disaster Recovery Plan (DRP) is a guideline or procedure when a Business Continuity Plan (BCP) is activated and or an incident/disaster occurs for rescue and recovery, especially for IT facilities and information systems.
3. Information Technology Operations is a guideline or procedure related to Information Technology operations, including data center / Disaster Recovery Center management, database and system maintenance, and management of information technology services.

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4. Infrastruktur Teknologi Informasi adalah sebagai pedoman atau prosedur terkait Infrastruktur Teknologi Informasi (“Infrastruktur TI”) yang terdiri dari Perangkat Keras (*Hardware*) dan Perangkat Lunak (*Software*) yang diantaranya terdapat dalam pemeliharaan infrastruktur TI, *capacity management*, layanan *availability & continuity*, penyedia jasa infrastruktur TI, dan jaringan komunikasi.
 5. Keamanan Informasi adalah sebagai pedoman atau prosedur terkait proses pengelolaan keamanan data dan informasi, yang meliputi beberapa pengendalian yaitu Kebijakan Keamanan Informasi, Stakeholder Keamanan Informasi, Keamanan Sumber Daya Manusia, Pengelolaan Aset, Manajemen Akses, Kriptografi, Keamanan Fisik, Keamanan Operasional, Keamanan Komunikasi, dan Kepatuhan.
 6. Hubungan Pihak ketiga adalah sebagai panduan atau prosedur untuk tahapan penyelenggaraan Teknologi Informasi dengan Pihak ketiga yang diantaranya Pedoman Pengadaan, Kontrak Pembelian atau Lisensi, Pemeliharaan atau Garansi, dan Keamanan.
 7. Layanan Sistem dan Keuangan Elektronik adalah sebagai panduan atau prosedur terkait Layanan Keuangan Elektronik dan Penyelenggara Sistem Elektronik Lingkup Privat.
 8. Pemantauan dan Pelaporan adalah sebagai panduan atau prosedur terkait adanya pengawasan, ulasan dan rekomendasi yang berfungsi untuk meningkatkan efektifitas dan efisiensi serta penerapan manajemen risiko dalam penyelenggaraan dan penggunaan teknologi informasi untuk mendukung target pencapaian Perusahaan.
4. Information Technology Infrastructure is a guideline or procedure related to Information Technology Infrastructure (“IT Infrastructure”) which consists of Hardware and Software, which include IT infrastructure maintenance, capacity management, availability & continuity services, service providers IT infrastructure and communications network.
 5. Information Security is a guideline or procedure related to the process of managing information security, which includes several controls, namely Data and Information Security Policy, Information Security Stakeholders, Human Resource Security, Asset Management, Access Management, Cryptography, Physical Security, Operational Security, Communication Security, and Compliance .
 6. Third Party Relations is a guide or procedure for the stages of the implementation of Information Technology with third parties which include Procurement Guidelines, Purchase Contracts or Licenses, Maintenance or Guarantees, and Security.
 7. Electronic Financial and System Service is guideline or procedure related to Electronic Financial Services and Private Electronic System Operators
 8. Monitoring and Reporting is a guide or procedure related to supervision, review and recommendations to increase effectiveness and efficiency as well as the application of risk management in the implementation and use of information technology to support the Company’s achievement targets.

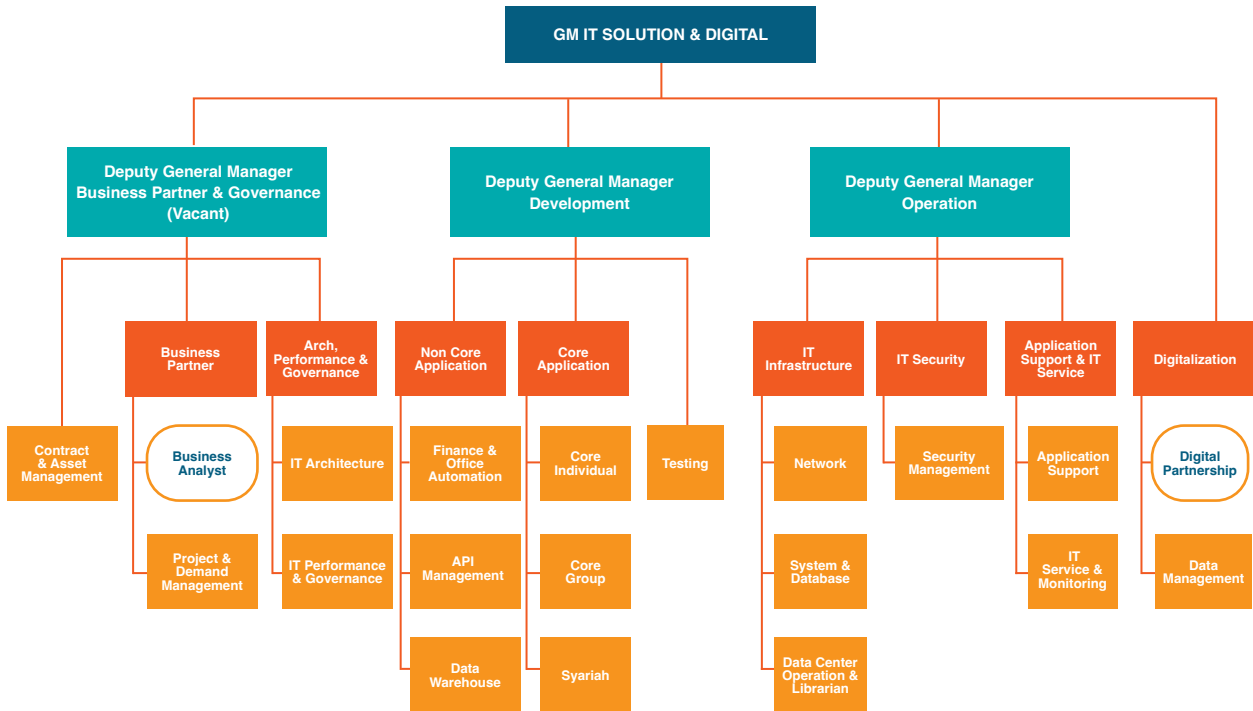
Teknologi Informasi Information Technology

STRUKTUR ORGANISASI TEKNOLOGI INFORMASI

Hingga 31 Desember 2022, personel Divisi IT *Solution and Digital* (selanjutnya disebut TEC) berjumlah 75 (Tujuh Puluh Lima) orang termasuk di antaranya seorang *General Manager (GM)* dan 2 (dua) orang *Deputy General Manager (DGM)*. Berikut merupakan struktur organisasi Divisi Teknologi Informasi yang dimiliki oleh Perusahaan:

INFORMATION TECHNOLOGY ORGANIZATIONAL STRUCTURE

As of December 31st, 2022, the Company's Information Technology Solution and Digital Division (hereinafter shall be referred to as TEC) consisted of 75 (seventy five) including one General Manager (GM) and 2 (two) Deputy General Manager (DGM). The following is the organizational structure of the Company's Information Technology Division:



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- PROFIL GENERAL MANAGER TEKNOLOGI INFORMASI**
PROFILE OF GENERAL MANAGER OF INFORMATION TECHNOLOGY

Edris Isriyanto

General Manager Teknologi Informasi
General Manager of Information Technology

Kewarganegaraan | Nationality

Indonesia
Indonesian

Domisili | Domicile

Jakarta
Jakarta

Periode Jabatan | Period of Office

2018 – Saat ini
2018 – Present

Usia | Age

59 tahun per 31 Desember 2022
59 years old as of December 31st, 2022



Dasar Pengangkatan

Diangkat sebagai General Manager Teknologi Informasi di PT BNI Life Insurance sejak 16 November 2018.

Legal Basis of Appointment

Appointed as General Manager of Information Technology at PT BNI Life Insurance since November 16th, 2018.

Riwayat Pendidikan

1994 Magister Manajemen, Universitas Gadjah Mada
1990 Sarjana Pendidikan, Jurusan Teknik Sipil, IKIP Bandung, saat ini dikenal dengan nama UPI (Universitas Pendidikan Indonesia)

Educational Background

1994 Master of Management, Gadjah Mada University
1990 Bachelor Degree of Education, Majoring Civil Engineering, IKIP Bandung, Nowadays known as the Education University (UPI)

Pengalaman Kerja

2018 – Sekarang *Head of Business Development* PT BNI Life Insurance
2015 – 2016 Wakil Pemimpin Divisi Perencanaan Strategis PT Bank Negara Indonesia (Persero) Tbk
2013 – 2015 *Project Manager, Change Management Office* PT Bank Negara Indonesia (Persero) Tbk
2009 – 2013 Wakil Pemimpin Bidang *Business Development* dan *Liaison* Divisi IT PT Bank Negara Indonesia (Persero) Tbk
2003 – 2004 *Strategic Planning and Project Manager* PT Bank Negara Indonesia (Persero) Tbk

Work Experience

2018 – Present Head of Business Development, PT BNI Life Insurance
2015 – 2016 Deputy of Strategic Planning Division, PT Bank Negara Indonesia (Persero) Tbk
2013 – 2015 Project Manager, Change Management Office, PT Bank Negara Indonesia (Persero) Tbk
2009 – 2013 Deputy of Business Development and Liaison of IT Division, PT Bank Negara Indonesia (Persero) Tbk
2003 – 2004 Strategic Planning and Project Manager, PT Bank Negara Indonesia (Persero) Tbk

Rangkap Jabatan

Tidak memiliki rangkap jabatan

Concurrent Position

Has not any concurrent positions

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Kepemilikan Saham di BNI Life

Tidak Ada

Share ownership at BNI Life

None

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TUGAS DAN TANGGUNG JAWAB DIVISI TEC

Divisi TEC merupakan penanggung jawab pengelolaan dan pengembangan teknologi informasi di BNI Life. Divisi ini dikepalai oleh seorang *General Manager* dan bertanggung jawab langsung kepada Direktur Utama.

Sebagai Divisi yang mengelola jalannya sistem teknologi informasi Perusahaan, Divisi TEC memiliki tugas dan tanggung jawab sebagai berikut:

1. Menyelaraskan strategi teknologi informasi dengan strategi perusahaan serta realisasi dari keuntungan-keuntungan yang telah dijanjikan dari penerapan IT.
2. Mengoptimalkan penggunaan teknologi informasi yang memungkinkan perusahaan mengambil peluang-peluang yang ada, serta pemanfaatan IT dalam memaksimalkan keuntungan dari penerapan IT tersebut.

DUTIES AND RESPONSIBILITIES OF TEC DIVISION

The TEC Division is in charge of managing and developing the information technology aspect at BNI Life. The TEC Division is headed by a General Manager who answers directly to the President Director.

As a Division managing the Company's information technology system, the TEC Division has the following duties and responsibilities:

1. To align information technology strategy with Company's strategies as well as the realization of benefits due to IT implementation.
2. To optimize the use of information technology that allows the Company to take existing opportunities, as well as to empower the use of IT in maximizing the benefits by implementing IT.



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3. Bertanggung jawab terhadap penggunaan sumber daya TEC.
4. Pengelolaan risiko yang terkait teknologi informasi secara tepat.

PENGEMBANGAN TEKNOLOGI INFORMASI DI TAHUN 2022

Divisi TEC telah melakukan berbagai upaya untuk mengembangkan sistem TI yang ada di Perusahaan sehingga Perusahaan dapat memanfaatkan TI secara maksimal demi meningkatkan daya saing Perusahaan, di antaranya:

- a. Program efisiensi
- b. *Improvement Business Process*
- c. Digitalisasi BNI Life

Berikut beberapa program dukungan Divisi TEC dalam proses bisnis perusahaan :

1. *Improvement core system*
BNI Life selalu melakukan pengembangan/*enhancement* di *Core System* Individu maupun *Group* dalam mendukung efektifitas dan efisiensi proses bisnis perusahaan.
2. Dukungan untuk Digitalisasi
Digitalisasi BNI Life diarahkan pada dua area:
 - a) *Customer side*
 - Perusahaan telah meluncurkan *Microsite* untuk penjualan produk *Digimicro* dan *Pandai Plus* untuk penjualan melalui saluran digital.
 - BNI Life terus melakukan mengembangkan BNI Life *Mobile* di 2022 dengan penambahan beberapa layanan.
 - b) *Internal Business Process*
Inisiatif untuk mendukung simplifikasi *business process* antara lain:
 - BNI Life telah mengimplementasikan *e-Office* guna peningkatan efektifitas dan efisiensi terkait surat menyurat baik di internal maupun eksternal.

3. To be responsible for the use of TEC resources.
4. Risk management related to information technology accordingly.

INFORMATION TECHNOLOGY DEVELOPMENT IN 2022

TEC Division has performed various efforts to develop the Company's IT system to ensure that the Company can utilize IT optimally in order to improve its competitiveness, which includes:

- a. Efficiency Program
- b. Improvement Business Process
- c. BNI Life Digitalization

Some of TEC Division support programs in the company's business processes are as follows :

1. Improvement core system
BNI Life always carries out the development/*enhancements* in the Individual or Group Core Systems to support the effectiveness and efficiency of the Company's business process.
2. Supporting digitalization
Digitalization of BNI Life focuses on two areas:
 - a) Customer Side
 - The Company has launched a *Microsite* for selling *Digimicro* and *Pandai Plus* products for sales through digital platforms.
 - BNI Life continues to develop BNI Life *Mobile* in 2022 by adding several services.
 - b) Internal Business Process
Initiatives to support business process simplification include:
 - BNI Life has implemented *e-Office* to increase effectiveness and efficiency related to mailing both internally and externally.

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| <p>c) <i>IT Governance</i>
Penguatan aspek-aspek Tata Kelola TI (<i>IT Governance</i>) sesuai dengan regulasi maupun <i>IT Governance Standard</i>.</p> <p>3. Aplikasi Pendukung Bisnis</p> <p>a) Dukungan Penjualan
Meningkatkan dukungan TI untuk para agen dalam menawarkan produk asuransi:</p> <ul style="list-style-type: none">• BNI Life telah menyempurnakan SMASH – <i>Channel Management System</i> sebagai layanan untuk pengelolaan tenaga pemasar dan remunerasi.• BNI Life telah menyempurnakan Aplikasi mobile BEATS sebagai layanan rekrutmen dan aktivitas jalur pemasaran <i>Agency</i>.• BNI Life telah menyempurnakan aplikasi web portal <i>Database Learning System</i> (DLS) sebagai layanan aktivitas keagenan untuk jalur pemasaran <i>Bancassurance</i>.• BNI Life telah mengimplementasikan landing page <i>microsite</i> sebagai kanal penjualan produk <i>Personal Accident</i> (PA). <p>b) Dukungan <i>Customer Service</i>
BNI Life terus berusaha meningkatkan kepuasan pelanggan, beberapa dukungan untuk hal ini adalah:</p> <ul style="list-style-type: none">• BNI Life akan meningkatkan infrastruktur saluran kontak pelanggan di 2023 sesuai dengan kebutuhan Divisi terkait.• BNI Life akan mengembangkan <i>mobile application</i> di 2023.• BNI Life telah mengimplementasikan desentralisasi <i>telemarketing</i> di Kota Semarang pada 2021. | <p>c) <i>IT Governance</i>
Strengthening aspects of <i>IT Governance</i> in accordance with <i>IT Governance</i> regulations or standards.</p> <p>3. Applications for Supporting Business</p> <p>a) Marketing Support
Improving IT support for agents in offering insurance products:</p> <ul style="list-style-type: none">• BNI Life has updated the SMASH - Channel Management System as a service for managing marketers and remuneration.• BNI Life has updated the BEATS mobile application as a recruitment service and Agency marketing channel activity.• BNI Life has updated the Database Learning System (DLS) portal web application as an agency activity service for the Bancassurance marketing channel.• BNI Life has implemented a microsite landing page as a sales channel for Personal Accident (PA) products. <p>b) Customer Service Support
BNI Life continues to strive improving customer satisfaction, some supports for this as follows:</p> <ul style="list-style-type: none">• BNI Life will improve the customer contact channel infrastructure in 2023 according to the needs of the relevant Divisions.• BNI Life will develop a mobile application in 2023.• BNI Life has implemented telemarketing decentralization in Semarang City in 2021. |
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| <p>c) Dukungan kepada <i>Product Development</i>
Untuk mengantisipasi keinginan pasar maka Divisi TEC mendukung pembuatan produk dari unit bisnis melalui:</p> <ul style="list-style-type: none"> • BNI Life telah menyempurnakan aplikasi Online Submission untuk menambahkan beberapa produk. <p>d) Dukungan kepada <i>Back Office</i>
BNI Life selalu meningkatkan daya guna pemanfaatan teknologi informasi untuk efisiensi bisnis, antara lain:</p> <ul style="list-style-type: none"> • BNI Life memulai implementasi <i>Multi Factor Authentication</i> untuk meningkatkan keamanan terhadap akses <i>remote</i> sejak 2021. • BNI Life memulai Implementasi <i>End Point Monitoring</i> untuk memonitor aktivitas WFH pegawai sejak 2022. <p>e) <i>Data Management</i>
Pengembangan <i>Data Management</i> diarahkan pada kapabilitas untuk mendukung pengambilan keputusan bisnis berdasarkan data dan <i>analytic</i>.</p> <ul style="list-style-type: none"> • BNI Life telah mengimplementasikan alat bantu <i>Table (reporting)</i> dan <i>Talend</i> (pengelolaan <i>data warehouse/DWH</i>) untuk mendukung pengembangan DWH. • BNI Life mengimplementasikan <i>identity</i> dan <i>access governance</i> di 2021 dan melakukan peninjauan hak akses pengguna di Desember 2021. • BNI Life telah menginisiasi dan membangun <i>Machine Learning / Artificial Intelligence</i>, saat ini memasuki tahap <i>Post Implementation Review (PIR)</i>. | <p>c) <i>Product Development Support</i>
To anticipate market demands, TEC Division supports the manufacture of products from business units through:</p> <ul style="list-style-type: none"> • BNI Life has updated the Online Submission application to add several products. <p>d) <i>Back Office Support</i>.
BNI Life always improves the usability of information technology for business efficiency, including:</p> <ul style="list-style-type: none"> • BNI Life started implementing Multi Factor Authentication to increase security for remote access since 2021. • BNI Life started implementing End Point Monitoring to monitor employee WFH activities since 2022. <p>e) <i>Data Management</i>
The development of <i>Data Management</i> is directed at capabilities to support business decision making based on data and analytics.</p> <ul style="list-style-type: none"> • BNI Life has implemented <i>Table (reporting)</i> and <i>Talend</i> (data warehouse/DWH management) tools to support DWH development. • BNI Life had implemented <i>identity</i> and <i>access governance</i> in 2021 and reviewed user access rights in December 2021. • BNI Life had initiated and built <i>Machine Learning / Artificial Intelligence</i>, currently entering the <i>Post Implementation Review (PIR)</i> stage. |
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4. Manajemen Risiko dan Keamanan Sistem TI

- a) Melakukan kontrol terhadap kualitas pengembangan sistem dan keamanan sistem. BNI Life telah menetapkan pihak ketiga untuk melakukan *penetration test (Pentest)* terhadap semua aplikasi BNI Life yang dapat diakses dari *public*.
- b) *Data Recovery Center (DRC)*
 - BNI Life telah melakukan pengujian DRC di tahun 2022 untuk sistem inti.
 - Peningkatan infrastruktur DRC telah dilakukan di 2022.

5. Peningkatan Tata Kelola, Manajemen dan SDM TEC

- BNI Life mengadakan *IT Steering Committee* pada Maret 2022 dan Desember 2022.
- BNI Life telah melakukan pembaharuan Kebijakan dan Prosedur sesuai dengan Peraturan OJK Nomor 22/SEOJK.05/2021 tentang Penerapan Manajemen Risiko Dalam Penggunaan Teknologi Informasi Oleh Lembaga Jasa Keuangan Non Bank.
- BNI Life mengadakan *sharing knowledge* dengan praktisi bisnis dan lembaga riset TI.
- BNI Life menerima proses audit di 2022, baik dari internal maupun eksternal.

4. Risk Management and IT Security System

- a) Controlling the quality of system development and system security. BNI Life has assigned a third party to conduct a penetration test (Pentest) on all BNI Life applications that can be accessed by the public.
- b) Data Recovery Center (DRC)
 - BNI Life has conducted DRC testing in 2022 for the core system.
 - DRC infrastructure upgrade has been carried out in 2022.

5. Improvement of TEC Governance, Management and HC

- BNI Life held an IT Steering Committee in March 2022 and December 2022.
- BNI Life has updated the Policies and Procedures in accordance with OJK Regulation Number 22/SEOJK.05/2021 concerning Application of Risk Management in the Use of Information Technology by Non-Bank Financial Services Institutions.
- BNI Life organized sharing knowledge with business practitioners and IT research institutions.
- BNI Life received an audit process in 2022, both internally and externally.

RENCANA PENGEMBANGAN TEKNOLOGI INFORMASI DI TAHUN 2023

Berikut beberapa program dukungan TI dalam proses bisnis perusahaan:

1. **Review dan Penyempurnaan Core System**

Review dan Penyempurnaan Core System untuk asuransi individu dan group terkait peningkatan proses operasional dan pemenuhan regulasi (OJK). Pengembangan *Core System* baru untuk produk digital.

INFORMATION TECHNOLOGY DEVELOPMENT PLAN IN 2023

Some IT support programs in the Company's business processes are as follows:

1. **Review and Update Core System**

Review and Update the Core System for individual and group insurance related to improving operational processes and compliance with regulations (OJK). Development of a new Core System for digital products.

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2. Dukungan untuk Digitalisasi

Digitalisasi BNI Life diarahkan pada tiga area:

a. *Customer Side*

Pengembangan *Customer Touch Point (Mobile Apps and Portal)* untuk peningkatan layanan purna jual (*Claim & Policy Administration*).

b. *Proses Bisnis Internal*

Inisiatif untuk mendukung simplifikasi proses bisnis antara lain:

- Pengembangan sistem untuk implementasi IFRS 17.
- Pengembangan sistem untuk penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Teroris (APU-PPT).
- Pengembangan *Auto Underwriting* untuk produk Asuransi Jiwa Kredit (AJK).

c. *Pemasaran*

- Penyempurnaan aplikasi *Channel Management System (CMS) SMASH* untuk integrasi sistem penjualan dari berbagai channel dan perubahan remunerasi.
- Penyempurnaan aplikasi DLS (*Database Learning System*) untuk *recruitment, training* dan aktivitas tenaga pemasar di *Bancassurance* dan Syariah.
- Penyempurnaan *Online Submission* dan *e-Illustration* untuk produk-produk baru dan pemenuhan regulasi.

3. Aplikasi Pendukung Bisnis

a. *Dukungan Customer Service*

BNI Life terus berusaha meningkatkan kepuasan pelanggan, beberapa dukungan untuk hal ini adalah:

- Peningkatan dukungan dalam infrastruktur saluran kontak pelanggan dan aplikasi *customer center*.

2. Digitalization Support

Digitalization of BNI Life focuses in three areas:

a. *Customer Side*

Development of Customer Touch Points (Mobile Apps and Portals) to improve after-sales service (Claim & Policy Administration).

b. *Internal Business Process*

Initiatives to support business process simplification include:

- System development for IFRS 17 implementation.
- System development for the implementation of Anti-Money Laundering and Terrorist Financing Prevention (APU-PPT).
- Auto Underwriting Development for Credit Life Insurance (AJK) products.

c. *Marketing*

- Updating the SMASH Channel Management System (CMS) application for integration of sales systems from various channels and changes in remuneration.
- Updating the DLS (Database Learning System) application for recruitment, training and activities for sales force in Bancassurance and Sharia.
- Updating Online Submission and e-Illustration for new products and regulatory compliance.

3. Applications for Supporting Business

a. *Customer Service Support*

BNI Life continues to improve customer satisfaction, some support for this as follows:

- Updating support in customer contact channel infrastructure and customer center applications.

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- Pengembangan *Autodial Bound* yang mengatur proses dial secara otomatis ke nasabah tertentu.
 - Pengembangan kapabilitas kontak nasabah secara desentralisasi.
- b. Dukungan kepada *Product Development***
Untuk mengantisipasi keinginan pasar maka Divisi TEC mendukung pembuatan produk dari unit bisnis melalui:
- Pengembangan produk asuransi baik dari sisi *Core System* dan *Surrounding System*.
 - Pengembangan produk digital secara internal (*Inhouse*).
- c. Dukungan kepada *Back Office***
BNI Life selalu meningkatkan daya guna pemanfaatan teknologi informasi untuk efisiensi bisnis, antara lain:
- Penyempurnaan *Document Management System*.
 - *Project Management Tools* – aplikasi untuk mendukung PMO.
 - Implementasi Solusi *Backup Data* sistem aplikasi dan *cloud* secara *realtime* dan tidak menggunakan *tape*.
 - Meningkatkan *availability*, *reliability* dan *security data center* dengan melakukan relokasi ke gedung data center BNI (tier III).
 - Implementasi *Workload Automation* untuk integrasi *job (batch process)* dan otomasi sistem aplikasi BNI Life.
 - Implementasi *applications monitoring tool* untuk memberikan indikasi bila terjadi permasalahan atau penurunan *performance* pada sistem aplikasi.
- Developing *Autodial Bound* that regulates the process of dialing automatically to certain customers.
 - Developing customer contact capabilities in a decentralized manner.
- b. Product Development Support**
To anticipate market demand, TEC Division supports the making of products from business units through:
- Insurance products development from both the *Core System* and *Surrounding System* perspectives.
 - Developing digital product internally (*inhouse*).
- c. Back Office Support**
BNI Life always improves the usability of information technology for business efficiency, including:
- Updating *Document Management System*.
 - *Project Management Tools* – applications to support PMO.
 - Implementation of *Data Backup Solutions* for application systems and clouds in real time and does not use *tape*.
 - Increasing the *availability*, *reliability* and *security* of the data center by relocating to the BNI's data center building (tier III).
 - Implementation of *Workload Automation* for job integration (*batch process*) and BNI Life application system automation.
 - Implementation of *application monitoring tools* to provide indications when problems occur or decrease in performance on the application system.

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- Meningkatkan kapabilitas *API (Application Programming Interface)* untuk kebutuhan interkoneksi dengan sistem eksternal (mempermudah proses komunikasi antar aplikasi).
- Implementasi *Office 365* antara lain peningkatan *performance* dan kapasitas *e-mail, sharing folder, office collaboration*.
- Peningkatan perangkat jaringan komunikasi *data center (Backbone)*.
- Melakukan penyederhanaan pengelolaan jaringan komunikasi dengan melakukan penataan jumlah *provider* jaringan komunikasi dan perubahan dari *auto renewal* menjadi kontrak per tahun.

d. Data Management

Pengembangan *Data Management* diarahkan pada kapabilitas untuk mendukung pengambilan keputusan bisnis berdasarkan data dan analisis. Pengembangan tersebut adalah:

- Penyempurnaan aplikasi dan integrasi data.
- Penyempurnaan *data governance*.
- Adopsi *Big Data, Artificial Intelligence/machine learning* pada proses penjualan dan operation.

4. Sinergi dengan Perusahaan Induk

- Pengembangan *Online Claim Submission* untuk produk Asuransi Jiwa Kredit (AJK) baik Konsumtif maupun Produktif.
- Penambahan fitur informasi data polis dan penjualan produk pada *Mobile Apps BNI*.
- Integrasi pengelolaan data produk *Perisai Plus* dan *Tapenas*.
- Relokasi *Data Center* dari *BNI Life Data Center* ke *BNI Data Center Slipi*.
- Manajemen risiko dan keamanan sistem IT.

- Improving the capability of the *API (Application Programming Interface)* for the interconnection need with external systems (facilitating the communication process between applications).
- The implementation of *Office 365* such as increasing the performance and capacity of *e-mail, sharing folders, office collaboration*.
- Improvement of *data center communication network devices (Backbone)*.
- Simplifying the management of communication networks by structuring the number of communication network providers and changing from *auto renewal* to a contract per year.

d. Data Management

Development of *Data Management* focuses on capabilities to support business decision making based on data and analysis. These developments are:

- Improving application and data integration.
- Improving *governance data*.
- Adopting *Big Data, Artificial Intelligence/machine learning* in the sales and operations processes.

4. Synergy with Holding Company

- *Online Claim Submission* development for *Consumer and Productive Credit Life Insurance (AJK)* products.
- Additional information features for policy data and product sales on *BNI Mobile Apps*.
- Integration of data management for *Perisai Plus* and *Tapenas* products.
- *Data Center* relocation from *BNI Life Data Center* to *BNI Data Center Slipi*
- Risk management and IT security system.

Teknologi Informasi Information Technology

a. Melakukan kontrol terhadap kualitas pengembangan sistem dan keamanan sistem

- Melakukan penetration testing ke aplikasi-aplikasi yang terhubung dengan jaringan eksternal secara berkala dan aplikasi baru.
- Peningkatan sistem keamanan *IT Security Database*.
- Peningkatan sistem keamanan *proxy internet*.
- Penyempurnaan implementasi *identity and access governance*.
- Peningkatan perangkat *security data center*.
- Sertifikasi ISO 27001 (*Information Security Management System*).
- Peningkatan *security data* atau *file* dengan implementasi *Data Loss Prevention (DLP)*.

b. Data Recovery Center (DRC)

- Relokasi data *recovery center*.
- Peningkatan keamanan data *recovery center*.
- Peningkatan infrastruktur jaringan data *recovery center*.
- Peningkatan infrastruktur pendukung DRC.

5. Peningkatan Tata Kelola, Manajemen dan SDM IT

- a. Menyempurnakan Struktur Organisasi TEC sesuai dengan perkembangan bisnis dan *IT Governance*.
- b. Menyempurnakan sistem dan prosedur proses bisnis TEC sesuai dengan standar *IT Governance* dan perkembangan teknologi.
- c. Mengimplementasikan, mengkoordinasikan, menyelaraskan inisiatif-inisiatif dalam *IT Strategic Plan* dengan *Business Plan* perusahaan.

a. Controlling the quality of system development and security

- Performing penetration testing of applications that are connected to external networks on a regular basis and new applications.
- Improving the *IT Security Database* system.
- Improving internet proxy security system.
- Improving the implementation of *identity and access governance*.
- Improving data center security devices.
- ISO 27001 certification (*Information Security Management System*).
- Improving data or file security by implementing *Data Loss Prevention (DLP)*.

b. Data Recovery Center (DRC)

- Data recovery center relocation.
- Improving data recovery center security.
- Improving data recovery center network infrastructure.
- DRC supporting infrastructure improvement.

5. Improving IT Governance, Management and HR

- a. Improving TEC Organizational Structure according to business developments and *IT Governance*.
- b. Improving TEC business process systems and procedures in accordance with *IT Governance* standards and technological developments.
- c. Implementing, coordinating, aligning initiatives in the *IT Strategic Plan* with the Company's *Business Plan*.

Teknologi Informasi

Information Technology

- d. Melaporkan progres pelaksanaan proyek-proyek TEC, praktek pengelolaan TI kepada *IT Steering Committee*.
 - e. Peningkatan kapabilitas-kapabilitas baru untuk SDM TEC sesuai dengan teknologi yang digunakan melalui *training* dan sertifikasi.
- d. Reporting the progress of TEC projects, IT management practices to the IT Steering Committee.
 - e. Increasing new capabilities for employees in TEC Division according to the technology used through training and certification.

BIAYA PENGEMBANGAN TEKNOLOGI INFORMASI DI TAHUN 2022

Sepanjang tahun 2022, Perusahaan telah mengeluarkan biaya sebesar Rp30,74 miliar untuk pengembangan Teknologi Informasi. Biaya tersebut sebagian besar digunakan untuk Proyek *New Core System Individu (iCLIPS)*, *New Core System Group (gCLIPS)* dan aplikasi pendukung.

COST OF INFORMATION TECHNOLOGY DEVELOPMENT IN 2022

Throughout 2022, the Company spent Rp30.74 billion for Information Technology developments. These costs were mostly used for BNI Life's New Core System Individu (iCLIPS), New Core System Group (gCLIPS) and others supporting applications.

Program Pengembangan IT IT Development Programs	Biaya Cost
<i>Software Non Core</i> Software Non Core	11.222.897.765
<i>Enhance Core System</i> Enhance Core System	6.058.683.682
<i>Notebook Replacement</i> Notebook Replacement	5.337.710.426
<i>Server</i> Server	2.935.082.499
<i>Network & Data Center</i> Network & Data Center	2.200.684.500
<i>IT Security</i> IT Security	2.155.236.880
<i>Storage System</i> Storage System	826.950.000
Jumlah Total	30.737.245.752

Struktur dan Komposisi Pemegang Saham

Structure and Composition of Shareholders

KOMPOSISI PEMEGANG SAHAM

Hingga akhir tahun 2022, susunan kepemilikan saham BNI Life sebagai berikut:

SHAREHOLDERS COMPOSITION

As of the end of 2022, the composition of BNI Life shareholders is as follow:

Pemegang Saham Shareholder	Nominasi Nomination	Persentase Percentage
PT Bank Negara Indonesia (Persero) Tbk	Rp180.419.480.000	60,000000%
Sumitomo Life Insurance Company	Rp120.279.633.000	39,999993%
Yayasan Danar Dana Swadharma	Rp10.000	0,000003%
Yayasan Kesejahteraan Pegawai BNI	Rp10.000	0,000003%
Jumlah Total	Rp300.699.133.000	100,000000%

• PEMEGANG SAHAM DENGAN PERSENTASE 5% ATAU LEBIH

Shareholders with Ownership Percentage of 5% or More

Pemegang Saham Shareholder	Nominasi Nomination	Persentase Percentage
PT Bank Negara Indonesia (Persero) Tbk	Rp180.419.480.000	60,000000%
Sumitomo Life Insurance Company	Rp120.279.633.000	39,999993%

• KEPEMILIKAN SAHAM OLEH DEWAN KOMISARIS DAN DIREKSI

Share Ownership by Board of Commissioners and Board of Directors

Nama Name	Jabatan Position	Keterangan Description
Dewan Komisaris Board of Commissioners		
Parikesit Suprpto	Komisaris Utama/Komisaris Independen President Commissioner/Independent Commissioner	Nihil Nil
Teddy Wishadi	Komisaris Commissioner	Nihil Nil
Kazuhiko Arai	Komisaris Commissioner	Nihil Nil
Alwi Abdurrahman Shihab	Komisaris Independen Independent Commissioner	Nihil Nil
Henry Cratein Suryanaga	Komisaris Independen Independent Commissioner	Nihil Nil
*Iwan Abdi	Komisaris Commissioner	Nihil Nil

* Sudah tidak menjabat per 29 Juni 2022 berdasarkan Akta Keputusan RUPS No.36 tanggal 5 Juli 2022
No longer served as of June 29th, 2022 based on The Deed of GMS Resolutions No. 36 dated July 5th, 2022

Struktur dan Komposisi Pemegang Saham

Structure and Composition of Shareholders

Nama Name	Jabatan Position	Keterangan Description
Direksi Board of Directors		
Shadiq Akasya	Direktur Utama President Director	Nihil Nil
Eben Eser Nainggolan	Direktur Keuangan Finance Director	Nihil Nil
Neny Asriany	Direktur Director	Nihil Nil
Hiroshi Ono	Direktur Director	Nihil Nil
Masaaki Fuse	Direktur Director	Nihil Nil
*Naoto Oda	Direktur Director	Nihil Nil

* Sudah tidak menjabat per 31 Maret 2022 berdasarkan Akta Keputusan RUPS No. 61 Tanggal 22 April 2022
No longer served as of March 31st, 2022 based on The Deed of GMS Resolutions No. 61 dated April 22nd, 2022

INFORMASI MODAL DASAR DAN MODAL DISETOR

Perkembangan Modal Dasar sepanjang sejarah beroperasinya Perusahaan telah beberapa kali melakukan penambahan modal dasar yang dilakukan oleh Pemegang Saham dengan rincian sebagai berikut:

INFORMATION ON AUTHORIZED CAPITAL AND PAID-IN CAPITAL

Throughout its operations, the Company has increased its Authorized Capital several times through its Shareholders, as described in the following table:

Tahun Year	Modal Dasar (dalam Rupiah) Authorized Capital (in Rupiah)	Keterangan Description
1996	15.000.000.000	Akta Pendirian No. 24 tanggal 28 November 1996 TBNRI No. 4121 Tahun 1997 Establishment No. 24 dated November 28 th , 1996, Supplement to the State Gazette of the Republic of Indonesia No. 4121 Year 1997
2001	80.000.000.000	Akta No. 2 tanggal 12 Desember 2001 TBNRI No. 6931 tahun 2002 Deed No. 2 dated December 12 th , 2001, Supplement to the State Gazette of the Republic of Indonesia No. 6931 Year 2002
2004	95.000.000.000	Akta No. 10 tanggal 26 November 2004 TBNRI No. 7861 Tahun 2005 TBNRI No. 7582 Tahun 2007 Deed No. 10 dated November 26 th , 2004, Supplement to the State Gazette of the Republic of Indonesia No. 7861 Year 2005 and No. 7582 Year 2007
	100.000.000.000	Akta No. 17 tanggal 29 Desember 2004 TBNRI No. 7583 Tahun 2007 Deed No. 17 dated December 29 th , 2004, Supplement to the State Gazette of the Republic of Indonesia No. 7583 Year 2007
2009	400.000.000.000	Akta No. 3 Tanggal 6 Januari 2009 TBNRI No. 9546 Tahun 2010 Deed No. 3 dated January 6 th , 2009, Supplement to the State Gazette of the Republic of Indonesia No. 9546 Year 2010

Struktur dan Komposisi Pemegang Saham

Structure and Composition of Shareholders

PERKEMBANGAN MODAL DISETOR

Sebagai upaya untuk memperkuat struktur modal dari Perseroan, maka sepanjang berdirinya BNI Life telah beberapa kali melakukan penambahan modal disetor yang dilakukan oleh Pemegang Saham. Penambahan modal tersebut dirincikan sebagai berikut:

DEVELOPMENT OF PAID-IN CAPITAL

The Company keeps endeavoring to reinforce its capital structure. Since it was established, BNI Life has made numerous additional paid-in capitals by Shareholders. The additional capital is detailed as follows:

Tahun Year	Modal Dasar (dalam Rupiah) Authorized Capital (in Rupiah)	Keterangan Description
1996	5.000.000.000	Akta Pendirian No. 24 tanggal 28 November 1996 TBNRI No. 4121 Tahun 1997 Establishment No. 24 dated November 28 th , 1996, Supplement to the State Gazette of the Republic of Indonesia No. 4121 Year 1997
2001	20.385.000.000	Akta No. 2 tanggal 12 Desember 2001 TBNRI No. 6931 Tahun 2002 Deed No. 2 dated December 12 th , 2001, Supplement to the State Gazette of the Republic of Indonesia No. 6931 Year 2002
2004	23.915.000.000	Akta No. 10 tanggal 26 November 2004 TBNRI No. 7861 Tahun 2005 TBNRI No. 7582 Tahun 2007 Deed No. 10 dated November 26 th , 2004, Supplement to the State Gazette of the Republic of Indonesia No. 7861 Year 2005 and No. 7582 Year 2007
	30.045.000.000	Akta No. 17 tanggal 29 Desember 2004 TBNRI No. 7583 Tahun 2007 Deed No. 17 dated December 29 th , 2004, Supplement to the State Gazette of the Republic of Indonesia No. 7583 Year 2007
2007	49.528.500.000	Akta No. 41 tanggal 19 Desember 2007 Deed No. 41 dated December 19 th , 2007
2009	400.000.000.000	Akta No. 3 Tanggal 6 Januari 2009 TBNRI No. 9546 Tahun 2010 Deed No. 3 dated January 6 th , 2009, Supplement to the State Gazette of the Republic of Indonesia No. 9546 Year 2010
2011	180.419.500.000	Akta No. 15 Tanggal 9 Desember 2011 Deed No. 15 dated December 9 th , 2011
2014	300.699.133.000	Akta No. 31 tanggal 21 Maret 2014 Deed No. 31 dated March 21 st , 2014

Profil Pemegang Saham

Shareholders Profile

PT Bank Negara Indonesia (Persero) Tbk (BNI) didirikan oleh Pemerintah Republik Indonesia pada tahun 1946 yang pada awalnya berfungsi sebagai bank sentral di Indonesia, sebelum akhirnya beroperasi sebagai bank komersial sejak tahun 1955. BNI merupakan Bank BUMN (Badan Usaha Milik Negara) pertama yang menjadi perusahaan publik setelah mencatatkan sahamnya di Bursa Efek Jakarta dan Bursa Efek Surabaya pada tahun 1996. Untuk memperkuat struktur keuangan dan daya saingnya di tengah industri perbankan Nasional, BNI melakukan sejumlah aksi korporasi, antara lain proses rekapitalisasi oleh Pemerintah di tahun 1999, divestasi saham Pemerintah di tahun 2007, dan penawaran umum saham terbatas di tahun 2010.

Saat ini, Pemerintah Republik Indonesia memegang 60% saham BNI, sementara 40% sisanya dimiliki oleh pemegang saham publik baik individu maupun institusi, domestik dan asing. Saat ini BNI merupakan bank terbesar ke-4 di Indonesia yang dinilai berdasarkan total aset, total kredit maupun total dana pihak ketiga. BNI juga menawarkan layanan jasa keuangan terpadu kepada nasabah, didukung oleh Perusahaan Anak yaitu BNI Multifinance, BNI Sekuritas, BNI Life, BNI Remittance, Bank Mayora dan BNI Ventures.

BNI merupakan Pemegang Saham mayoritas di BNI Life dengan jumlah saham sebesar 60,000000% dari total keseluruhan saham yang berjumlah 300.699.133 lembar. Jumlah ini ditetapkan berdasarkan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) BNI Life yang diadakan pada tanggal 3 April 2014 dengan masuknya *strategic partner* Sumitomo Life Insurance Company sehingga presentase saham BNI ikut berubah.

Sementara Sumitomo Life Insurance merupakan perusahaan asuransi asal Jepang yang didirikan pada bulan Mei 1907. Sumitomo Life Insurance berdiri pertama kali dengan nama Hinode Life Insurance Co., Ltd dengan aspirasi untuk membangun perusahaan yang ideal. Nama

PT Bank Negara Indonesia (Persero) Tbk (BNI) was established by the Government of the Republic of Indonesia in 1946 which initially functioned as a central bank in Indonesia, before finally operating as a commercial bank in 1955. BNI as a State Owned Enterprise was the first to become a public company after listing its shares on the Jakarta Stock Exchange and the Surabaya Stock Exchange in 1996. To strengthen its financial structure and competitiveness in the national banking industry, BNI conducted a number of corporate actions, including being recapitalized by the Government in 1999, Government share divestment in 2007, and a limited public offering in 2010.

Today, The Government of the Republic of Indonesia held 60% BNI shares, while the remaining 40% was owned by public shareholders both individuals and institutions, domestic and foreign. BNI is currently the 4th largest bank in Indonesia which is assessed based on total assets, total credit and total third party funds. BNI also offers integrated financial services to customers, supported by Subsidiary Companies namely BNI Multifinance, BNI Sekuritas, BNI Life, BNI Remittance, Mayora Bank and BNI Ventures.

BNI is the majority shareholder in BNI Life with a total of 60.000000% of the total shares amounting to 300,699,133 shares. This amount is determined based on the Extraordinary General Meeting of Shareholders (EGMS) of BNI Life held on April 3rd, 2014 with the inclusion of strategic partner Sumitomo Life Insurance Company so that the percentage of BNI shares also changed.

Sumitomo Life Insurance is a Japanese insurance company founded in May 1907. Sumitomo Life Insurance was first established under the name Hinode Life Insurance Co., Ltd. with aspirations to build an ideal company. The name Hinode Life Insurance Co., Ltd. was

Profil Pemegang Saham

Shareholders Profile

Hinode Life Insurance Co., Ltd berubah menjadi Sumitomo Life Insurance *Company* pada tahun 1952 dengan aspirasi dan semangat yang terus berlanjut yaitu untuk mencapai keuntungan sosial dan nasional dalam bisnisnya.

Setelah 100 tahun berdiri, Sumitomo Life Insurance bertumbuh menjadi perusahaan asuransi terbesar di dunia dan pada Desember 2013 Sumitomo Life Insurance melakukan aliansi bisnis strategis dengan PT Bank Negara Indonesia (Persero) Tbk, dan PT BNI Life Insurance sehingga pada bulan Maret 2014, Sumitomo Life Insurance resmi menjadi salah satu pemegang saham BNI Life dengan saham sebesar 39,999993%.

Pemegang Saham lainnya yaitu Yayasan kesejahteraan Pegawai Bank Negara Indonesia (YKP BNI) didirikan pada tanggal 11 Juli 1992. YKP BNI merupakan program bidang sosial dan kemanusiaan untuk membantu meningkatkan kesejahteraan pegawai BNI dan keluarganya serta pensiunan BNI. Saat ini, YKP BNI memiliki 0,000003% dari total keseluruhan saham yang berjumlah 300.699.133 lembar saham atau sebanyak 10 lembar saham.

Yayasan Danar Dana Swadharma (YDDS) didirikan pada tanggal 1959. Yayasan Danar Dana Swadharma merupakan program bidang sosial dan kemanusiaan untuk membantu meningkatkan kesejahteraan pegawai BNI dan keluarganya serta pensiunan BNI. Saat ini, Yayasan Danar Dana Swadharma memiliki 0,000003% dari total keseluruhan saham yang berjumlah 300.699.133 lembar saham atau sebanyak 10 lembar saham.

changed to Sumitomo Life Insurance Company in 1952 with the continued aspiration and passion to achieve social and national benefits in its business.

After 100 years of establishment, Sumitomo Life Insurance grew to become the largest insurance company in the world and in December 2013 Sumitomo Life Insurance conducted a strategic business alliance with PT Bank Negara Indonesia (Persero) Tbk, and PT BNI Life Insurance hence, in March 2014, Sumitomo Life Insurance officially became one of the shareholders of BNI Life with a share ownership of 39.999993%.

Another shareholder, Yayasan Kesejahteraan Pegawai Bank Negara Indonesia (YKP BNI), was established on July 11th, 1992. YKP BNI is a social and humanitarian program to help improve the welfare of BNI employees and their families and BNI pensioners. Currently, YKP BNI has 0.000003% of the total shares amounting to 300,699,133 shares or as many as 10 shares.

Yayasan Danar Dana Swadharma (YDDS) was established in 1959. Yayasan Danar Dana Swadharma is a social and humanitarian program to help improve the welfare of BNI employees and their families and BNI pensioners. Currently, Yayasan Danar Dana Swadharma has 0.000003% of the total shares amounting to 300,699,133 shares or as many as 10 shares.

Kronologis Pencatatan Saham

Share Listing Chronology

Hingga akhir tahun 2022, PT BNI Life Insurance belum pernah mencatatkan sahamnya di bursa efek manapun sehingga tidak terdapat informasi mengenai jumlah saham yang beredar, kapitalisasi pasar, harga saham tertinggi, terendah dan harga penutupan saham, serta volume perdagangan.

As of the end of 2022, PT BNI Life Insurance has never listed its shares on any stock exchange, so there is no information regarding the number of shares outstanding, market capitalization, highest, lowest share price and closing price, and trading volume.

Informasi Pencatatan Efek Lainnya

Other Securities Listing Information

Sampai dengan tahun 2022, tidak terdapat informasi terkait informasi pencatatan efek lainnya, hal ini dikarenakan BNI Life tidak menerbitkan obligasi, sukuk dan obligasi konversi.

Until 2022, there is no information related to other securities listing information, this is because BNI Life does not issue bonds, sukuk, and convertible bonds.

Informasi Aksi Korporasi

Information on Corporate Action

Hingga 31 Desember 2022, PT BNI Life Insurance tidak melakukan aksi korporasi seperti pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, dan penurunan nilai nominal saham sehingga informasi mengenai hal tersebut tidak relevan untuk disajikan dalam Laporan Tahunan ini.

As of December 31st, 2022, PT BNI Life Insurance has not conducted any corporate actions such as stock splits, reverse stock, share dividends, bonus shares, and reduction in the nominal value of shares. Hence, information regarding these matters is irrelevant to be presented in this Annual Report.

Informasi Anak Perusahaan

Information on Subsidiary



Hingga tahun 2022, PT BNI Life Insurance tidak memiliki anak perusahaan atau perusahaan patungan lainnya. PT BNI Life Insurance merupakan anak perusahaan dari PT Bank Negara Indonesia (Persero) Tbk.

Until 2022, PT BNI Life Insurance has not have subsidiaries or other joint ventures. PT BNI Life Insurance is a subsidiary of PT Bank Negara Indonesia (Persero) Tbk.

Hingga 31 Desember 2022, komposisi kepemilikan saham BNI Life adalah 60,000000% dimiliki oleh PT Bank Negara Indonesia (Persero) Tbk; 39,999993% dimiliki oleh Sumitomo Life Insurance Company; 0,000003% dimiliki oleh Yayasan Kesejahteraan Pegawai BNI (YKP BNI) dan 0,000003% dimiliki oleh Yayasan Dinar Dana Swadharma (YDDS).

As of December 31st, 2022, the composition of BNI Life's share ownership was 60.000000% owned by PT Bank Negara Indonesia (Persero) Tbk; 39.999993% owned by Sumitomo Life Insurance Company; 0.000003% is owned by Yayasan Kesejahteraan Pegawai BNI (YKP BNI) and 0.000003% is owned by Yayasan Dinar Dana Swadharma (YDDS).

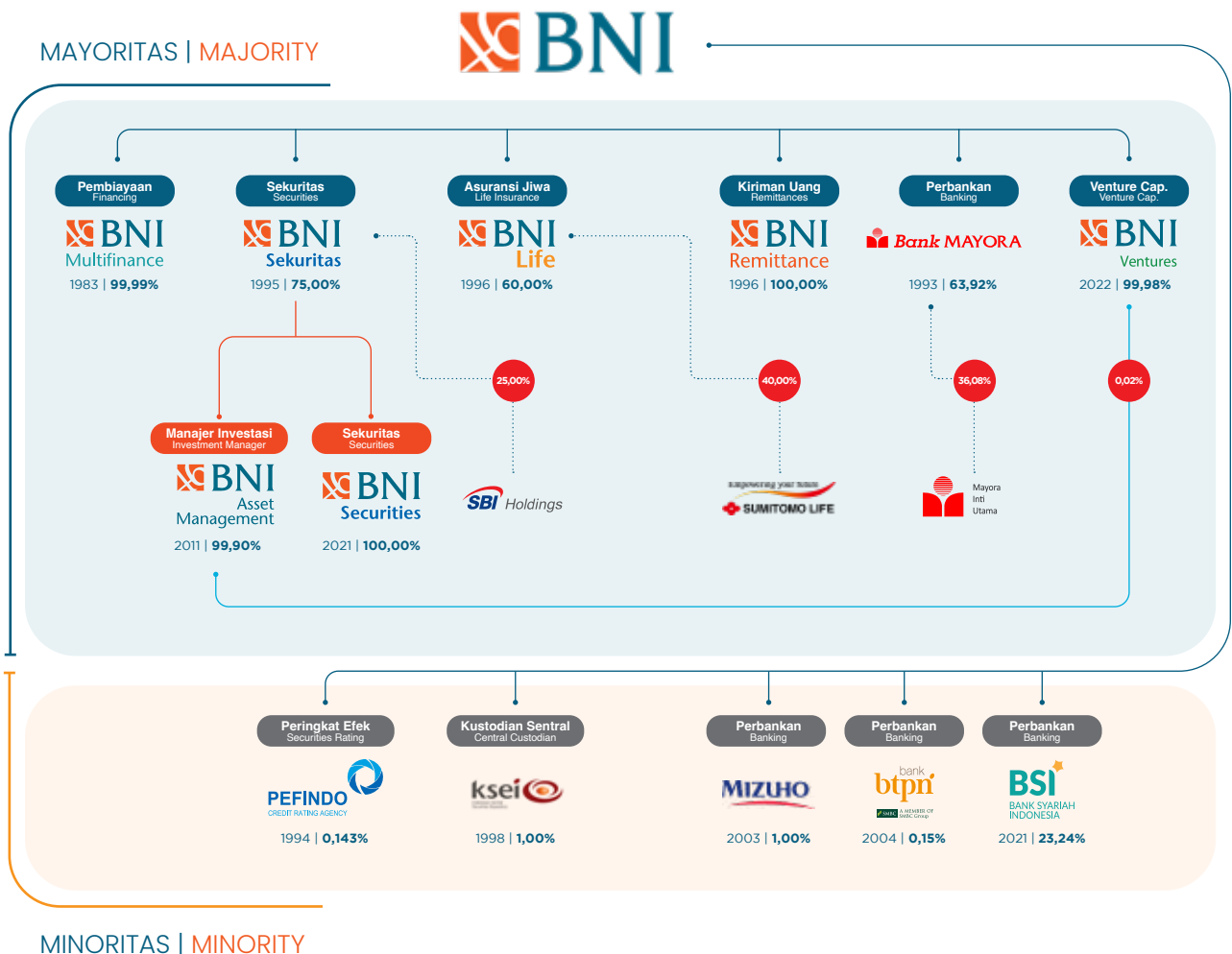


Struktur Grup Perusahaan

Company Group Structure

Perseroan merupakan anak usaha dari Bank BNI, dimana selain BNI Life, Bank BNI juga memiliki anak usaha lainnya yaitu BNI Multifinance, BNI Sekuritas, BNI Remittance, Bank Mayora dan BNI Ventures.

The Company is a subsidiary of Bank BNI. Apart from BNI Life, Bank BNI also has other subsidiaries, are BNI Multifinance, BNI Sekuritas, BNI Remittance, Mayora Bank and BNI Ventures.



In 2022, BNI officially acquired Bank Mayora as a new bank subsidiary and established a new subsidiary, is BNI Ventures.

Hingga saat ini BNI tidak memiliki perusahaan *joint venture* dan *Special Purpose Vehicle (SPV)*.
 Until now, BNI does not have a joint venture company or a Special Purpose Vehicle (SPV).

Wilayah Jaringan Bisnis Business Network Area

BNI Life dalam menjalankan usahanya, memiliki jaringan bisnis di seluruh Indonesia, seperti yang digambarkan pada peta jaringan sebagai berikut:

In operating its business, BNI Life has a business network spread across Indonesia, as illustrated on the network map as follows:



Wilayah Jaringan Bisnis

Business Network Area



Nama dan Alamat Kantor Pemasaran

Name and Address of Marketing Office



Kantor Pemasaran | Marketing Offices

<p>Jakarta 1</p> <p>Gedung Grand Slipi Tower Jl. S Parman Kav. 22-24 Lantai 8 Unit N dan O Jakarta Barat—11480 Telp : (021) 2902 1982 ext. 125 (021) 2594 5068 Fax : (021) 2594 5064 Email : slipi@bni-life.co.id</p>	<p>Lampung 1</p> <p>JL. Jend Sudirman no. 134 A Kel. Rawalaut Kec. Enggal Bandar Lampung – Lampung Telp : 0721-5600 350, 5600 066, 5600 067 Fax : 0721-5600 027 Flexi : 0721-3653 242 Email : lampung.01@bni-life.co.id</p>	<p>Pekanbaru</p> <p>Meetup Coworking Space Jalan Todak, No. 18, RT. 01 RW. 09, Desa Tangkerang Barat, Kec. Marpoyan Damai, Kab. Pekanbaru, Riau Telp : (0761) - 44644</p>
<p>Jakarta 4</p> <p>Gedung BNI Life Insurance Lt. 4 Jl. Aipda K.S Tubun No. 67 Jakarta Pusat, 10260 Telp : (021) 5366 7676 ext. 3856 Fax : (021) 5366 7687 Email : intiland@bni-life.co.id</p>	<p>Surabaya 1</p> <p>Rukan Graha Bintoro Jl. Bintoro 16 C Surabaya 60264 Jawa Timur, Indonesia Telp : (031) 5685 668-69 (Hunting) Fax : (031) 5681 556 Email : surabaya.01@bni-life.co.id</p>	<p>Balikpapan</p> <p>Gedung Grha Bintang Ground Floor, Unit C Jl. Jendral Sudirman 423, Kec. Balikpapan Selatan Kel. Damai Bahagia, Kalimantan Timur 76114 Telp : (0542) 8218450</p>
<p>Yogyakarta 2</p> <p>Genius Idea Coworking Space Jl. Magelang No.32-34, Kel/Kec Cokrodiningrat, Jetis D.I Yogyakarta, 55233 Telp : (0274) 517 585 ext. 219</p>	<p>Bandung 1</p> <p>Conclave Coworking Space - Greiko Bandung Jl Jendral Ahmad Yani No 134-136, RT/RW 06/02 Ds/Kel. Malabar, Kec.Lengkong, Kota Bandung, Jawa Barat Telp : (022) 8734 1755</p>	<p>Denpasar</p> <p>Gedung Indovision Lt. 2 Suite : F Jl. Diponegoro No. 109, kota Denpasar, Bali 80232 Telp : (0361) 848 5915</p>
<p>Makassar 1</p> <p>Jl. AP Pettarani Ruko BLK B/5 Bua Kana, Rappocini, Kota Makassar Sulawesi Selatan 90231 Telp : (0411) 8052 034</p>	<p>Palembang 1</p> <p>Jl.Jendral Basuki Rahmat No. 2069 A, Desa/Kel.20 Ilir II, Kec. Kemuning, Palembang, Sumatera Selatan Telp : 0711 373467</p>	<p>Medan 3</p> <p>Jl. Karya No. 63 Kel. Sei Agul Kec. Medan Barat Medan 20117 - Sumatera Utara Telp : (061) 6693 6182</p>

Kantor Pemasaran Mandiri | Independent Marketing Offices

<p>KPM Makassar Selatan</p> <p>Jl. Sungai Saddang Baru No. 75 A Kelurahan Ballaparang Kecamatan Rappocini Kota Makassar Telp: (0411) 433662</p>	<p>KPM Surabaya Metropolitan</p> <p>Perkantoran Darmo Square R-5 Jl. Raya Darmo No. 54-56 Surabaya 60251, Jawa Timur, Indonesia Telp: (031) 5636 198</p>	<p>KPM Samarinda Kota</p> <p>Jalan Bukit Alaya Ruko Alaya Junction LB 23 RT 70 Kel. Sungai Pinang Dalam, Kec. Sungai Pinang Kota Samarinda Telp: (0541) 2831690</p>
<p>KPM Malang 01</p> <p>Ruko Plaza Ciliwung Kav. 2 Jalan Ciliwung No. 06 RT 01 RW 13 Kel. Purwantoro Kec. Blimbing Malang 65122 - Jawa Timur Telp : (0341) 495 454</p>	<p>KPM Tasikmalaya 01</p> <p>Jl. Tarumanegara No. 40 Rt.03/01 Kel. Empangsari Kec. Tawang Tasikmalaya - Jawa Barat Telp: (0265) 328 946 / (0265) 311 146</p>	

Nama dan Alamat Kantor Pemasaran

Name and Address of Marketing Office

Kantor Layanan Customer Care Center	Service Point Service Point
Jakarta Lantai Ground Podium Menara BNI Pejompongan. Jl. Pejompongan Raya No.5 Bendungan Hillir, Tanah Abang Jakarta Pusat 10210.	Surabaya Gedung Graha Pangeran Lantai 11 Jl. A Yani No. 286 Surabaya, Jawa Timur – 60231
Denpasar Jl. Diponegoro No.122 Denpasar, Dusun Sanglah Barat, Daud Puri Klod, Denpasar Barat, Denpasar.	Semarang DP Mall Semarang Ruko Pemuda Mas Lt. 2 Blok A1-A2 Jl. Pemuda No. 150 Semarang --50139
	Bandung Jl. Burangrang No.38, Lengkong, Bandung
	Yogyakarta Jl. Laksda Adisucipto No.27, Gondokusuman, Yogyakarta.

Kantor RO Bancassurance RO Bancassurance Offices		
Regional Office Medan KK BNI GATOT SUBROTO Jl. Gatot Subroto No. 14 Golden Trade CTR Medan Kota Medan, Sumatera Utara – 20238	Regional Office Padang PT BNI Life Insurance BNI KLN A. Yani, Lantai 2 Jl. Ahmad Yani No. 111 Pekanbaru Riau – 28127	Regional Office Palembang Jl. Basuki Rahmat, No.24B Pahlawan Kec. Kemuning Palembang - Sumatera Selatan – 30151
Regional Office Bandung Jl. Burangrang No.38B Kel. Burangrang Kec. Lengkong Bandung – 40262	Regional Office Semarang BNI Life Regional Semarang BNI KLN Pemuda Jalan Pemuda Mas Blok A1-A2 Sekayu – Semarang – 50132	Regional Office Denpasar Jl. Diponegoro No.122 Denpasar, Lantai 2 No. Tlp : 0361 – 4783350
Regional Office Makassar BNI KLN AP. Pettarani No.12 A, Lantai 3 Buakana, Kec Makassar Sulawesi Selatan – 90222	Regional Office Banjarmasin BNI KLN A. YANI KM. 1 Lantai 2 Jl. Jend. A. Yani Km 1 No.97-99 Banjarmasin – 70235	Regional Office Manado Komp. Ruko Mega Mas Blok. 1 F No.12 A Jl. Pieere Tendeau Boulevard, Manado – 95111
Regional Office Papua Jl. Ardipura III Polimak (samping JNE Polimak) Jayapura Papua	Regional Office Yogyakarta Jl. Laksda Adisucipto No.27 Demangan Demangan, Gondokusuman Daerah Istimewa Yogyakarta – 55221	Regional Office Malang KK Soekarno Hatta Malang D/H ITN Malang Jl. Soekarno Hatta SBC Kav.2–3 Malang, Jawa Timur – 65145
Regional Office Surabaya BNI Graha Pangeran Jl. Ahmad Yani Surabaya No.286 Lt.11, Surabaya	Regional Office Jakarta BSD BNI KCP Pasar Modern BSD Ruko Pasar Modern BSD Blok PMA/RA No.18- 19 BSD	Regional Office Jakarta Senayan BNI Hang Lengkir Jl. Hanglengkir 2 No.30-24 Jakarta Selatan
Regional Office Jakarta Kota BNI KC Jakarta Kota Jl. Lada No.1 Jakarta Barat	Regional Office Jakarta Kemayoran BNI KCP MATRAMAN Jl. Matraman Raya No.123 Jakarta Timur	

Lembaga Profesi Penunjang

Supporting Profession Institution

• DAFTAR LEMBAGA PROFESI PENUNJANG PERUSAHAAN

List of Company Supporting Profession Institution

Nama Name	Alamat Address	Jenis dan Bentuk Jasa Type and Form of Service	Biaya Cost	Periode Penugasan Assignment Period
Kantor Akuntan Publik Public Accounting Firm	KAP Tanudiredja, Wibisana, Rintis & Rekan (Member of Pricehousewatercooper Global Network) WTC 3, Jl. Jend. Sudirman Kav. 29-31, Jakarta 12920	Audit umum atas Laporan Keuangan tahun buku 2022 General audit on Financial Report in 2022 fiscal year	Rp 919.300.645,-	2022
Konsultan Hukum Legal Firm	1. Dilaga Legal Service • Menara Rajawali Lt 7-1 Jl. Sugriwo Raya No. 06, Kota Semarang • TripleSo Jl. Mampang Prapatan Raya No. 73A, Jakarta Selatan 2. Themis Law Firm MNC Tower Surabaya 10 th Floor Jl. Taman AIS Nasution No. 21, Embung Kaliasin, Kec. Genteng, Surabaya, Jawa Timur - 60271	Penanganan Kasus dan Bantuan Jasa Hukum Case Handling and Legal Service Assistance	Rp 837.035.000,-	2022
Notaris Notary	Mala Mukti, S.H., LL.M AXA Tower Lantai 27#6 Jl. Prof. Dr Satrio Kav.18, Jakarta 12940	Pembuatan Akta Keputusan Pemegang Saham Making Shareholders Decree Deed	Rp 44.500.000,-	2022

Informasi Website Resmi BNI Life

Information on Official Website of BNI Life

Sebagai bentuk transparansi Perseroan kepada *stakeholder*, BNI Life memiliki website yang beralamat di www.bni-life.co.id. Keberadaan website tersebut merupakan bagian dari keterbukaan informasi yang dilakukan BNI Life sehingga seluruh *stakeholder* dapat memperoleh berbagai informasi terkait BNI Life.

As a commitment to transparency of the Company to stakeholders, BNI Life has a website at www.bni-life.co.id. This website aims to disclose information carried out by BNI Life, so that all stakeholders can obtain various information related to BNI Life.



Uraian Description	Ketersediaan Availability	Keterangan Information
Informasi pemegang saham Information on shareholders	✓	Sudah terdapat pada web Perusahaan Presented on the Company's website
Isi Kode Etik Code of Conduct Content	x	Belum terdapat pada web Perusahaan Not presented yet on the Company's website
Informasi Rapat Umum Pemegang Saham (RUPS) paling kurang meliputi bahan mata acara yang dibahas dalam RUPS, ringkasan risalah RUPS, dan informasi tanggal penting yaitu tanggal pengumuman RUPS, tanggal pemanggilan RUPS, tanggal RUPS, tanggal ringkasan risalah RUPS diumumkan. Information on the General Meeting of Shareholders (GMS) which at least includes the material for the agenda discussed in the GMS, summary of the minutes of the GMS, and important date information, namely the date of the announcement of the GMS, the date of the summons for the GMS, the date of the GMS, the date the summary of the minutes of the GMS was announced.	x	Belum terdapat pada web Perusahaan Not presented yet on the Company's website
Laporan Keuangan Tahunan (5 tahun terakhir) Annual Financial Report (last 5 years)	✓	Sudah terdapat pada web Perusahaan Presented on the Company's website
Profil Dewan Komisaris dan Direksi Boards of Commissioners and Directors Profile	✓	Sudah terdapat pada web Perusahaan Presented on the Company's website
Piagam/Charter Dewan Komisaris, Direksi, Komite-komite, dan Unit Audit Internal Charter of Boards of Commissioners, Directors, Committees, and Internal Audit Unit	x	Belum terdapat pada web Perusahaan Not presented yet on the Company's website

04

ANALISIS DAN PEMBAHASAN MANAJEMEN

Management Discussion and Analysis



Perseroan berfokus dalam penjualan produk regular dan *unit link* yang menguntungkan untuk meningkatkan laba perusahaan dan melakukan *improvement product mix* untuk menghadirkan perlindungan asuransi yang sesuai dengan kebutuhan nasabah yang dinamis.

The Company focuses on selling regular products and Profitable unit links to increase company profits and improve the product mix to provide insurance protection that suits the dynamic needs of customers.





Tinjauan Makro Ekonomi

Macro Economic Overview

Kondisi ekonomi dunia pada tahun 2022 mengalami tekanan dan hal ini disebabkan oleh Pertumbuhan ekonomi yang melemah dan inflasi yang cenderung tinggi. Hal ini sejalan dengan laporan IMF yang berjudul *“World Economic Outlook Update: Inflation Peaking amid Low Growth”* yang menyatakan pertumbuhan ekonomi dunia hanya sebesar 3,4% pada tahun 2022.

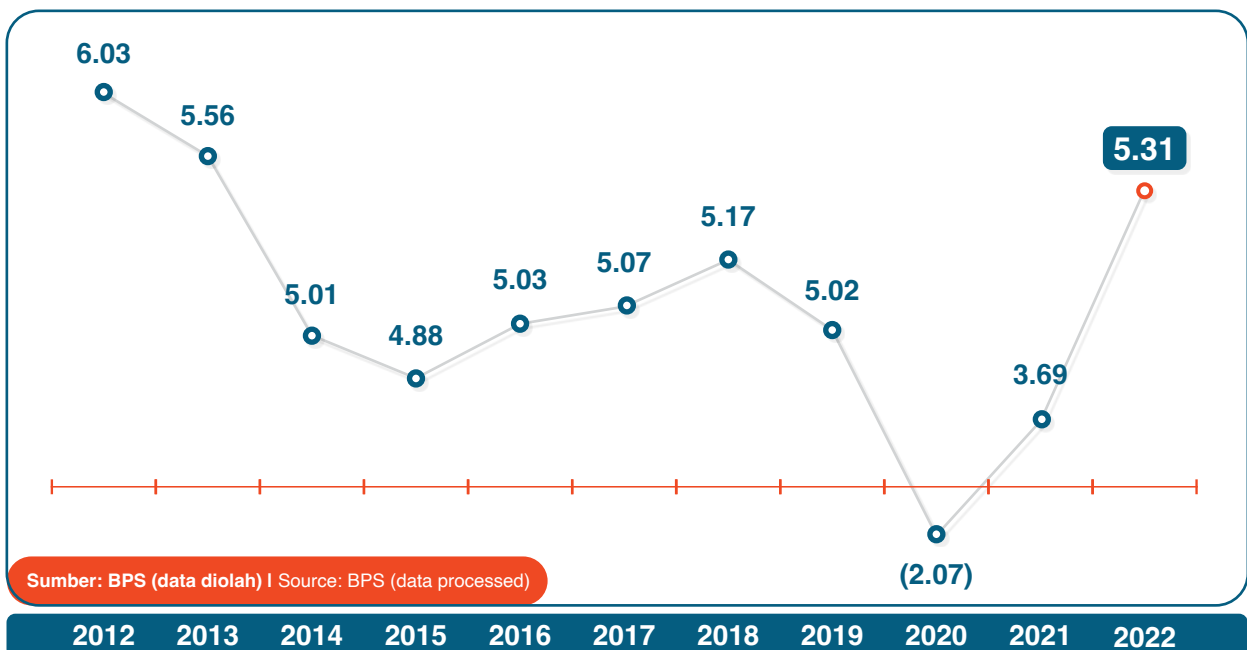
Kondisi ekonomi Indonesia masih relatif resilien dengan proyeksi pertumbuhan ekonomi tetap di 5,3%. Pertumbuhan ekonomi Indonesia masih kuat didukung oleh neraca perdagangan, konsumsi rumah tangga, dan investasi sebagai penopang utama. Penerimaan negara juga masih tinggi dan ini memperlihatkan pemulihan ekonomi yang terus terjaga, kontribusi harga komoditas yang masih di level relatif tinggi serta dampak positif dari berbagai kebijakan pemerintah.

World economy in 2022 has been suppressed and it is due to weakening economic growth and high inflation rate. This is in line with the IMF Report titled *“World Economic Outlook Update: Inflation Peaking amid Low Growth”* predicted that economic growth in 2022 only grew by 3.4% in 2022.

Indonesia’s economic condition in 2022 was still resilient by 5.3% of economic growth. Indonesia’s economic growth was still strongly supported by the trade balance, household consumption and investment as the main pillars. State revenues were also still high and these were signs of economic recovery, the contribution of commodity prices was also at a relatively high level and the positive impact of various government policies.

Grafik Pertumbuhan Ekonomi Indonesia

Graphic of Indonesian Economic Growth



Tinjauan Makro Ekonomi

Macro Economic Overview

Sepanjang tahun 2022, dunia usaha dan ekonomi diramaikan dengan berbagai isu global, diantaranya adalah kenaikan harga pangan, kelangkaan bahan bakar, peningkatan inflasi, kenaikan harga BBM, hingga gelombang PHK massal. Setelah menghadapi situasi yang berat sepanjang tahun ini, banyak pelajaran penting yang dapat diambil untuk mengadaptasi bisnis yang lebih kuat terhadap perubahan.

Kementerian Koordinator Bidang Perekonomian menjelaskan bahwa tantangan ekonomi global tahun 2022 disebut sebagai *The Perfect Storm* atau 5C, yaitu Covid-19, *Conflict* Rusia-Ukraina, *Climate change*, *Commodity prices*, serta *Cost of living*. Merangkum dari berbagai peristiwa dan kondisi ekonomi tahun 2022, berikut lima tantangan bisnis tahun 2022 yang dihadapi pelaku usaha di Indonesia.

Memasuki tahun 2022, Pandemi COVID-19 di Indonesia pada dasarnya sudah mulai mereda. Namun ada beberapa sektor bisnis yang masih terdampak akibat pandemi ini, terutama mereka yang mengandalkan bisnis secara fisik dengan kunjungan pelanggan, seperti penyedia akomodasi, transportasi dan tempat wisata. Estimasi pemerintah nilai ekonomi yang hilang akibat pandemi sebesar Rp1.356 triliun. Masa pandemi menjadikan perubahan pola bisnis, banyak pelaku usaha yang mulai mengambil langkah digitalisasi dengan memasarkan produknya secara *online* melalui berbagai *marketplace* dan media sosial. Pada akhir tahun 2022, Presiden Joko Widodo telah menghentikan kebijakan Pemberlakuan Pembatasan Kegiatan Masyarakat (PPKM), tetapi tetap menganjurkan masyarakat untuk menetapkan protokol kesehatan meski sifatnya anjuran, tidak lagi wajib.

Throughout 2022, The world of business and the economy were enlivened by various global issues, such as rising food prices, fuel scarcity, rising inflation, rising fuel prices and mass layoffs. After this hard situation during the year, we took many valuable lessons to adopt a stronger business to the changes.

The Coordinating Ministry for Economic Affairs explained that the 2022 global economic challenges are called The Perfect Storm or 5C, which among others is Russia-Ukraine Conflict, Climate Change, Commodity Prices, as well as Cost of Living summarizing events and economic conditions in 2022 and the insurance industry issues in Indonesia.

Entering 2022, the Covid-19 pandemic in Indonesia was subsiding. Although there were some business sectors affected by this pandemic, mainly the business sectors which rely on physical business or customer visits, such as accommodation and transportation providers and tourist destinations. The Government estimates that the economic value lost due to the pandemic was Rp1,356 trillion. The pandemic era made the business change its patterns, many business players took steps to digitize their product marketing online through some marketplaces and social media platforms. At the end of 2022, President Joko Widodo has officially revoked the policy of the Community Activities Restriction (PPKM), still encouraging the many countries in the world. Besides that, coal prices also experienced an increase, public to obey the health protocol instead, which is no longer mandatory.

Tinjauan Makro Ekonomi

Macro Economic Overview

Konflik Rusia-Ukraina secara tidak langsung memberikan tantangan bisnis tahun 2022. Beberapa bahan pangan dan komoditas global mengalami kelangkaan dan kenaikan harga. Salah satu komoditas yang mengalami kelangkaan adalah gandum. Krisis pangan global kini semakin mengkhawatirkan dan mengancam banyak negara di dunia. Selain itu, harga batu bara juga mengalami kenaikan, sebagai akibat dari Rusia memutuskan untuk tidak memasok gas ke Eropa secara penuh dan batu bara adalah sumber energi alternatif pengganti gas alam.

Dampak yang lebih besar akibat dari perang di Ukraina adalah meningkatnya pemanasan global dan mempercepat laju perubahan iklim dunia, dimana penggunaan teknologi perang yang sangat canggih mengandalkan bahan bakar fosil berskala besar. Dampak pasca perang, seperti kebakaran, asap dan partikel-partikel dari senjata juga berkontribusi pada pemanasan global. Semua hal tersebut berimplikasi pada kegagalan pemenuhan target bangsa-bangsa dunia menekan laju perubahan iklim.

Kenaikan harga Bahan Bakar Minyak (BBM) juga menimbulkan efek domino bagi perekonomian. Naiknya biaya transportasi hingga naiknya harga bahan pokok merupakan masalah lain yang akhirnya muncul. Kamar Dagang dan Industri (KADIN) menilai bahwa kenaikan harga BBM meningkatkan inflasi hingga lebih dari 8%. Sebagai langkah konservatif, banyak bisnis yang mengurangi biaya operasional dan fokus pada kegiatan inti untuk menghemat pengeluaran ketika terjadi kenaikan harga.

Kebijakan Bank sentral AS (The Fed) menaikkan suku bunga untuk menekan inflasi di Amerika Serikat berpengaruh bagi ekonomi global. Suku bunga yang terlalu tinggi bisa menyebabkan resesi dan menyebabkan nilai mata uang dollar melemah, yang selanjutnya membuat harga barang serta nilai ekspor Indonesia ke negara lain jadi menurun. Naiknya suku bunga Bank Indonesia ini berpotensi menyulitkan pelaku usaha.

The Russia-Ukraine conflict indirectly gave pressure to business in 2022 that impacts on the unavailability and rising prices of global foods and commodities. One of the unavailable commodities is wheat. The global food crisis is now increasingly worrying and threatening many countries in the world. In addition, coal prices also increased due to Russia deciding not to supply gas to Europe in full and coal is an alternative energy source to replace natural gas.

The bigger impact as a result of the war in Ukraine is increasing global warming and accelerating the pace of world climate change, which the use of highly sophisticated war technology has consumed large-scale fossil fuels. Post-war impacts such as fires, smoke and particles from weapons also contribute to global warming. All of those things have implications for failure to meet world nations' targets to reduce climate change.

The increase in the price of fuel oil (BBM) has domino effects on the economy. Rising transportation costs and prices of basic commodities are other problems that eventually arise. The Indonesian Chamber of Commerce and Industry assesses (KADIN) that the increase in fuel prices has escalated the inflation rate more than 8%. As a conservative step, many businesses cut their operational costs and focus on their core business to save the expenses when the price increases.

US Central Bank policy (The Fed) to raise interest rates to reduce inflation in the United States impacts on the global economy. Interest rates that are too high can cause recession and weaken the dollar rates, which makes the price of goods and exports value of Indonesia to other countries will reduce. The increase in Bank Indonesia's interest rate has the potential to complicate business players.

Tinjauan Makro Ekonomi

Macro Economic Overview

Tinjauan Industri Asuransi

Iklim pasar industri asuransi di Indonesia mengalami banyak perubahan, sebagai akibat dari pandemi Covid-19 yang telah berlangsung lebih dari dua tahun. Pertumbuhan ekonomi lesu, daya beli masyarakat pun ikut menurun sehingga berdampak pada kinerja industri asuransi. Pelaku bisnis asuransi yang mampu melewati masa yang sulit ini tentulah perusahaan dengan kinerja terbaik. Kendati demikian, dengan adanya pandemi ini, masyarakat pada akhirnya menyadari pentingnya perlindungan asuransi untuk memitigasi risiko kesehatan bagi setiap individu.

Industri asuransi Indonesia mengalami masa yang sulit di tahun 2022, berdasarkan data Otoritas Jasa Keuangan (OJK), perolehan pendapatan premi neto sepanjang tahun 2022 mencapai Rp163,80 triliun, menurun 8,38% dibandingkan dengan tahun sebelumnya sebesar Rp178,78 triliun. Sejak awal tahun 2022 industri asuransi diterpa isu beberapa perusahaan asuransi terkait produk unit link. Sehingga, Otoritas Jasa Keuangan (OJK) menerbitkan aturan baru terkait unit link dalam bentuk Surat Edaran Otoritas Jasa Keuangan Nomor 5/SEOJK.05/2022 mengenai penjualan Produk Asuransi yang Dikaitkan dengan Investasi (PAYDI) atau *unit link*, yang berlaku sejak tanggal 14 Maret 2022.

Secara garis besar SEOJK Nomor 5/SEOJK.05/2022 mengatur mengenai persyaratan perusahaan yang dapat memasarkan PAYDI, pengelolaan aset dan liabilitas, pemasaran dan transparansi PAYDI, dan penyampaian laporan produk baru dan laporan berkala dari perusahaan kepada OJK. Perusahaan yang memasarkan PAYDI harus memenuhi sejumlah ketentuan, salah satunya terkait permodalan. Penerbitan ketentuan ini untuk meningkatkan aspek perlindungan konsumen serta peningkatan tata kelola dan manajemen risiko bagi perusahaan asuransi, agar pemasaran produk PAYDI atau unit link ini tidak menimbulkan permasalahan di kemudian hari.

Overview of the Insurance Industry

Insurance industry climate in Indonesia had many changes, due to the prolonged of Covid-19 pandemic for more than two years. Economic growth is sluggish, people's purchasing power is also decreasing and people are prioritizing their main needs, impacting the performance of the insurance industry. Insurance business players who are able to pass this hard times are certainly the companies that have the outstanding performance. In this pandemic, people have eventually realised the importance of insurance protection to mitigate health risks of a person.

The Indonesian insurance industry had a difficult time in 2022, based on data from the Financial Services Authority (OJK), net premium income for 2022 reached Rp163.80 trillion, a decrease of 8.38% compared to the previous year of Rp178.78 trillion. Since the beginning of 2022, the insurance industry has been hit by issues from several insurance companies regarding unit link products. Thus, the Financial Services Authority (OJK) issued new rules related to unit links in the form of Financial Services Authority Circular Letter Number 5/SEOJK.05/2022 regarding the sale of Insurance Products Linked to Investment (PAYDI) or unit linked, which has been effective on March 14th, 2022.

Generally, SEOJK Number 5/SEOJK.05/2022 regulates the requirements for companies that can market PAYDI, asset and liability management, PAYDI marketing and transparency, and submission of new product reports and periodic reports from companies to OJK. Companies that market PAYDI must comply with a number of new conditions. On the other hand, the issuance of this provision is to improve aspects of consumer protection as well as to improve governance and risk management for insurance companies, so that the marketing of PAYDI or unit link products does not cause problems in the future.

Tinjauan Makro Ekonomi

Macro Economic Overview

Menyikapi perkembangan industri asuransi Indonesia, BNI Life telah menjalankan komitmen untuk memberikan layanan dan perlindungan asuransi terbaik bagi masyarakat dengan melakukan inovasi-inovasi dan berbagai penyesuaian terhadap aturan OJK yang baru. Strategi tersebut diantaranya difokuskan pada desain produk, *asset & liability management*, manajemen risiko, serta *marketing* dan transparansi. Perseroan berfokus dalam penjualan produk unggulan dengan *improvement product mix* regular yang dinilai lebih menguntungkan untuk meningkatkan laba perusahaan.

Perseroan juga melakukan peninjauan dan pemetaan kembali organisasi internal serta memperhatikan penguatan digitalisasi proses bisnis yang berjalan di beberapa fungsi untuk meningkatkan efektifitas dan efisiensi fungsi-fungsi di organisasi. Seiring perkembangan era industri 4.0, BNI Life secara bertahap telah melakukan pembaharuan pada sistem kerja SDM. Dan Perseroan telah menerapkan program-program pengembangan untuk menghasilkan SDM yang handal dan mumpuni, antara lain: *Improve Employee Digital Capability, Enhance Capability Actuary for IFRS 17, Prepare Talent for Sharia Spin Off, Future Leader Development Program*.

BNI Life terus berupaya meningkatkan proses bisnis berbasis digital serta perbaikan di area operasional agar dapat memberikan layanan yang lebih baik dan semakin memudahkan masyarakat untuk mendapatkan perlindungan asuransi. Untuk mendukung hal tersebut, dukungan Informasi Teknologi dalam proses bisnis perusahaan memegang peranan penting. Beberapa program dukungan IT, antara lain: penyempurnaan BNI Life *Core system (group & individual)*; digitalisasi (*customer side*, proses bisnis internal dan pemasaran); Aplikasi pendukung bisnis; Pengelolaan *Data management*.

Responding to the development of the Indonesian insurance industry, BNI Life has carried out its commitment to provide the best insurance services and protection for the community by innovations and various adjustments to the latest OJK regulations. These strategies include focusing on product design, asset & liability management, risk management, as well as marketing and transparency. The company focuses on selling superior products with regular product mix improvements are considered more profitable to increase company profits.

The Company also conducts a review and re-mapping of the internal organization and pays attention to strengthening the digitalization of business processes into several functions to increase effectiveness and efficiency. Along with the development of the industrial era 4.0, BNI Life has gradually updated the HR work system, and the Company has implemented development programs to produce reliable and qualified human resources, including: *Improve Employee Digital Capability, Enhance Capability Actuary for IFRS 17, Prepare Talent for Sharia Spin Off, Future Leader Development Program*.

BNI Life continues to improve digital-based business processes as well as improvements in operational areas to provide better service and make it easier for people to get insurance protection. To support this, Information Technology in the company's business processes plays an essential role. Several IT support programs, including: improvement of the BNI Life *Core system (group & individual)*; digitization (*customer side*, internal business processes and marketing); Business support applications; Data management.

Tinjauan Operasi Per Segmen Usaha

Operation Overview Per Business Segment

SEGMENT OPERASI

Dalam menyusun laporan keuangan yang menjadi dasar bagi penyusunan laporan tahunan, Perseroan belum menerapkan PSAK 5 (Penyesuaian 2015) tentang Segmen Operasi. Untuk dapat menggambarkan segmen usahanya, BNI Life membaginya ke dalam 4 (empat) saluran distribusi pemasaran yang dimiliki, yaitu *Agency*, *Bancassurance*, *Employee Benefit* dan *Syariah*.

Divisi **AGENCY** Deskripsi Usaha

Divisi *Agency* di BNI Life merupakan salah satu unit bisnis di BNI Life yang bertanggung jawab melaksanakan perencanaan, penjualan dan pemasaran produk-produk BNI Life melalui penjalinan kemitraan dengan tenaga pemasar atau yang umumnya disebut agen asuransi jiwa. Divisi *Agency* adalah salah satu unit bisnis yang berfokus untuk memberikan pelayanan manfaat asuransi secara komprehensif atas sejumlah risiko yang dialami oleh Tertanggung sesuai dengan ketentuan produk yang ditawarkan.

Produk dan Layanan Produk-produk unggulan yang ditawarkan Divisi *Agency*, antara lain:

OPERATING SEGMENT

In preparing the financial statements which form the basis for the preparation of annual reports, the Company has not implemented SFAS 5 (2015 Improvement) concerning Operating Segments. To be able to describe its business segment, BNI Life divides it into 4 (four) marketing distribution channels that it has, which are *Agency*, *Bancassurance*, *Employee Benefits* and *Sharia*.

AGENCY Division Business Description

The *Agency* Division at BNI Life is one of the business units at BNI Life which is responsible for planning, selling and marketing BNI Life products through partnerships with marketers or commonly known as life insurance agents. The *Agency* Division is a business unit that focuses on providing comprehensive insurance benefit services for the risks experienced by the Insured in accordance with the terms of the product offered.

Products and Services The main products offered by the *Agency* Division are as follows:

Nama Produk Product Name	Tipe Produk Product Type	Keunggulan Competitive Advantage
BNI Life <i>Spectra Double Power</i> BNI Life Spectra Double Power	<i>Hybrid Endowment</i> Hybrid Endowment	Memberikan gabungan manfaat meninggal dan manfaat hidup serta nilai tunai Provides combined benefits of passed away and life benefits as well as cash value
BLife <i>Double Protection</i> BLife Double Protection	<i>Endowment</i> Endowment	Memberikan manfaat asuransi kematian dan berfungsi sebagai tabungan Provides passed away insurance benefits and serves as a savings account
BNI Life <i>Fixed Protection</i> BNI Life Fixed Protection	Kematian Ekawarsa Ekawarsa Passed Away	Memberikan manfaat asuransi kematian secara komprehensif Provides comprehensive passed away insurance benefits
BNI Life <i>Optima Protection</i> BNI Life Optima Protection	Kematian Berjangka Comprehensive Passed Away	Memberikan manfaat asuransi kematian secara komprehensif Provides comprehensive passed away insurance benefits
B-Life <i>Protect Plus</i> B-Life Protect Plus	<i>Whole Life</i> Whole Life	Memberikan perlindungan seumur hidup terhadap nilai ekonomi seseorang jika terjadi risiko meninggal baik karena kecelakaan maupun bukan kecelakaan Provides lifetime protection to the economic value of a person in the event of risk of passed away either by accident or non-accident

Tinjauan Operasi Per Segmen Usaha

Operation Overview Per Business Segment

Nama Produk Product Name	Tipe Produk Product Type	Keunggulan Competitive Advantage
Asuransi BLife <i>Smart Education</i> BLife Smart Education Insurance	Dwiguna Kombinasi Dwiguna Combination	Memberikan proteksi ekonomi terhadap risiko kematian serta menyediakan dana pendidikan anak (penerima beasiswa) berupa tahapan biaya pendidikan dan pembayaran berkala Provides economic protection against the risks of passed away and provides education funds for children (scholarship recipients) in the form of tuition fees and periodic payments
BNI Life <i>Smart Protection</i> BNI Life Smart Protection	Whole Life Whole Life	Memberikan perlindungan seumur hidup terhadap nilai ekonomi seseorang jika terjadi risiko meninggal baik karena kecelakaan maupun bukan kecelakaan Provides lifetime protection to the economic value of a person in the event of risk of passed away either by accident or non-accident

- Kantor Pemasaran dan Kantor Pemasaran Mandiri Divisi Agency**

Marketing Office and Independent Marketing Office of Agency Division

KP Balikpapan	KP Lampung 1	KPM Makassar Selatan
KP Bandung	KP Makassar 1	KPM Malang 01
KP Denpasar	KP Medan 3	KPM Samarinda Kota
KP Jakarta 1	KP Palembang 1	KPM Tasikmalaya 01
KP Jakarta 4	KP Yogyakarta 2	KPM Surabaya Metropolitan
KP Pekanbaru	KP Surabaya 1	

Agency menerapkan strategi dan inisiatif pemasaran yang komprehensif dengan meningkatkan proses digital dalam beraktivitas untuk meningkatkan pangsa pasar di industri asuransi nasional di tahun 2022. Berikut adalah uraian penjelasan mengenai kegiatan pemasaran yang dilakukan oleh BNI Life berdasarkan segmen usahanya di tahun 2022:

The Agency implements comprehensive marketing strategies and initiatives by enhancing digital processes in activities to increase market share in the national insurance industry in 2022. The following is a description of the marketing activities carried out by BNI Life based on its business segment in 2022:

- Agency - Kegiatan Pemasaran Tahun 2022**

Agency - Marketing Activities of 2022

New Business	Mengadakan kontes produk terbaik Held best product contest
	Mengadakan <i>Mid Convention & Star Contest</i> Held Mid Convention & Star Contest
	Mengadakan <i>Customer Gathering</i> Held Customer Gathering
	Mengadakan <i>training</i> secara virtual Held virtual training
Renewal	Memasukkan kategori <i>Persistency</i> dalam kontes Including Persistency category in the contest

Tinjauan Operasi Per Segmen Usaha

Operation Overview Per Business Segment

Pendapatan/Profitabilitas Divisi Agency

Agency Division Income/Profitability

- **Premi Kotor Tahun 2021-2022**
Gross Premium in 2021-2022

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Premi New Business New Business Premium	62.912	64.935	(2.023)	(3,12%)
Premi Renewal Renewal Premium	98.990	101.070	(2.080)	(2,06%)
Jumlah Total	161.902	166.004	(4.102)	(2,47%)

Divisi **BANCASSURANCE**

Bancassurance merupakan saluran distribusi BNI Life yang memasarkan produk-produk melalui kerja sama dengan pihak bank. *Bancassurance* menjadi kontribusi premi terbesar Perusahaan, termasuk memberikan *fee based income* kepada BNI selaku Perusahaan induk. Jumlah nasabah di tahun 2022 tercatat 1.229.649 peserta, menurun 7,31% terhadap tahun 2021 sejumlah 1.326.643 peserta.

Produk utama *Bancassurance* yang dipasarkan melalui beberapa saluran sub distribusi, yaitu *In Branch* dan *Affinity*. Dua saluran sub-distribusi *Bancassurance* diuraikan sebagai berikut.

In Branch Deskripsi Usaha

Divisi *Bancassurance In Branch* berfungsi untuk melakukan pemasaran produk-produk asuransi jiwa bekerja sama dengan Bank berdasarkan model bisnis referensi dengan menempatkan Tenaga Pemasar (*Bancassurance Specialist/BAS*) di cabang atau outlet (Bank BNI). *Bancassurance In Branch* melakukan pemasaran produk-produknya dengan tujuan untuk mendukung pencapaian target di sektor *Bancassurance*, meningkatkan loyalitas Nasabah, memperkuat produk dan meningkatkan pangsa pasar serta merupakan bentuk peningkatan pelayanan kepada Nasabah dalam Perencanaan Keuangan.

BANCASSURANCE Division

Bancassurance is a distribution channel for BNI Life which markets products in collaboration with banks. *Bancassurance* is the main Company's largest premium contribution, including providing fee based income to BNI as the parent company. The total number of customers in 2022 recorded 1,229,649 customers, a decrease of 7.31% compared to 1,326,643 in 2021.

The main products of *Bancassurance* are marketed through several sub-distribution channels, which are *In Branch* and *Affinity*. The two *Bancassurance* subdistribution channels are described as follows.

In Branch Business Description

The *Bancassurance In Branch* Division functions to market life insurance products in collaboration with the Bank based on a reference business model by placing Marketers (*Bancassurance Specialists/BAS*) at branches or outlets (BNI Bank). *Bancassurance In Branch* marketing its products with the aim of supporting the achievement of targets in the *Bancassurance* sector, increasing customer loyalty, strengthening products and increasing market share as well as a form of service improvement to customers in Financial Planning.

Tinjauan Operasi Per Segmen Usaha

Operation Overview Per Business Segment

Produk dan Layanan

Untuk tahun 2022, fokus Perusahaan adalah meningkatkan produksi produk reguler untuk meningkatkan profitabilitas perusahaan. Produk kami adalah: BLPm Plus, BNI Life Steady Protection +, BLife Solusi Abadi Plus, Solusi Dana Kesehatan, *BNI Life Infinite Protection*, Solusi Proteksi Dana Pensiun untuk memberikan pilihan variasi produk sesuai kebutuhan nasabah.

Produktivitas In Branch

Manajemen telah menyiapkan sejumlah strategi untuk pencapaian target bisnis pada tahun 2022 dengan membekali staff In Branch 157 ASM & 1.505 BAS (Data Aktual Des 2022) dengan berbagai macam pelatihan dan praktek untuk meningkatkan kompetensi guna mendukung peningkatan Produktivitas seperti :

1. Konsep Training baru secara hybrid (*Blended*) yaitu memadukan metode *face to face learning* secara *offline* dan *online* dan metode *Self Learning Online*.
2. Program *Training* Matrikulasi untuk *Leader competency* basis untuk segenap jenjang *sales force* dan *sales leader*.
3. *System Sales Activity Management (DLS)* dan *Learning Management System (LMS)* untuk *memonitoring* aktivitas dan program pembelajaran untuk *sales*.

Pendapatan/Profitabilitas In Branch

• Premi Bruto In Branch Tahun 2021-2022

In Branch Gross Premium for 2021-2022

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Bisnis Baru New Business	2.143.873	1.679.290	464.583	27,67%
Renewal Renewal	852.140	780.743	71.397	9,14%
Premi Bruto Gross Premium	2.996.012	2.460.033	535.979	21,79%

Products and Services

For 2022, the Company focused on increasing the production of regular products to increase the company's profitability. Our products are BLPm Plus, BNI Life Steady Protection +, BLife Solusi Abadi Plus, Solusi Dana Kesehatan, BNI Life Infinite Protection, , Solusi Proteksi Dana Pensiun to provide a choice of product variations according to customer needs.

In Branch Productivity

Management has arranged several strategies for achieving business targets in 2022 by equipping staff in Branch 157 ASM & 1,505 BAS (Data Actual Dec 2022) with various kinds of training and practices to improve competence to support increased productivity such as:

1. The concept of hybrid training (*Blended*) is to combine face to face offline and online methods and Self Learning Online methode.
2. Matriculation Training Program for Leaders competency base for all levels of sales force and sales leader.
3. Sales Activity Management System (DLS) and Learning Management System (LMS) to monitor activities and learning programs for sales.

In Branch Income/Profitability

Tinjauan Operasi Per Segmen Usaha

Operation Overview Per Business Segment

Prospek *In Branch* ke Depan

Bancassurance In Branch sebagai strategi pemasaran yang mengandalkan sinergi antara BNI Life dengan grup usaha, memastikan bahwa Perusahaan dapat melakukan sebaran produk kepada masyarakat luas secara efisien. Strategi penjualan ini menjadi salah satu pilar Perusahaan yang *solid* menopang kelangsungan dan perkembangan bisnis Perusahaan. Mengkombinasikan jaringan yang luas dan tersebar di seluruh Indonesia bersama sentuhan manusia melalui agen asuransi yang berkompetensi, saluran *In Branch* akan menjadi kunci yang sinergis ke depannya di saat pertumbuhan penjualan melalui saluran digital semakin berkembang. BNI Life melihat potensi kombinasi strategis di mana jaringan yang luas dengan ditopang oleh agen pemasar yang handal akan mampu menjadi pendukung perkembangan bisnis melalui komunikasi yang lebih representatif kepada nasabah baru yang diperoleh melalui saluran digital, dimana proses pelaksanaan bisnis juga dipermudah dengan digitalisasi proses.

Affinity

Deskripsi Usaha

Divisi *Bancassurance - Affinity* berfungsi untuk memberikan penawaran produk-produk asuransi jiwa kepada nasabah dari Bank BNI. Dalam pemasaran produk nya *Bancassurance Affinity* memiliki 3 saluran pemasaran, yaitu :

1. Telemarketing

Affinity-Telemarketing berfungsi dalam memasarkan produk-produk asuransi jiwa individu kepada nasabah Bank BNI. Ada 2 (dua) model bisnis pemasaran dalam *Affinity Telemarketing* yaitu model bisnis referensi untuk penawaran kepada nasabah pemegang kartu kredit BNI dan model bisnis distribusi untuk penawaran kepada nasabah tabungan BNI. Penawaran produk asuransi dilakukan melalui telepon oleh tenaga pemasar yang sudah terlatih serta memiliki lisensi pemasaran produk asuransi dari Asosiasi Asuransi Jiwa Indonesia (AAJI). Dalam pemasaran para tenaga pemasar mengikuti aturan dan ketentuan yang

In Branch Division Outlook

Bancassurance In Branch as a marketing strategy that relies on the synergy between BNI Life and the business group, ensuring that the company can distribute products to the wider community efficiently. This sales strategy is one of the company's solid pillars supporting the continuity and development of the company's business. Combining a wide network and spread throughout Indonesia along with human touch through competent insurance agents, *In Branch* channels will be a synergistic key going forward when the growth of sales through digital channels is growing. BNI Life sees the potential for strategic combinations where a broad network supported by reliable market agents will be able to support business development through more representative communication to new customers obtained through digital channels, where the process of conducting business is also facilitated by digitized processes.

Affinity

Business Description

The *Bancassurance - Affinity* Division functions to offer life insurance products to customers from Bank BNI. In marketing its products, *Bancassurance Affinity* has three marketing channels, as follows :

1. Telemarketing

Affinity-Telemarketing functions as marketing individual life insurance products to Bank BNI customers. There are 2 (two) marketing business models in *Affinity Telemarketing*, namely the reference business model to offer to BNI credit card holders and the distribution business model to offer to BNI savings customers. Insurance products offerings are made by telephone by trained marketers who have a marketing license for insurance products from the Indonesian Life Insurance Association (AAJI). In marketing, marketers follow the applicable rules and regulations.

Tinjauan Operasi Per Segmen Usaha

Operation Overview Per Business Segment

berlaku serta diawasi oleh tim *Quality Assurance (QA)* yang memastikan penjualan sudah benar dan sesuai serta nasabah menyetujui penawaran yang diberikan. Persetujuan dari nasabah atas penawaran disimpan dalam bentuk rekaman percakapan.

2. **Credit Life**

Affinity – Credit Life adalah produk asuransi jiwa kumpulan yang dipasarkan kepada nasabah yang mengambil pinjaman melalui Bank. Sehingga produk ini memberikan manfaat kepada Bank dan nasabah. Manfaat kepada Bank, dalam menghindari terjadinya kredit macet, sementara bagi nasabah adalah pemenuhan kewajiban jika nasabah mengalami kondisi meninggal dunia, serta menghindari ahli waris dari nasabah atas kewajiban dalam mengembalikan pinjaman ke Bank. Dalam prosesnya nasabah wajib untuk mengisi formulir Surat Pengajuan Asuransi Jiwa Kredit (SPAJK), dan ada 2 (dua) jenis akseptasi (penerimaan) yaitu: *Non Medical* dan *Medical Check Up*. Perbedaan kedua jenis akseptasi tersebut dibedakan berdasarkan usia nasabah, besar pinjaman serta lama pinjaman.

3. **Bundling**

Affinity – Bundling adalah jenis produk asuransi yang terintegrasi dengan produk perbankan atau produk - produk asuransi jiwa yang bekerjasama dengan Bank atau institusi lainnya dengan model bisnis integrasi, dimana produk asuransi jiwa tersebut sudah menjadi satu kesatuan dengan produk Bank tersebut, Selain itu, *Bancassurance Bundling* juga bertanggung jawab melakukan pengawasan atas pemasaran produk asuransi mikro BNI Life yang bekerja sama dengan Bank atau institusi lainnya, atau unit bisnis (*Bundling & Business Extension Strategic Partnership*). Asuransi mikro Indonesia sendiri merupakan produk asuransi yang diperuntukkan bagi masyarakat berpenghasilan rendah, tidak lebih dari Rp2,5 juta setiap bulannya. Asuransi ini memiliki fitur dan administrasinya yang sederhana, mudah didapat, ekonomis serta memberikan santunan secara segera.

They are also supervised by the Quality Assurance (QA) team, which ensures the sales are correct and appropriate and the customer agrees to the given offer. The approval from the customer related to the offer is stored in the form of a recorded conversation.

2. **Credit Life**

Affinity - Credit Life is a group life insurance product marketed to customers who take out loans through the Bank. Thus, this product provides benefits to the Bank and customers. The benefit to the Bank is in avoiding bad credit. Meanwhile, for customers, the benefits are the fulfillment of obligations if the customer passes away, and avoiding the heirs from the customers for the obligation to return the loan to the Bank. In the process, customers are required to fill out a Credit Life Insurance Application Form (SPAJK). There are 2 (two) types of acceptances, namely: Non Medical and Medical Check Up. The difference between the 2 (two) types of acceptance is based on the age of the customer, the size of the loan and the length of the loan.

3. **Bundling**

Affinity - Bundling is a type of insurance product that is integrated with banking products or life insurance products in collaboration with Banks or other institutions with an integrated business model as the life insurance product has become an integral part of the Bank's product. In addition, Bancassurance Bundling is also responsible for supervising the marketing of BNI Life micro insurance products in collaboration with banks or other institutions, or business units (Bundling & Business Extension Strategic Partnership). Indonesian micro insurance is an insurance product intended for low-income people, not more than Rp2.5 million per month. This insurance has simple, easy to obtain, economical features and administration as well as provides immediate compensation.

Tinjauan Operasi Per Segmen Usaha

Operation Overview Per Business Segment

Produk dan Layanan

Melalui *channel* pemasaran *Telemarketing* BNI Life memberikan layanan dengan produk unggulan untuk nasabah-nasabah pemegang kartu kredit serta tabungan Bank BNI, variasi produk yang dipasarkan mulai dari proteksi untuk penggunaan kartu kredit dengan asuransi Perisai Plus yang disertai manfaat tambahan cacat tetap total serta penyakit kritis, serta 2 (dua) produk unggulan lainnya yaitu BNI Life *Active* untuk perlindungan kecelakaan dan Proteksi Prima dengan keunggulan pembayaran manfaat asuransi tersedia dengan fasilitas *Cashless* dengan manfaat asuransi yang sangat komprehensif. Selain itu *telemarketing* memiliki produk BNI Life *Definite Protection* merupakan asuransi jiwa berjangka yang juga memberikan manfaat hidup sebesar 100% dari premi yang telah dibayarkan.

Untuk pemasaran asuransi jiwa kredit tahun 2022 selain memberikan proteksi untuk kredit konsumen dan kredit produktif dengan jumlah kredit diatas 1 miliar, sedangkan untuk *channel* pemasaran *Bundling* penawaran produk asuransi difokuskan untuk produk tabungan berjangka serta pengembangan pelayanan literasi keuangan melalui laku pandai dengan memasarkan asuransi mikro melalui agen 46 di seluruh Indonesia.

Produktivitas *Affinity*

Untuk meningkatkan produktivitas di ketiga (3) *channel* pemasaran di Divisi *Affinity* telah dilakukan inisiatif strategi antara lain:

1. Desentralisasi *Call Center* didukung dengan *development* program melalui program duplikasi dan tentunya dengan konsep *training* yang disesuaikan dengan kebutuhan *telemarketer* di setiap grup atau level masing-masing.
2. Melakukan sinergi dengan BNI dalam pengelolaan *database profiling* untuk optimalisasi penawaran produk yang tepat sasaran dan sesuai dengan kebutuhan nasabah BNI.

Products and Services

Through Telemarketing channel, BNI Life provides services with excellent products for credit card holders and BNI Bank savings costumers. A variety of marketed products range from protection for credit card use to Shield Plus insurance along with additional benefits for total permanent disability and critical illness, and 2 (two) other best products namely BNI Life Active for accident protection and Proteksi Prima with the advantage of available payment method of insurance benefits through Cashless facilities with very comprehensive insurance benefits. In addition, telemarketing has a BNI Life Definite Protection product, which is life insurance that also provides a life benefit of 100% from the premium had been paid.

In addition of providing protection for consumer loans (credit) and productive loans (credit) of marketing credit life insurance in 2022, As for the Bundling marketing channel, insurance product offers are focused on term saving products and the development of financial literacy services through smart practices by marketing micro insurance through agent 46 throughout Indonesia.

Affinity Productivity

To increase productivity in the three (3) marketing channels in the Affinity Division, strategic initiatives have been carried out, including:

1. Call Center decentralization is supported by program development through duplication programs and a training concept tailored to the needs of telemarketers in each group or level.
2. Synergize with BNI in managing profiling database to optimize product offerings that are right on target and in accordance with BNI customer needs.

Tinjauan Operasi Per Segmen Usaha

Operation Overview Per Business Segment

- Optimalisasi teknologi melalui *e-submission* yang terintegrasi dengan BNI dengan tetap memperhatikan seleksi risiko yang kuat dan peningkatan percepatan layanan dibantu oleh tenaga pemasar BNI Life di seluruh wilayah Bank BNI.
- Meningkatkan penetrasi agen46 untuk pemasaran asuransi mikro melalui sinergi dengan Bank BNI selaku mitra agen46.
- Technology optimization through *e-submission* integrated with BNI while continue to pay attention to strong risk selection and increased service acceleration assisted by BNI Life marketers throughout the BNI Bank Area.
- Increasing the penetration of agen46 for marketing micro insurance through synergies with Bank BNI as agen46 partner.

Pendapatan/Profitabilitas Affinity

- Premi Bruto Affinity Tahun 2021-2022**

Affinity Gross Premium for 2021-2022

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
<i>Credit Life</i> Credit Life	223.524	321.903	(98.379)	(30,56%)
<i>Bundling</i> Bundling	10.102	11.283	(1.181)	(10,47%)
<i>Telemarketing</i> Telemarketing	429.437	429.157	280	0,07%
Premi Bruto Gross Premium	663.064	762.343	(99.279)	(13,02%)

Prospek Affinity ke Depan

Bancassurance Affinity memiliki *channel* distribusi pemasaran yang beragam, mulai dari pemasaran melalui *telemarketing*. Tahun 2023, telemarketing akan memperluas segmentasi nasabah tabungan melalui sinergi program *Telehybrid* hasil kolaborasi dengan *channel Bancassurance Inbranch*. Hal ini tentunya menjadi harapan untuk telemarketing dalam menciptakan inovasi-inovasi baru yang mendukung perkembangan bisnis telemarketing untuk nasabah tabungan. Untuk nasabah kartu kredit BNI *telemarketing* telah meluncurkan produk asuransi jiwa Dwiguna dengan manfaat dana tahapan sesuai kebutuhan nasabah. Selain itu agresifnya Bank BNI dalam memberikan pencairan kredit kepada nasabah dengan sendirinya akan meningkatkan perolehan dari *channel* distribusi *Affinity Credit Life*

Affinity Division Income/Profitability

Affinity Division Outlook

Bancassurance Affinity has a variety of marketing distribution channels, ranging from marketing through telemarketing. In 2023, telemarketing will expand the segmentation of savings customers through the synergy of the *Telehybrid* program in collaboration with the *Bancassurance Inbranch* channel. This is certainly an expectation for telemarketing in creating new innovations that support the development of the telemarketing business for saving customers. For credit card customers, BNI telemarketing has launched a *Dwiguna* life insurance product with the benefit of saving funds according to customer needs. In addition, Bank BNI's aggressiveness in providing credit disbursements to customers will naturally increase profits from the *Affinity Credit Life* distribution channel in line with the

Tinjauan Operasi Per Segmen Usaha

Operation Overview Per Business Segment

sejalan dengan perbaikan proses seleksi risiko untuk memberikan hasil profitability sesuai harapan BNI Life. Sementara untuk *Affinity Bundling* akan bersama bertambah seiring bertambahnya penabung baru.

Divisi **EMPLOYEE BENEFIT**

Deskripsi Usaha

Bagi BNI Life, karyawan merupakan salah satu aset terpenting bagi sebuah perusahaan. Untuk itu, BNI Life menghadirkan Program Kesejahteraan Karyawan dalam segmen produk *Employee Benefit* dan sangat direkomendasikan untuk menciptakan kenyamanan serta perlindungan lengkap bagi karyawan dan keluarganya terhadap berbagai risiko yang mungkin terjadi. Melalui berbagai produk andalan, BNI Life memiliki program asuransi kumpulan yang mampu memenuhi kebutuhan perusahaan dalam hal kebutuhan asuransi kesehatan, asuransi jiwa dan asuransi kecelakaan diri serta program asuransi pesangon karyawan yang merupakan bagian yang tidak terpisahkan dari program *Employee Benefit*.

Produk dan Layanan

Employee Benefit tetap mengedepankan penjualan produk yang *profitable* dan mengelola *claim ratio* tetap terjaga serta meluncurkan produk Asuransi Kesehatan *Optima Managed Care* yang dapat melengkapi kebutuhan produk asuransi kumpulan. Layanan, dan untuk menjaga loyalitas nasabah *existing Employee Benefit* juga memberikan *Wellness Program* bagi nasabah sesuai kebutuhan. Dan melakukan kerja sama dengan tim operasional dalam forum *Employee Benefit* untuk pengembangan layanan yang juga menjadi sebuah prioritas, salah satunya adalah *Telemedicine*, dimana hal ini akan memudahkan nasabah untuk melakukan konsultasi dengan dokter tanpa harus pergi ke Rumah Sakit. Dan dalam tahun ini juga, inisiasi *Telemedicine* sebagai *provider* juga mulai dilakukan dan dalam tahap pengembangan, hal ini bertujuan untuk memberikan kemudahan dan pelayanan prima kepada nasabah-nasabah BNI Life khususnya *Employee Benefit*.

improvement of the risk selection process to provide profitability results according to BNI Life's expectations. Meanwhile, *Affinity Bundling* will increase along with the addition of new saving customers.

EMPLOYEE BENEFIT Division

Business Description

For BNI Life, employees are one of the most important assets for a company. For this reason, BNI Life presents an Employee Welfare Program in the Employee Benefit products segment and is highly recommended to create complete comfort and protection for employees and their families against various risks that may occur. Through various flagship products, BNI Life has a group insurance program that is able to meet the company's needs in terms of health insurance, life insurance and personal accident insurance as well as a termination program which is an integral part of the Employee Benefit program.

Products and Services

Employee Benefit will continue to prioritize the sale of profitable products, maintain the claim ratio, and launch the *Optima Managed Care Health Insurance* product to complement the needs of group insurance products. Employee benefits are also provided to maintain the loyalty of existing customers by providing a *Wellness Program* for customers according to their needs. Collaborating with the operational team in the Employee Benefit forum for service development also becomes a priority, one of which is *Telemedicine*. It will facilitate customers to consult with doctors without having to go to the hospital. In this year, the initiation of *Telemedicine* as a provider has also begun and is in the development stage. Later, this service will provide convenience and excellence to BNI Life customers of Employee Benefit.

Tinjauan Operasi Per Segmen Usaha

Operation Overview Per Business Segment

Produktivitas *Employee Benefit*

Saat ini produktivitas Divisi *Employee Benefit* dalam hal Premi mengalami penurunan dan *turnover* tenaga pemasar cukup *significant*. Namun demikian Manajemen BNI Life berkomitmen untuk mendukung pemenuhan kebutuhan tenaga pemasar dan melakukan ekspansi ke 17 wilayah (cabang Bank BNI) yang berpotensi termasuk area industri. Manajemen juga memfasilitasi pelatihan-pelatihan dan pengembangan tenaga pemasar dalam situasi pandemi serta mendorong tenaga pemasar bukan hanya menjadi penjual saja melainkan sebagai *financial advisor* yang dapat memberikan solusi bagi nasabah korporasi.

Untuk terus meningkatkan produktivitas, *Employee Benefit* juga menjadi *door opener* dalam hal memasarkan produk produk BNI Life lainnya baik individu maupun syariah. Selain itu juga, *Employee Benefit* melakukan kerja sama bundling dengan Bank BNI bagi nasabah-nasabah *payroll*, debitur dan giro.

Pendapatan/Profitabilitas *Employee Benefit*

- **Premi Bruto *Employee Benefit* Tahun 2021-2022**

Employee Benefit Gross Premium for 2021-2022

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
<i>Open Market</i> Open Market				
Bisnis Baru New Business	101.338	115.383	(14.045)	(12,17%)
<i>Renewal</i> Renewal	676.412	634.264	42.148	6,65%
<i>Business Banking</i> Business Banking				
Bisnis Baru New Business	208.114	388.331	(180.217)	(46,41%)
<i>Renewal</i> Renewal	190.301	226.718	(36.417)	(16,06%)
Premi Bruto Gross Premium	1.176.165	1.364.697	(188.532)	(13,81%)

Employee Benefit Division Productivity

Currently, the productivity of the Employee Benefit Division in terms of premiums has decreased and the turnover of sales force is quite significant. However, the management of BNI Life is committed to supporting the needs of sales force and expanding to 17 potential areas (BNI branches), including industrial areas. Management also facilitates training and development of marketers to encourage marketers to become sellers and also financial advisors and can provide solutions for corporate customers.

To increase productivity, Employee Benefit also as a door opener to sell other BNI Life products, both individuals and sharia products. Employee Benefit conducts bundling cooperation with BNI Bank for payroll, debtor and current accounts customers.

Employee Benefit Division Income/Profitability

Tinjauan Operasi Per Segmen Usaha

Operation Overview Per Business Segment

Prospek *Employee Benefit* ke Depan

Dengan situasi pandemi yang masih terjadi di tahun 2022, dampak yang terjadi pada nasabah korporasi cukup signifikan, beberapa perusahaan mengalami kesulitan keuangan serta mengambil langkah efisiensi dengan mengurangi *budget* perusahaan untuk *benefit* karyawan yang berimbas kepada menurunnya pangsa pasar bagi *Employee Benefit*. Namun hal ini tidak mengurangi semangat dalam pengembangan bisnis *Employee Benefit*, karena dalam situasi ini *Employee Benefit* melihat peluang untuk memberikan solusi dengan menawarkan produk-produk yang disesuaikan dengan *budget* perusahaan tanpa menghilangkan *benefit* yang diberikan perusahaan kepada karyawannya.

Selain itu kami juga melihat adanya potensi peningkatan klaim rasio untuk produk asuransi kesehatan kumpulan karena kunjungan ke Rumah Sakit oleh peserta mulai kembali normal. Mengelola risiko dan potensi bisnis yang muncul dalam situasi ini akan menjadi sebuah kunci keberhasilan, namun harus disertai dengan analisa data yang memadai sehingga dapat lebih tepat dalam memposisikan produk di *market* dan lebih akurat dalam menetapkan target pasar. Sinergi dengan grup usaha dan mengembangkan *partnership* dengan pihak ketiga juga akan menjadi dorongan yang kuat dalam pengembangan bisnis ke depan.

DIVISI SYARIAH

Deskripsi Usaha

Sebagai negara yang mayoritas berpenduduk muslim, BNI Life juga turut memperhatikan lini bisnisnya untuk tetap memenuhi kebutuhan Nasabah dengan menghadirkan Divisi Syariah sebagai lini yang menjalankan kinerjanya sesuai prinsip Islam. Divisi ini memiliki 4 saluran distribusi penjualan, yaitu *Employee Benefit Syariah*, *Credit Life & Bundling*, *In Branch Syariah* dan *Telemarketing Syariah*.

Employee Benefit Division Outlook

Knowing that the pandemic situation was still happening in 2022, which has given the significant impact for corporate customers. Some companies have experienced financial difficulties and taken efficiency steps by reducing the company budget for employee benefits, which has an impact on decreasing market share for Employee Benefits. However, this condition does not discourage the development of the Employee Benefit business. In this situation, Employee Benefit sees an opportunity to provide a solution by offering products that are tailored to the company budget without losing the benefits the company provides to its employees.

On the other hand, we also see the potential for an increase in claim ratios for group health insurance products as visits to hospitals by participants begin to return to normal. Managing risks and business potentials in this situation will be the key to success. However, the management must be carried out along with adequate data analysis so that it can be more precise in positioning products in the market and more accurate in setting target markets. Synergies with business groups and developing partnerships with third parties will also be a strong encouragement for business development in the future.

SHARIA DIVISION

Business Description

As a predominantly Muslim country, BNI Life also pays attention to its business lines to meet customer needs by presenting the Sharia Division as a line that carries out its performance according to Islamic principles. This Division has 4 sales distribution channels, those are Employee Benefit Syariah, Credit Life & Bundling, Sharia In Branch and Sharia Telemarketing.

Tinjauan Operasi Per Segmen Usaha

Operation Overview Per Business Segment

Produk dan Layanan

Produk dan layanan segmen yang dilayani oleh Divisi Syariah, yakni:

1. *Employee Benefit Syariah*

Program asuransi yang ditujukan untuk memenuhi kebutuhan Perseroan dalam hal program kesejahteraan para karyawan di sebuah Perseroan dengan prinsip Syariah. Saluran distribusi *Employee Benefit Syariah* adalah salah satu saluran distribusi di BNI Life yang memasarkan program kesejahteraan karyawan secara langsung ke Perseroan/Korporasi.

2. *Credit Life & Bundling*

Saluran penjualan yang bekerja sama dengan lembaga pembiayaan bank dan *non* bank untuk melindungi asuransi jiwa peserta pembiayaan tersebut.

3. *In Branch Syariah*

Saluran penjualan yang menjual produk individu dengan bekerja sama dengan Bank melalui sistem referensi bisnis. Saat ini BNI Life Divisi Syariah telah melakukan kerjasama *in branch* dengan Bank Syariah Indonesia (BSI) dan Bank BNI.

4. *Telemarketing Syariah*

Saluran penjualan yang melakukan penawaran kepada nasabah melalui telepon oleh tenaga pemasar.

Products and Services

Product and service segments served by the Sharia Division, namely

1. *Sharia Employee Benefit*

An insurance program aimed at meeting the needs of the Company in terms of welfare programs for employees in a Company with Sharia principles. The Sharia Employee Benefit distribution channel is one of the distribution channels in BNI Life that markets employee welfare programs directly to the Company/Corporation.

2. *Credit Life & Bundling*

Sales channels that work with bank and non-bank financing institutions to protect the life insurance of these financing participants.

3. *Sharia In Branch*

A sales channel that sells individual products by cooperating with Bank through business reference system. Currently, BNI Life Sharia Division has agreement In Branch with Bank Syariah Indonesia (BSI) and Bank BNI.

4. *Sharia Telemarketing*

A sales channel that sells to customers by telephone by sales.

Pendapatan/Profitabilitas Divisi Syariah

• *Premi Bruto Divisi Syariah Tahun 2021-2022*

Sharia Division Gross Premium for 2021-2022

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Pendapatan Income	115.578	86.847	28.731	33,08%
Laba Bersih Net Profit	50.165	33.979	16.186	47,64%
Akumulasi Surplus Dana Tabarru' Accumulation Surplus of Tabarru' Fund	42.961	38.732	4.229	10,92%

Tinjauan Operasi Per Segmen Usaha

Operation Overview Per Business Segment

Selama tahun 2022 perusahaan telah membayarkan santunan manfaat asuransi dari dana *tabarru'* kepada peserta yang mengalami musibah, kematian maupun perawatan kesehatan (rawat inap/rawat jalan) sebesar Rp260,3 miliar atau tumbuh 29,05% dari periode yang sama tahun sebelumnya yang sebesar Rp201,7 miliar.

Prospek Syariah ke Depan

Adanya merger 3 (tiga) bank syariah menjadi BSI mengubah bisnis BNI Life Divisi Syariah yang selama ini telah berjalan dengan BNI Syariah sebagai *market captive*. Terdapat 4 (empat) *channel* bisnis yang dapat terdampak yaitu *employee benefits*, *bancassurance in branch*, *telemarketing* dan *credit life*. Namun hal ini tidak mengurangi semangat dan strategi BNI Life Divisi Syariah dalam mengembangkan bisnis dan mengubahnya menjadi peluang. Berikut beberapa strategi yang digunakan oleh BNI Life Divisi Syariah dalam mengembangkan bisnis pada tahun 2023, yaitu:

1. Meningkatkan penetrasi dan memaksimalkan potensi pasar baik untuk produk Individu maupun kumpulan di Bank Syariah Indonesia.
2. Penguatan model bisnis yang efektif dengan mengedepankan *product mix* dan keunggulan kompetitif yang dimiliki oleh BNI Life Divisi Syariah.
3. Peningkatan penetrasi bisnis di ekosistem Syariah.
4. Peningkatan profitabilitas dan efisiensi.

During 2022 the company has paid compensation for insurance benefits from the *tabarru'* fund to participants due to an accident, death or health care (in/out patient) was Rp260.3 billion or grew 29.05% from the same period the previous year which was Rp201.7 billion.

Sharia Division Outlook

The merger of 3 (three) Islamic banks to become BSI changed the BNI Life Divisi Syariah business which has been running with BNI Syariah as a market captive. There are 4 (four) business channels that can be affected, namely *employee benefits*, *bancassurance in branch*, *telemarketing* and *credit life*. However, this does not reduce the enthusiasm and strategy of the BNI Life Sharia Division in developing the business and turning it into an opportunity. Following are some of the strategies used by the BNI Life Sharia Division in developing the business in 2023:

1. Increasing penetration and maximizing market potential for both individual and group products at Bank Syariah Indonesia.
2. Strengthening an effective business model by prioritizing product mix and competitive advantages possessed by the BNI Life Sharia Division.
3. Increasing business penetration in the Sharia ecosystem.
4. Increased profitability and efficiency.

Tinjauan Kinerja Keuangan Perusahaan

Company's Financial Performance Overview

Analisis dan Pembahasan Manajemen ini dibuat berdasarkan informasi yang diperoleh dari Laporan Keuangan Konsolidasian PT BNI Life Insurance 31 Desember 2022 dan tahun yang berakhir pada 31 Desember 2020 yang telah diaudit oleh Kantor Akuntan Publik (KAP) Tanudiredja, Wibisana, Rintis & Rekan.

Laporan tersebut telah memperoleh opini “Wajar” dalam semua hal yang material, posisi keuangan konsolidasian PT BNI Life Insurance tanggal 31 Desember 2022, serta kinerja keuangan dan arus kas konsolidasiannya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Bahasan kinerja keuangan PT BNI Life Insurance disampaikan dengan memperhatikan penjelasan pada catatan atas Laporan Keuangan Konsolidasian merupakan bagian yang tidak terpisahkan dari Laporan Tahunan ini.

Bahasan serta analisis tentang kondisi keuangan ini disajikan dalam empat bagian sebagai berikut:

- Kinerja Posisi Keuangan Konsolidasian;
- Kinerja Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian;
- Kinerja Arus Kas Konsolidasian; dan
- Kinerja Rasio Keuangan.

This Management Analysis and Discussion are based on information obtained from the Consolidated Financial Statements of PT BNI Life Insurance for the year ended December 31st, 2022 and the year ended December 31st, 2020 that has been audited by the Public Accounting Firm (KAP) Tanudiredja, Wibisana, Rintis & Partner.

The report has obtained “Qualified” opinion in all material aspects, the consolidated financial position of PT BNI Life Insurance by December 31st, 2022, and the consolidated financial and cash flows performances for the year ended on that date have met the Financial Accounting Standards applicable in Indonesia.

Discussion on this financial performance of PT BNI Life Insurance was taking the explanation in the notes of the Consolidated Financial Statements into consideration which are an inseparable part of this Annual Report.

The discussion and analysis of this financial condition are presented in four sections as follows:

- Performance of Consolidated Financial Position;
- Performance of Consolidated Profit and Loss and Comprehensive Income;
- Performance of Consolidated Cash Flow; and
- Performance of Financial Ratios.

Laporan Posisi Keuangan Konsolidasian

Report of Consolidated Financial Position

Posisi keuangan secara konsolidasian per 31 Desember 2022 menunjukkan bahwa total aset, total liabilitas dan total ekuitas Perseroan mengalami peningkatan masing-masing tumbuh sebesar 2,39% untuk aset, 2,10% untuk liabilitas dan Ekuitas tumbuh sebesar 1,21%. Untuk dana peserta pada tahun ini tumbuh sebesar 25,89%.

The company's consolidated financial position as of December 31st, 2022 shows that the Company's Total Assets, Total Liabilities and Total Equity increased by 2.39% for Assets, 2.10% for Liabilities and Equity grew by 1.21%. For participant funds this year grew by 25.89%.

- Tabel Posisi Keuangan Konsolidasian**
Table of Consolidated Financial Position

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Aset Assets	23.361.392	22.817.087	544.305	2,39%
Liabilitas Liabilities	16.717.592	16.374.419	343.173	2,10%
Dana Peserta Participants' Fund	629.224	499.826	129.398	25,89%
Ekuitas Equity	6.014.576	5.942.842	71.734	1,21%



Laporan Posisi Keuangan Konsolidasian

Report of Consolidated Financial Position

ASET

Jumlah Aset Perseroan per 31 Desember 2022 adalah sebesar Rp23,36 triliun, nilai ini meningkat sebesar 2,39% atau naik Rp544,31 miliar jika dibandingkan dengan jumlah Aset pada periode yang sama tahun 2021 yang sebesar Rp22,82 triliun.

ASSET

The company's Total Assets as of December 31st, 2022 was Rp23.36 trillion, this value increased by 2.39% or increased by Rp544.31 trillion when compared to the amount of Assets in the same period of 2021 which was Rp22.82 trillion.

• Tabel Aset Perusahaan

Table of Company Assets

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Kas dan Kas pada Bank Cash and Cash in Banks	73.741	100.421	(26.680)	(26,57%)
Investasi, Neto Investments, Net	21.557.574	20.697.323	860.251	4,16%
Piutang Premi Premium Receivables	69.695	84.876	(15.181)	(17,89%)
Piutang Investasi Investment Receivables	314.521	623.638	(309.117)	(49,57%)
Piutang Reasuransi Reinsurance Receivables	185.143	176.223	8.920	5,06%
Aset Reasuransi Reinsurance Assets	104.797	157.602	(52.805)	(33,51%)
Pinjaman Pemegang Polis Loan to Policyholders	126.842	65.634	61.208	93,26%
Piutang Lain-lain – Neto Other Receivables – Net	25.777	18.448	7.329	39,73%
Beban Dibayar di Muka dan Uang Muka Prepaid Expenses and Advances	13.050	7.651	5.399	70,57%
Aset Tetap – Neto Fixed Assets – Net	242.528	213.187	29.341	13,76%
Aset Pajak Tangguhan, Neto Deferred Tax Assets, Net	145.671	86.080	59.591	69,23%
Aset Lain-lain, Neto Other Assets, Net	502.053	586.004	(83.951)	(14,33%)
Jumlah Total	23.361.392	22.817.087	544.305	2,39%

Laporan Posisi Keuangan Konsolidasian

Report of Consolidated Financial Position



Peningkatan ini terutama disebabkan oleh:

- Kas dan Kas pada Bank**
 Tercatat pada 31 Desember 2022 saldo Kas dan Kas pada Bank sebesar Rp73,74 miliar. Mengalami penurunan sebesar 26,57% atau menurun Rp26,68 miliar. Hal tersebut disebabkan oleh penurunan pada Portofolio Perusahaan sebesar Rp36,55 miliar atau 43,36%.

This increase was mainly due to:

- Cash and Cash in Bank**
 Recorded on December 31st, 2022 the balance of Cash and Cash in the Bank was Rp73.74 billion. Decreased by 26.57% or decreased by Rp26.68 billion. This is due to a decrease in the Company's Portfolio of Rp36.55 billion, or 43.36%.

- Tabel Kas dan Kas pada Bank**
 Table of Cash and Cash in Banks

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Portofolio Perusahaan Company's Portfolio	47.742	84.294	(36.552)	(43,36%)
Portofolio Unit Link Unit-linked Portfolio	25.999	16.127	9.872	61,21%
Jumlah Total	73.741	100.421	(26.680)	(26,57%)

Laporan Posisi Keuangan Konsolidasian

Report of Consolidated Financial Position

Investasi Neto

Dengan proporsi sebesar 92,28% terhadap total aset, Total Investasi memberikan kontribusi yang signifikan atas kenaikan total aset pada tahun 2022. Pada periode ini diketahui nilai Investasi neto sebesar Rp21,56 triliun dimana nilai ini meningkat 4,16% dari periode sebelumnya.

Peningkatan nilai pada investasi neto ditopang oleh peningkatan efek-efek dari tahun sebelumnya yang sebesar Rp19,52 triliun menjadi Rp20,11 triliun pada tahun 2022.

Selain itu peningkatan pada Dana jaminan sebesar 13,40 % dan deposito berjangka sebesar 32,51% terhadap tahun sebelumnya, turut mempengaruhi kenaikan nilai investasi.

Investment Net

With a proportion of 92.28% to total assets, Total Investment contributed significantly to the increase in total assets in 2022. During this period, the net investment value was Rp21.56 trillion, this value increased by 4.16% from the previous period.

The increase of Investment net was supported by an increase of marketable securities from the previous year of Rp19.52 trillion to Rp20.11 trillion in 2022.

In addition, the increase in the guarantee fund by 13.40% and time deposits by 32.51% against the previous year, also affected the increase in investment value.

Tabel Investasi - Neto Perusahaan

Table of Company Investment - Net

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Dana Jaminan Statutory Funds	602.485	531.293	71.192	13,40%
Deposito Berjangka Time Deposits	840.854	634.536	206.318	32,51%
Efek-efek Marketable Securities	20.107.462	19.522.148	585.314	3,00%
Penyertaan Saham Investment in Shares	6.773	9.346	(2.573)	(27,53%)
Jumlah Total	21.557.574	20.697.323	860.251	4,16%

Laporan Posisi Keuangan Konsolidasian

Report of Consolidated Financial Position

• Piutang Investasi

Diketahui pada tahun 2022 saldo Piutang Investasi mengalami penurunan sebesar 49,57% menjadi Rp314,52 miliar pada periode ini.

Adapun hal ini dipengaruhi oleh saldo Piutang penjualan Obligasi yang menurun 86,31% menjadi Rp55,97 miliar pada tahun 2022. Nilai ini menurun secara signifikan dari tahun 2021 yang sebesar Rp408,93 miliar.

• Investment Receivable

In 2022, it was recorded that the balance of Investment Receivables decreased by 49.57% to Rp314.52 billion during this period.

This was influenced by the balance of Investment receivables of Bonds which decreased by 86.31% to Rp55.97 billion in 2022. This value decreased significantly from 2021, when it was Rp408.93 billion.

• Tabel Piutang Investasi

Table of Investment Receivables

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Pihak-pihak Berelasi I Related Parties				
Asuransi Jiwa Life Insurance				
Piutang Investasi Investment Receivable	166.433	154.071	12.362	8,02%
Piutang Penjualan Obligasi Investment Receivable of Bonds	55.970	408.932	(352.962)	(86,31%)
Piutang Penjualan Saham Investment Receivable of Shares	39.734	35.929	3.805	10,59%
Syariah I Sharia				
Piutang Investasi Investment Receivable	6.603	3.731	2.872	76,98%
Portofolio Unit Link I Unit-Link Portfolio				
Piutang Investasi Investment Receivable	45.781	20.975	24.806	118,26%
Jumlah Total	314.521	623.638	(309.117)	(49,57%)

Laporan Posisi Keuangan Konsolidasian

Report of Consolidated Financial Position



- **Piutang Reasuransi**

Pada tahun 2022 saldo Piutang reasuransi mengalami kenaikan sebesar 5,06%. Naik menjadi Rp185,14 miliar dari tahun sebelumnya yang sebesar Rp176,22 miliar. Hal tersebut dipengaruhi secara signifikan oleh kenaikan saldo pada pihak - pihak berelasi yang pada tahun 2022 sebesar Rp199,79 miliar, naik 28,07% dari tahun sebelumnya yang sebesar Rp156 miliar.

- **Reinsurance Receivable**

In 2022, the balance of reinsurance receivables increased by 5.06%. Increased to Rp185.14 billion from Rp176.22 billion in the previous year. This is significantly affected by the increase by related parties accounts which in 2022 was Rp199.79 billion, an increase of 28.07% from the previous year of Rp156 billion.

- **Tabel Piutang Reasuransi**

Table of Reinsurance Receivables

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Pihak Ketiga Third Parties	7.518	20.217	(12.699)	(62,81%)
Pihak-Pihak Berelasi Related Parties	199.797	156.006	43.791	28,07%
Sub Jumlah Sub Total	207.315	176.223	31.092	17,64%
Cadangan Kerugian Penurunan Nilai Allowance for Impairment Losses	(22.172)	0	(22.172)	(100%)
Jumlah Total	185.143	176.223	8.920	5,06%

Laporan Posisi Keuangan Konsolidasian

Report of Consolidated Financial Position

- Aset Reasuransi**

Aset Reasuransi pada 31 Desember 2022 tercatat sebesar Rp104,80 miliar mengalami penurunan Rp52,81 miliar atau menurun 33,51% dibandingkan tahun 2021 yang sebesar Rp157,60 miliar.

Hal ini disebabkan oleh menurunnya nilai akun pada Aset reasuransi Asuransi jiwa diantaranya premi yang belum merupakan pendapatan, Liabilitas manfaat polis masa depan dan Estimasi liabilitas klaim. Namun Aset Reasuransi Syariah meningkat sebesar Rp9,61 miliar atau 20,27% di periode ini.

- Reinsurance Assets**

Reinsurance assets on December 31st, 2022 were recorded at IDR 104.80 billion, a decrease of Rp52.81 billion or a decrease of 33.51% compared to 2021 which was Rp157.60 billion.

This is due to the decrease in the value of the reinsurance asset account in life insurance, including Unearned premiums, Provision for future policy benefit, and Estimated claim liabilities. Sharia Reinsurance Assets, on the other hand, increased by Rp9.61 billion, or 20.27%, during this period.

- Tabel Aset Reasuransi**

Table of Reinsurance Assets

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Asuransi Jiwa Life Insurance	47.795	110.206	(62.411)	(56,63%)
Syariah Sharia	57.002	47.396	9.606	20,27%
Jumlah Total	104.797	157.602	(52.805)	(33,51%)

- Pinjaman Kepada Pemegang Polis**

Pinjaman Pemegang Polis pada 31 Desember 2022 meningkat 93,26% menjadi Rp126,84 miliar dibanding tahun sebelumnya sebesar Rp65,63 miliar.

Akun ini merupakan pinjaman dalam mata uang Rupiah yang diberikan kepada pemegang polis dengan total maksimal 80% dari masing-masing nilai tunai polis. Pinjaman ini mempunyai tanggal pembayaran yang pasti dan memiliki suku bunga tahunan sebesar 12,00% pada tahun 2022 dan 2021.

- Loan to Policyholders**

Policyholder Loans on December 31st, 2022 increased 93.26% to Rp126.84 billion compared to the previous year of Rp65.63 billion.

This account represents loans denominated in Rupiah currency, which is granted to policyholders at a maximum of 80% of the cash surrender value of the respective policy. These loans have definite repayment dates and earned annual interest for 12.00% in 2022 and 2021.

Laporan Posisi Keuangan Konsolidasian

Report of Consolidated Financial Position

• Piutang Lain-lain

Hingga 31 Desember 2022, Piutang Lain-lain tercatat sebesar Rp25,78 miliar mengalami peningkatan Rp7,33 miliar atau bertumbuh 39,73% dibandingkan tahun 2021 yang sebesar Rp18,45 miliar.

Hal tersebut secara signifikan dipengaruhi oleh peningkatan pada piutang kelebihan klaim kesehatan sebesar 22,62% dari proporsi 65,31% terhadap jumlah piutang lain-lain. Dengan cadangan penurunan nilai sebesar Rp885 juta pada tahun 2022, manajemen berpendapat nilai tersebut telah memadai untuk menutupi kerugian yang mungkin timbul dari tidak tertagihnya piutang lain-lain.

• Other Receivables

As of December 31st, 2022, Other receivables were recorded at Rp25.78 billion, an increase of Rp7.33 billion or a growth of 39.73% compared to 2021 of Rp18.45 billion.

This was significantly influenced by an increase in Excess health claim receivables of 22,62% from a proportion of 65.31% to the amount of other receivables. With Allowance for Impairment Loss of Rp885 million in 2022, management believes that this value is sufficient to cover losses that may arise from uncollectible other receivables.

• Tabel Piutang Lain-Lain

Table of Other Receivables

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Piutang kelebihan klaim kesehatan Excess health claim receivables	16.834	13.729	3.105	22,62%
Piutang dari manajer investasi Receivables from fund manager	490	2.135	(1.645)	(77,05%)
Piutang pegawai Loan to employee	3.147	1.748	1.399	80,03%
Lain-lain Others	6.191	1.847	4.344	235,19%
Cadangan Kerugian Penurunan Nilai Allowance for Impairment Loss	(885)	(1.011)	126	(12,46)
Jumlah Total	25.777	18.448	7.329	39,73%

• Beban Dibayar di Muka dan Uang Muka

Hingga 31 Desember 2022, Beban Dibayar di Muka dan Uang Muka tercatat sebesar Rp13,05 miliar mengalami peningkatan 70,57% atau senilai Rp5,40 miliar dibandingkan tahun 2021 yang sebesar Rp7,65 miliar. Hal tersebut disebabkan oleh peningkatan beban dibayar dimuka dan uang muka lain-lain yang meningkat 176,21% pada tahun ini.

• Prepaid Expenses and Advances

As of December 31st, 2022, Prepaid Expenses and Advances were recorded at Rp13.05 billion, an increase of 70.57% or Rp5.40 billion compared to 2021 which was Rp7.65 billion. This is due to an increase in prepaid paid expenses and other advances which increased by 176.21% this year.

Laporan Posisi Keuangan Konsolidasian

Report of Consolidated Financial Position

• Tabel Beban Dibayar di Muka dan Uang Muka

Table of Prepaid Expenses and Advances

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Asuransi Insurance	2.632	2.951	(319)	(10,81%)
Uang Muka Advances	1.183	1.013	170	16,78%
Sewa Rent	1.004	707	297	42,01%
Lain-lain Others	8.231	2.980	5.251	176,21%
Jumlah Total	13.050	7.651	5.399	70,57%

• Aset Tetap, Neto

Pada periode 31 Desember 2022, Aset Tetap tercatat sebesar Rp242,53 miliar mengalami peningkatan senilai Rp29,34 miliar atau 13,76% dibandingkan tahun 2021 yang sebesar Rp213,19 miliar. Penilaian kembali yang dilakukan atas tanah dan revaluasi bangunan mempengaruhi kenaikan pada Aset tetap, Neto.

• Aset Pajak Tangguhan

Aset Pajak Tangguhan tercatat sebesar Rp145,67 miliar pada tahun 2022 naik Rp59,59 miliar dibandingkan tahun 2021 yang sebesar Rp86,08 miliar. Hal tersebut disebabkan oleh perusahaan yang memutuskan untuk mengakui rugi pajak sebesar Rp80,35 dari akumulasi rugi pajak yang telah dihitung. Keputusan ini didasari terdapatnya kemungkinan besar bahwa laba kena pajak yang akan tersedia di masa depan cukup untuk memulihkan aset pajak tangguhan tersebut.

• Fix Assets, Net

In the period December 31st, 2022, Fixed Assets were recorded at Rp242.53 billion, an increase of Rp29.34 billion or 13.76% compared to Rp213.19 billion in 2021. Land reassessment and the revaluation of buildings affect the increase in fixed assets, Net.

• Deferred Tax Assets

Deferred tax assets were recorded at Rp145.67 billion in 2022, an increase of Rp59.59 billion compared to 2021 which was Rp86.08 billion. This is caused by the company deciding to recognise a tax loss of Rp80.35 from the accumulated tax loss that has been calculated. This decision is based on the possibility that the taxable profits that will be available in the future are sufficient to recover the deferred tax assets.

Laporan Posisi Keuangan Konsolidasian

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• Aset Lain-lain

Hingga 31 Desember 2022, Aset Lain-lain tercatat sebesar Rp502,05 miliar menurun 14,33% dibandingkan tahun 2021 yang sebesar Rp586 miliar. Hal ini disebabkan oleh perjanjian pemasaran produk bancassurance dan diakui sebagai aset tak berwujud. Aset tak berwujud ini diamortisasi selama periode perjanjian menggunakan metode garis lurus selama 15 tahun.

Berdasarkan evaluasi Manajemen, tidak terdapat kejadian-kejadian atau perubahan-perubahan keadaan yang mengindikasikan adanya penurunan nilai aset lain-lain pada tanggal 31 Desember 2022 dan 2021.

• Other Assets

Until December 31st, 2022, Other Assets recorded at Rp502,05 billion decreased by 14.33% compared to 2021 which was Rp586 billion. This is due to the bancassurance product marketing agreement and recognized such payment as Intangible assets. These Intangible assets are amortised during the agreement period using the straight line method for 15 years.

Based on the Management assessment, there had been no events or changes in circumstances which may indicate impairment in value of other assets as at December 31st, 2022 and 2021.

• Tabel Aset Lain-Lain

Table of Other Assets

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Aset tak Berwujud Intangible Assets	464.444	537.778	(73.334)	(13,64%)
Uang Jaminan Security Deposits	37.100	47.726	(10.626)	(22,26%)
Iuran Keanggotaan Membership Fees	433	445	(12)	(2,70%)
Lain-lain Others	76	55	21	100%
Jumlah Total	502.053	586.004	(83.951)	(14,33%)

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LIABILITAS

Jumlah Liabilitas Perusahaan per 31 Desember 2022 sebesar Rp16,72 triliun, mengalami peningkatan Rp343,17 miliar atau 2,10% dibandingkan tahun 2021 yang sebesar Rp16,37 triliun. Hal ini dipengaruhi secara signifikan oleh kenaikan akun Liabilitas kontrak asuransi yang memiliki proporsi 95,61% terhadap total liabilitas.

LIABILITIES

The company's Total Liabilities as of December 31st, 2022 was Rp16.72 trillion, an increase of Rp343.17 billion or 2.10% compared to 2021 was Rp16.37 trillion. This was significantly affected by the increase of Insurance Contract Liabilities by 95.61% to total liabilities.

• Tabel Liabilitas Perusahaan

Table of Company Liabilities

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Utang Klaim Claim Payables	2.866	1.523	1.343	88,18%
Utang Reasuransi Reinsurance Payables	72.597	69.367	3.230	4,66%
Utang Komisi Commission Payables	17.729	18.394	(665)	(3,62%)
Utang Pajak Tax Payables	3.887	3.264	623	19,09%
Titipan Premi Premium Deposits	171.017	166.238	4.779	2,87%
Akrua dan utang lain-lain Accrued Expenses and other payables	256.443	1.136.235	(879.792)	(77,43%)
Liabilitas sewa Lease Liabilities	57.458	25.785	31.673	122,83%
Liabilitas Kontrak Asuransi - Neto Insurance Contract Liabilities - Net	16.004.021	14.814.748	1.189.273	8,03%
Liabilitas Imbalan Kerja Employee Benefits Liability	131.574	138.865	(7.291)	(5,25%)
Jumlah Liabilitas Total Liabilities	16.717.592	16.374.419	343.174	2,10%

Laporan Posisi Keuangan Konsolidasian

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Adapun hal lainnya yang mempengaruhi peningkatan liabilitas adalah :

- **Utang Klaim**

Utang klaim merupakan liabilitas yang timbul dari klaim yang diajukan oleh pemegang polis dan disetujui oleh perusahaan. Perseroan mencatat nilai utang klaim sebesar Rp2,87 miliar, dimana meningkat 88,18% dibanding tahun sebelumnya dengan nilai tercatat Rp1,52 miliar.

- **Utang Reasuransi**

Pada periode 31 Desember 2022, Utang Reasuransi tercatat sebesar Rp72,60 miliar mengalami peningkatan Rp3,23 miliar atau 4,66% dibandingkan tahun 2021 yang sebesar Rp69,37 miliar. Hal ini dikarenakan pengaruh yang cukup signifikan pada Utang Reasuransi Asuransi jiwa yang mengalami kenaikan sebesar 18,68% pada tahun 2022.

The things that affect the increase in Liabilities are:

- **Claim Payable**

Claim Payables is a liability that arises as a result of a claim submitted by the policyholder and approved by the company. The company recorded a claim payable of Rp2.87 billion, which increased by 88.18% compared to the previous year of Rp1.52 billion.

- **Reinsurance Payable**

In the period December 31st, 2022, Reinsurance Payable was recorded at Rp72.60 billion, an increase of Rp3.23 billion or 4.66% compared to Rp69.37 billion in 2021. This is due to the significant influence on the Reinsurance Payable which increased by 18.68% in 2022.

- **Tabel Utang Reasuransi**

Reinsurance Debt Table

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Asuransi Jiwa Life Insurance	55.974	47.162	8.812	18,68%
Syariah Sharia	16.623	22.205	(5.582)	(25,14%)
Jumlah Total	72.597	69.367	3.230	4,66%

Laporan Posisi Keuangan Konsolidasian

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- **Utang Komisi**

Pada periode 31 Desember 2022, Utang Komisi tercatat sebesar Rp17,73 miliar, menurun 3,62% dibandingkan tahun 2021 yang sebesar Rp18,39 miliar.

- **Utang Pajak**

Pada periode 31 Desember 2022, Utang Pajak tercatat sebesar Rp3,89 miliar, mengalami peningkatan Rp623 juta atau 19,09% dibandingkan tahun 2021 yang sebesar Rp3,26 miliar. Hal tersebut disebabkan oleh peningkatan Pajak PPh Pasal 21, PPh pasal 23, dan pajak pertambahan nilai.

- **Titipan Premi**

Pendapatan premi yang diterima sebelum jatuh tempo polis dicatat sebagai Titipan Premi di laporan posisi keuangan. Pada 31 Desember 2022, Titipan Premi tercatat sebesar Rp171,02 miliar mengalami peningkatan Rp4,78 miliar atau 2,87% dibandingkan tahun 2021 yang sebesar Rp166,24 miliar.

- **Commission Payable**

In the period December 31st, 2022, Commission Payable was recorded at Rp17.73 billion, a decrease 3.62% compared to 2021 was Rp18.39 billion.

- **Tax Payable**

In the period of December 31st, 2022, Tax Payable was recorded at Rp3.89 billion, an increase of Rp623 million or 19.09% compared to 2021 which was Rp3.26 billion. This is due to the increase in Income Tax Article 21, Article 23 and value added tax.

- **Premium Deposits**

Premium income received before the maturity of the policy is recorded as a Premium Deposit in the financial position statement. On December 31st, 2022, Premium Deposits was recorded at Rp171.02 billion, an increase of Rp4.78 billion or 2.87% compared to Rp166.24 billion in 2021.

- **Tabel Titipan Premi**

Table of Premium Deposit

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Asuransi Jiwa Life Insurance	169.643	161.876	7.767	4,80%
Syariah Sharia	1.374	4.362	(2.988)	(68,50%)
Jumlah Total	171.017	166.238	4.779	2,87%

Laporan Posisi Keuangan Konsolidasian

Report of Consolidated Financial Position

• Akrua dan Utang Lain-Lain

Pada periode 31 Desember 2022, nilai Akrua tercatat sebesar Rp256,44 miliar mengalami penurunan Rp879,80 miliar atau turun 77,43% dibandingkan tahun 2021 yang sebesar Rp1,14 triliun. Hal tersebut disebabkan pada Pembelian Obligasi dan Nilai aset bagian pemegang unit link mengalami penurunan yang signifikan dari tahun sebelumnya.

• Accrued Expenses and Other Payables

In the period December 31st, 2022, the value of accrual was recorded at Rp256.44 billion, a decrease of Rp879.80 billion or 77.43% compared to 2021 which was Rp1.14 trillion. This is due to the purchase of bonds, and the net asset portion of unit holders has decreased significantly from the previous year.

• Tabel Akrua dan Utang Lain-lain

Table of Accrued Expenses and Other Payables

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Pembelian obligasi Purchase of bonds	83.552	792.770	(709.218)	(89,46%)
Nilai aset bagian pemegang unit link Net assets portion of unit holders	1.556	186.502	(184.946)	(99,17%)
Kesejahteraan Pegawai dan Alih Daya Employees' welfare and outsourcing	66.686	48.830	17.856	36,57%
Uang muka dari pemegang polis Advance from policyholders	17.203	21.440	(4.237)	(19,76%)
Kontes dan Komisi Contest and Commission	22.778	20.306	2.472	12,17%
Pengembalian premi Premium refund	5.064	4.611	453	9,82%
Lain-lain Others	59.604	61.776	(2.172)	(3,52%)
Jumlah Total	256.443	1.136.235	(879.792)	(77,43%)

• Liabilitas Sewa

Pada periode 31 Desember 2022, nilai Liabilitas Sewa tercatat sebesar Rp57,46 miliar, mengalami peningkatan Rp31,67 miliar dibandingkan tahun 2021 yang sebesar Rp25,79 miliar.

Peningkatan liabilitas sewa terjadi karena terdapat penambahan nilai sewa sebesar Rp65,17 dengan analisis jatuh tempo liabilitas sewa yang dibayarkan dalam 12 (dua belas) bulan mendatang dan diatas 1 (satu) tahun masing - masing sebesar Rp24,66 miliar dan Rp32,80 miliar.

• Lease liabilities

In the period of December 31st, 2022, the value of Lease Liabilities was recorded at Rp57.46 billion, increasing by Rp31.67 billion compared to Rp25.79 billion in 2021.

The increase in lease liabilities occurred due to an additional lease value of Rp65.17 with the analysis of the maturity of lease liabilities paid in the next 12 (twelve) months and above 1 (one) year of Rp24.66 billion and Rp32.80 billion, respectively.

Laporan Posisi Keuangan Konsolidasian

Report of Consolidated Financial Position

Liabilitas Kontrak Asuransi

Hingga 31 Desember 2022, nilai Liabilitas Kontrak Asuransi tercatat sebesar Rp16 triliun mengalami peningkatan Rp1,19 triliun atau 8,03% dibandingkan tahun 2021 yang sebesar Rp14,81 triliun. Hal ini dipengaruhi secara signifikan oleh kenaikan nilai liabilitas manfaat polis masa depan dengan komposisi 59,07% terhadap jumlah liabilitas kontrak asuransi.

Insurance Contract Liabilities

Until December 31st, 2022, the value of Insurance Contract Liabilities was recorded at Rp16 trillion, an increase of Rp1.19 trillion or 8.03% compared to 2021 which was Rp14.81 trillion. This was significantly affected by an increase in Liabilities for Future Policy Benefits with a composition of 59.07% on the total liabilities of the insurance contract.

Tabel Liabilitas Kontrak Asuransi

Table of Insurance Contract Liabilities

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Premi yang Belum Merupakan Pendapatan Unearned Premiums	89.953	106.537	(16.584)	(15,57%)
Estimasi Liabilitas Klaim Estimated Claim Liabilities	262.768	318.693	(55.925)	(17,55%)
Liabilitas Manfaat Polis Masa Depan Liabilities for Future Policy Benefits	9.452.974	8.420.587	1.032.387	12,26%
Penyisihan Manfaat Polis Masa Depan dan Kontribusi yang Belum Menjadi Hak Provision for Liabilities for Future Policy Benefits and Unearned Contributions	8.093	27.336	(19.243)	(70,39%)
Liabilitas kepada pemegang unit link Liabilities to unit-linked holders	6.170.446	5.920.996	249.450	4,21%
Ujrah diterima dimuka Unearned Ujrah	19.787	20.599	(812)	(3,94%)
Jumlah Total	16.004.021	14.814.748	1.189.273	8,03%

Liabilitas Imbalan Kerja

Pada 31 Desember 2022, nilai Liabilitas Imbalan Kerja tercatat sebesar Rp131,57 miliar, menurun 5,25% dibandingkan tahun 2021 yang sebesar Rp138,86 miliar.

Employee Benefits Liabilities

On December 31st, 2022, the value of Employee Benefits Liabilities was recorded at Rp131.57 billion, a decreased of 5.25% compared to 2021 which was Rp138.86 billion.

Laporan Posisi Keuangan Konsolidasian

Report of Consolidated Financial Position

DANA PESERTA

Dana peserta merupakan seluruh dana milik peserta berupa dana tabarru' dan dana investasi. Dana investasi peserta dan dana tabarru' disajikan sebagai dana peserta yang terpisah dari Liabilitas dan Ekuitas dalam Laporan Posisi Keuangan.

PARTICIPANTS FUND

Participants' fund represents all funds that consist of an investment fund and tabarru' fund. Participants' investment fund and tabarru' fund are presented as participants' fund and separated from liabilities and equity in the statement of financial position.

- Tabel Dana Peserta**
Table of Participants Fund

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Dana Syirkah Temporer Mudharabah Syirkah Temporer Mudharabah Fund	480.795	388.560	92.235	23,74%
Dana Investasi Peserta Wakalah Wakalah Investment Participant Fund	105.468	72.534	32.934	45,40%
Dana Tabarru' Tabarru' Fund	42.961	38.732	4.229	10,92%
Jumlah Total	629.224	499.826	129.398	25,89%

Pada periode 31 Desember 2022, Dana Peserta tercatat sebesar Rp629,22 miliar, mengalami peningkatan Rp129,40 miliar atau 25,89% dibandingkan tahun 2021 yang sebesar Rp499,83 miliar. Secara signifikan dipengaruhi oleh meningkatnya Dana Syirkah Temporer Mudharabah sebesar Rp92,24 miliar atau 23,74%, serta diikuti dengan kenaikan pada Dana Investasi Peserta Wakalah dan Dana Tabarru'.

In the period of December 31st, 2022, the Participant Fund was recorded at Rp629.22 billion, an increase of Rp126.40 billion or 25.89% compared to 2021 which was Rp499.83 billion. Significantly influenced by the increase in the Mudharabah Temporary Syirkah Fund of Rp92.24 billion, or 23.74%, and followed by an increase in the Wakalah Participant Investment Fund and Tabarru' Fund.

Laporan Posisi Keuangan Konsolidasian

Report of Consolidated Financial Position

EKUITAS

Jumlah Ekuitas Perusahaan per 31 Desember 2022 sebesar Rp6,01 triliun mengalami peningkatan Rp71,73 miliar atau 1,21% dibandingkan tahun 2021 yang sebesar Rp5,94 triliun. Peningkatan ini terjadi karena adanya peningkatan laba tahun berjalan sebesar Rp253,35 miliar, hal ini juga di imbangi dengan market efek yang menurun Rp131,49 miliar dan adanya pembayaran dividen sebesar Rp53,87 miliar.

EQUITY

The Company's total equity as of December 31st, 2022 was Rp6.01 trillion, an increase of Rp71.73 billion or 1.21% compared to 2021 which was Rp5.94 trillion. This increase occurred due to increase of Income for the year by Rp253.35 billion, which was balance by a decrease of securities market Rp131.49 billion and the payment of dividends of Rp53.87 billion.

• Tabel Ekuitas Perusahaan

Table of of Company Equity

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Modal Saham Claim Payables	300.699	300.699	0	-
Tambahan Modal Disetor Additional Paid-in Capital	4.157.813	4.157.813	0	-
Keuntungan (Kerugian) yang Belum Direalisasi atas Efek-Efek Tersedia untuk Dijual, Setelah Pajak Unrealized Gain (Loss) on Available-for-Sale Marketable Securities, Net of Tax	(3.559)	127.937	(131.496)	(102,78%)
Cadangan Revaluasi Aset, Setelah Pajak Asset Revaluation Reserve, net of Tax	39.515	39.515	0	0,00%
Pengukuran Kembali Imbalan Pasca Kerja, Setelah Pajak Remeasurement of Post Employee Benefit, Net of Tax	18.306	14.556	3.750	25,76%
Saldo Laba Retained Earnings				
Telah Ditentukan Penggunaannya Appropriated	60.140	60.140	0	-
Belum Ditentukan Penggunaannya Unappropriated	1.441.662	1.242.182	199.480	16,06%
Jumlah Total	6.014.576	5.942.842	71.734	1,21%

Laporan Laba (Rugi) dan Penghasilan Komprehensif Lain Konsolidasian

Consolidated Statement of Profit (Loss) and Other Comprehensive Income

• **Tabel Laba (Rugi) dan Penghasilan Komprehensif Lain Konsolidasian**

(dalam jutaan Rupiah)
(in million Rupiah)

Table of Consolidated Profit (Loss) and Other Comprehensive Income

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Pendapatan Neto Net Income	6.315.960	5.957.707	358.253	6,01%
Beban Neto Net Expenses	6.042.010	5.744.852	297.158	5,17%
Laba Sebelum Beban Pajak Final dan Manfaat (Beban) Pajak Penghasilan income Before Final Tax Expense and Income Tax Benefit (Expense)	273.950	212.855	61.095	28,70%
Beban Pajak Final Final Tax Expense	(77.411)	(85.510)	8.099	(9,47%)
Laba Sebelum Manfaat (Beban) Pajak Penghasilan Income Before Income Tax Benefit (Expense)	196.539	127.345	69.194	54,34%
Manfaat (Beban) Pajak Penghasilan Income Tax Benefit (Expenses)	56.814	52.235	4.579	8,77%
Laba Tahun Berjalan Income for the Year	253.353	179.580	73.773	41,08%
Penghasilan (Kerugian) Komprehensif Lain Other Comprehensive Income (Loss)	(127.746)	(61.312)	(66.434)	108,35%
Jumlah Penghasilan Komprehensif Tahun Berjalan Total Comprehensive Income (Loss) for the Year	125.607	118.268	7.339	6,21%

Pendapatan

Pendapatan perseroan tahun 2022 tercatat sebesar Rp6,32 triliun mengalami peningkatan 6,01% jika dibandingkan dengan pendapatan di 2021 yaitu sebesar Rp5,96 triliun.

Income

The company's income in 2022 was recorded at Rp6.32 trillion, an increase of 6.01% when compared to its income in 2021 of Rp5.96 trillion.

Laporan Laba (Rugi) dan Penghasilan Komprehensif Lain Konsolidasian

Consolidated Statement of Profit (Loss) and Other Comprehensive Income

Adapun yang mempengaruhi kenaikan pendapatan periode 2022 diantaranya: Those that affect the increase in the 2022 period include:

- Tabel Pendapatan Perusahaan**
Company Income Table

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Pendapatan Premi Premium Income				
Premi Bruto Gross Premium	4.997.143	4.753.078	244.065	5,13%
Premi Reasuransi Reinsurance Premium	(78.504)	(123.286)	44.782	(36,32%)
Perubahan, Neto atas Premi yang Belum Merupakan Pendapatan Net Changes in Unearned Premium Reserves	(1.003)	(1.934)	931	(48,14%)
Pendapatan Premi, Neto Premium Income, Net	4.917.636	4.627.858	289.778	6,26%
Pendapatan Fee dari Asuransi Syariah (Ujrah) Fee Income from Sharia Insurance (Ujrah)	96.000	70.337	25.663	36,49%
Pendapatan Investasi – Neto Investment Income – Net	1.260.890	1.222.100	38.790	3,17%
Pendapatan Lain-lain Other Income	41.434	37.412	4.022	10,75%
Jumlah Total	6.315.960	5.957.707	358.253	6,01%

Laporan Laba (Rugi) dan Penghasilan Komprehensif Lain Konsolidasian Consolidated Statement of Profit (Loss) and Other Comprehensive Income

- **Pendapatan Premi – Neto**

Pada tahun 2022 Pendapatan Premi Neto tercatat sebesar Rp4,92 triliun mengalami peningkatan Rp289,78 miliar atau 6,26% dibandingkan tahun 2021 yang sebesar Rp4,63 triliun. Hal tersebut secara signifikan disebabkan oleh kenaikan Premi Bruto senilai Rp244,07 miliar. Serta penurunan Premi Reasuransi sebesar 36,32% dari tahun sebelumnya.

- **Premium Income - Net**

In 2022 Premium Income Net was recorded at Rp4.92 trillion, an increase of Rp289.78 billion or 6.26% compared to Rp4.63 trillion in 2021. This is significantly due to the increase of gross premium of Rp244.07 billion. A decrease in reinsurance premiums by 36.32% from the previous year.

- **Tabel Pendapatan Premi**

Table of Premium Income

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Premi Bruto Gross Premium	4.997.143	4.753.078	244.065	5,13%
Premi Reasuransi Reinsurance Premium	(78.504)	(123.286)	44.782	(36,32%)
(Kenaikan)/penurunan cadangan atas premi belum merupakan pendapatan Increase/Decrease in Unearned premium reserves	(1.003)	(1.934)	931	(48,14%)
Pendapatan Premi, Neto Premium Income, Net	4.917.636	4.627.858	289.778	6,26%

- **Pendapatan Fee dari Asuransi Syariah (Ujrah)**

Pada periode 2022, Pendapatan Fee dari Asuransi Syariah (Ujrah) tercatat sebesar Rp96 miliar, mengalami peningkatan senilai Rp25,66 miliar atau 36,49% dibandingkan tahun 2021 yang sebesar Rp70,34 miliar.

- **Fee Income from Sharia Insurance (Ujrah)**

In the period 2022, Fee Income from Sharia Insurance (Ujrah) was recorded at Rp96 billion, an increase of Rp25.66 billion or 36.49% compared to Rp70.34 billion in 2021.

Laporan Laba (Rugi) dan Penghasilan Komprehensif Lain Konsolidasian

Consolidated Statement of Profit (Loss) and Other Comprehensive Income

• Pendapatan Investasi – Neto

Pada periode 2022, Pendapatan Investasi tercatat sebesar Rp1,26 triliun mengalami peningkatan sebesar Rp38,80 miliar atau 3,17% dibandingkan tahun 2021 yang sebesar Rp1,22 triliun. Hal tersebut dipengaruhi oleh Pendapatan Investasi dari Obligasi sebesar Rp701,84 miliar pada periode ini, atau meningkat sebesar 9,30% dari tahun sebelumnya dengan nilai Rp642,12 miliar.

• Investment Income – Net

In the period 2022, Investment Income was recorded at Rp1.26 trillion, an increase of Rp38.80 billion or 3.17% compared to Rp1.22 trillion in 2021. This is influenced by Investment Income from Bonds was Rp701.84 billion in this period, or an increase of 9.30% with a value of Rp642.12 billion from the previous year.

• Tabel Pendapatan Investasi

Investment Income Table

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Pendapatan Investasi dari Obligasi Investment Income from Bonds	701.841	642.123	59.718	9,30%
Laba Investasi Reksadana Gain from Investments in Mutual Funds	525.484	562.794	(37.310)	(6,63%)
Laba (Rugi) dari Investasi Saham, Neto (Loss) Gain from Investment on Shares, Net	17.329	17.856	(527)	(2,95%)
Pendapatan Bunga dari Deposito Berjangka dan Dana Jaminan Interest Income from Time Deposits and Statutory Funds	20.997	12.575	8.422	66,97%
Laba (Rugi) Selisih Kurs, Neto Gain (Loss) on Foreign Exchange, Net	16.085	1.341	14.744	1099,48%
Pendapatan Bunga Pinjaman Pemegang Polis Interest Income from Loan to Policyholders	573	978	(405)	(41,41%)
Lain-lain Others	8.978	4.733	4.245	89,69%
Beban Investasi Investment Expenses	(30.397)	(20.300)	(10.097)	49,74%
Jumlah Total	1.260.890	1.222.100	38.790	3,17%

Laporan Laba (Rugi) dan Penghasilan Komprehensif Lain Konsolidasian Consolidated Statement of Profit (Loss) and Other Comprehensive Income



- **Pendapatan Lain-lain**

Pada periode 2022 Pendapatan Lain-lain tercatat sebesar Rp41,43 miliar mengalami peningkatan sebesar Rp4,02 miliar atau 10,75% dibandingkan tahun sebelumnya yang sebesar Rp37,41 miliar. Hal tersebut disebabkan oleh peningkatan pendapatan lain-lain sebesar 80,56% dan pendapatan administrasi sebesar 20,40% dibanding tahun sebelumnya .

- **Other Incomes**

In the period 2022, Other Income recorded at Rp41.43 billion increased by Rp4.02 billion or 10.75% compared to the previous year was Rp37.41 billion. This is due to an increased in other income by 80.56% and administration income by 20.40% compared to the previous year.

- **Tabel Pendapatan Lain-Lain**

Table of Other Income

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Administrasi Administration	25.362	21.065	4.297	20,40%
Jasa Manajemen Management Fee	6.524	11.059	(4.535)	(41,01%)
Lain-lain Others	9.548	5.288	4.260	80,56%
Jumlah Total	41.434	37.412	4.022	10,75%

Laporan Laba (Rugi) dan Penghasilan Komprehensif Lain Konsolidasian

Consolidated Statement of Profit (Loss) and Other Comprehensive Income

Beban, Neto

Pada 31 Desember 2022, Beban Neto tercatat sebesar Rp6,04 triliun, mengalami peningkatan Rp297,16 miliar atau 5,17% dibandingkan tahun 2021 yang sebesar Rp5,83 triliun. Salah satu hal yang mempengaruhi kenaikan beban pada periode ini adalah Perubahan, Neto Liabilitas Manfaat Polis Masa Depan yang naik senilai Rp1,28 triliun atau sebesar 21,53%.

Expenses, Net

On December 31st, 2022, expenses were recorded at Rp6.04 trillion, an increase of Rp297.16 billion or 5.17% compared to 2021 was Rp5.83 trillion. One of the things that affected the increase in expenses in this period was the Net Changes in Liabilities for Future Policy Benefits which rose by Rp1.28 trillion or by 21.53%.

- Tabel Beban, Neto**
Table of Expenses, Net

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Klaim dan Manfaat Polis Claim and Policy Benefits	3.581.753	3.526.556	55.197	1,57%
Klaim Reasuransi Reinsurance Claims	(122.941)	(207.369)	84.428	(40,71%)
Ujrah Dibayar (Reasuransi) Payment of Ujrah (Reinsurance)	3.403	3.842	(439)	(11,43%)
Perubahan, Neto Liabilitas Manfaat Polis Masa Depan Net Changes in Liabilities for Future Policy Benefits	1.279.922	1.053.142	226.780	21,53%
Perubahan, Neto Estimasi Liabilitas Klaim Net Changes in Estimated Claim Liabilities	(46.510)	87.710	(134.220)	(153,03%)
Beban Akuisisi Acquisition Cost	669.315	640.353	28.962	4,52%
Beban Pemasaran Marketing Expenses	30.857	25.571	5.286	20,67%
Beban Umum dan Administrasi General and Administrative Expenses	625.711	589.409	36.302	6,34%
Beban Asuransi Lainnya Other Insurance Expenses	13.819	23.804	(9.985)	(41,95%)
Lain-lain, Neto Others, Net	6.681	2.834	3.847	135,74%
Jumlah Total	6.042.010	5.744.852	297.158	5,17%

Laporan Laba (Rugi) dan Penghasilan Komprehensif Lain Konsolidasian Consolidated Statement of Profit (Loss) and Other Comprehensive Income

Penghasilan Komprehensif Tahun Berjalan

Pada 31 Desember 2022, Penghasilan Komprehensif Lain tahun berjalan sebesar Rp125,61 miliar, mengalami peningkatan dibandingkan tahun 2021 yang sebesar Rp118,27 miliar. Peningkatan penghasilan komprehensif ini tidak sejalan dengan peningkatan laba bersih yang disebabkan karena penurunan signifikan atas kerugian yang belum direalisasi atas efek-efek yang tersedia untuk dijual yang menurun sebesar Rp135,71 miliar dan kerugian komprehensif lain yang menurun sebesar Rp66,43 miliar.

Other Comprehensive Income for The Year

On December 31st, 2022, Other Comprehensive Income for the year was Rp125.61 billion, increasing compared to Rp118.27 billion in 2021. This increase in comprehensive income did not match the increase in net profit, which was driven by a significant decrease in unrealized losses on available for sale marketable securities, which decreased by Rp135.71 billion, and other comprehensive losses, which decreased by Rp66.43 billion.

• Tabel Penghasilan Komprehensif Tahun Berjalan

Table of Other Comprehensive Income for The Year

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Pos-pos yang Tidak akan Direklasifikasi ke Laba Rugi Items that Will Not be Reclassified to Profit or Loss				
Pengukuran Kembali Imbalan Pasca Kerja Remeasurement of Post- Employment Benefit	5.294	9.781	(4.487)	(45,87%)
Beban Pajak Terkait Related Tax Expense	(1.544)	(2.152)	608	(28,25%)
Keuntungan Revaluasi Aset Tetap Gain on Revaluation of Fixed Assets	0	4.442	(4.442)	100%
Beban Pajak Terkait Related Tax Expense	0	(978)	978	(100%)
Pos-pos yang akan Direklasifikasi ke Laba Rugi Items that Will be Reclassified to Profit or Loss				
Keuntungan (Kerugian) yang Belum Direalisasi atas Efek-efek yang Tersedia untuk Dijual Unrealized Gain (Loss) on Available- for-Sale Marketable Securities	(135.710)	(91.956)	(43.754)	47,58%
Manfaat (Beban) Pajak Terkait Related Tax Benefit (Expense)	4.214	19.551	(15.337)	(78,45%)
Penghasilan (Kerugian) Komprehensif Lain Other Comprehensive Income (Loss)	(127.746)	(61.312)	(66.434)	108,35%
Jumlah Penghasilan Komprehensif Tahun Berjalan Total Comprehensive Income for The Year	125.607	118.268	7.339	6,21%

Laporan Arus Kas Konsolidasian

Consolidated Statements of Cash Flows

Di sepanjang periode 2022 Perseroan mencatat kas dan setara kas bank pada akhir tahun sebesar Rp73,74 miliar, menurun 26,57% dibandingkan kas dan setara kas pada akhir tahun 2021. Penurunan ini disebabkan oleh peningkatan pengeluaran kas untuk aktivitas investasi dan pendanaan serta adanya penurunan neto kas dan kas pada bank.

As of December 31st, 2022, the Company recorded cash and cash equivalents of Rp73.74 billion, a decrease of 26.57% compared to cash and cash equivalents in 2021. This decrease was due to an increase in cash expenditures for investment and financing activities as well as a decrease in net cash and cash in banks.

• **Tabel Laporan Arus Kas Konsolidasian**
Table of Consolidated Statements of Cash Flows

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Arus Kas dari (untuk) Aktivitas Operasi Cash Flows from (for) Operating Activities	226.501	183.129	43.372	23,68%
Arus Kas dari (untuk) Aktivitas Investasi Cash Flows from (for) Investing Activities	(168.454)	(91.876)	(76.578)	83,35%
Arus Kas dari (untuk) Aktivitas Pendanaan Cash Flows from (for) Financing Activities	(85.088)	(75.273)	(9.815)	13,04%
Kenaikan Neto Kas dan Kas pada Bank Net Increase in Cash and Cash in Banks	(27.041)	15.980	(43.021)	(269,22%)
Dampak Neto Perubahan Nilai Tukar atas Kas dan Kas pada Bank Net Effect of Changes in Exchange Rates in Cash and Cash in Banks	361	(10)	371	(3710%)
Kas dan Kas pada Bank Awal Tahun Cash and Cash in Banks at the Beginning of the Year	100.421	84.451	15.970	18,91%
Kas dan Kas pada Bank Akhir Tahun Cash and Cash in Banks at the End of the Year	73.741	100.421	(26.680)	(26,57%)

Arus Kas dari Aktivitas Operasi

Kas bersih Perseroan yang diperoleh dari aktivitas operasi mengalami peningkatan pada tahun 2022 menjadi sebesar Rp226,50 miliar dibandingkan dengan tahun sebelumnya yang sebesar Rp196,63 miliar. Peningkatan Arus kas bersih dari aktivitas operasi ini terutama disebabkan oleh kenaikan pada penerimaan premi dan kontribusi sebesar 6,54%, Diikuti kenaikan pada klaim reasuransi 22,32% dan kenaikan penerimaan lain-lain 3,25%.

Cash Flows from (for) Operating Activities

The Company's net cash flow obtained from operating activities increased in 2022 to Rp226.50 billion compared to the previous year was Rp196.63 billion. The increase in net cash flow from operating activities was mainly due to an increase in premiums and contributions received of 6.54%, followed by an increase in reinsurance claims of 22.32% and an increase in other receipts of 3.25%.

Laporan Arus Kas Konsolidasian

Consolidated Statements of Cash Flows

• Tabel Arus Kas dari (untuk) Aktivitas Operasi

Table of Cash Flows from (for) Operating Activities

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Penerimaan Premi dan Kontribusi Premium and Contributions Received	5.357.447	5.028.432	329.015	6,54%
Penerimaan Klaim Reasuransi Reinsurance Claim Received	222.557	181.941	40.616	22,32%
Penerimaan Lain-lain Other Receipts	101.279	98.095	3.184	3,25%
Pembayaran untuk: Payments for:				
Premi Reasuransi Reinsurance Premium	(164.914)	(180.371)	15.457	(8,57%)
Komisi Acquisition Costs	(656.197)	(619.553)	(36.644)	5,91%
Klaim dan Manfaat Polis Claim and Policy Benefit	(3.837.857)	(3.732.493)	(105.364)	2,82%
Beban Umum dan Administrasi General and Administrative Expenses	(661.075)	(424.577)	(236.498)	55,70%
Pajak Final Final Tax	(77.411)	(85.510)	8.099	(9,47%)
Lain-lain, Neto Others, Net	(57.328)	(82.835)	25.507	(30,79%)
Kas Bersih Diperoleh dari Aktivitas Operasi Net Cash Provided by Operating Activities	226.501	183.129	43.372	23,68%

Arus Kas dari Aktivitas Investasi

Perusahaan mengeluarkan kas sebesar Rp168,45 miliar untuk mendanai aktivitas investasi pada periode 2022. Pengeluaran kas ini meningkat 83,35% dari tahun lalu. Hal ini dikarenakan pengeluaran kas untuk penempatan investasi bersih meningkat secara signifikan sebesar 200,25% dari tahun sebelumnya.

Cash Flows from (for) Investing Activities

The company issued cash of Rp168.45 billion to fund investment activities in the 2022 period. The cash expenditure increased by 83.35% from last year. This is due to cash expenditure for net investment placements increasing significantly by 200.25% from the previous year.

Laporan Arus Kas Konsolidasian

Consolidated Statements of Cash Flows

- Tabel Arus Kas dari (untuk) Aktivitas Investasi**
Table of Cash Flows from (for) Investing Activities

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Penerimaan dari Hasil Investasi Proceeds from Investment Income	2.119.012	709.710	1.409.302	198,57%
Penerimaan dari Penjualan Aset Tetap Proceeds from Sale of Fixed Assets	232	2.979	(2.747)	(92,21%)
Perolehan Aset Tetap Acquisitions of Fixed Assets	(42.137)	(47.594)	5.457	(11,47%)
Distribusi Dana Peserta Distribution Fund to participants	(3.326)	0	(3.326)	100,00%
Penempatan Investasi, Neto Investments Placement, Net	(2.211.838)	(736.671)	(1.475.167)	200,25%
Pembayaran Beban Investasi Payment of Investment Expenses	(30.397)	(20.300)	(10.097)	49,74%
Kas Bersih Digunakan untuk Aktivitas Investasi Net Cash Used in Investing Activities	(168.454)	(91.876)	(76.578)	83,35%

Arus Kas dari Aktivitas Pendanaan

Kas bersih Perseroan yang digunakan dalam aktivitas pendanaan pada akhir tahun 2022 adalah sebesar Rp85,09 miliar, pengeluaran kas meningkat 13,04%. Hal ini terjadi karena adanya peningkatan pengeluaran untuk pembayaran dividen kas dan pembayaran liabilitas sewa pada tahun 2022.

Cash Flow from Financing Activities

The Company's net cash flow used in financing activities at the end of 2022 was Rp85.09 billion, increasing by 13.04%. This is due to an increase in spending on cash dividends paid and the payment of lease liabilities in 2022.

- Tabel Arus Kas dari Aktivitas Pendanaan**
Table Cash Flows from Financing Activities

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Peningkatan (Penurunan) Increase (Decrease)	Persentase (%) Percentage (%)
Pembayaran Dividen Kas Cash Dividend Paid	(53.873)	(47.276)	(6.597)	13,95%
Pembayaran Liabilitas Sewa Payment of Lease Liabilities	(31.215)	(27.997)	(3.218)	11,49%
Kas Bersih Digunakan untuk Aktivitas Pendanaan Net Cash Used in Financing Activities	(85.088)	(75.273)	(9.815)	13,04%

Rasio Keuangan

Financial Ratio

Uraian Description	2022	2021
Rasio Rentabilitas (Profitabilitas) Rentability Ratio (Profitability)		
Rasio Laba Terhadap Jumlah Aset Return on Assets	1,08%	0,79%
Rasio Laba Terhadap Jumlah Ekuitas Return on Equity	4,21%	3,02%
Marjin Laba Bersih Net Profit Margin	4,01%	3,78%
Rasio Perimbangan Hasil Investasi dengan Pendapatan Premi Neto Balance Ratio of Investment Income to Net Premium Income	24,19%	30,03%
Rasio Beban Klaim, Beban Usaha dan Komisi Claim Expense, Operating Expense, and Commission Ratios	120,92%	130,37%
Rasio Solvabilitas Solvability Ratio		
Rasio Jumlah Liabilitas terhadap Ekuitas Debt to Equity Ratio	277,95%	275,53%
Rasio Jumlah Liabilitas terhadap Aset Debt to Assets Ratio	71,56%	71,76%
Rasio Risk Based Capital (RBC) Risk Based Capital (RBC) Ratio	673,31%	714,30%
Rasio Selain Solvabilitas Another Ratio of solvability		
Rasio Kecukupan Investasi Investment Adequacy Ratio	149,54%	158,29%
Rasio Likuiditas Liquidity Ratio	198,28%	153,18%

Rasio Rentabilitas (Profitabilitas)

Rasio rentabilitas adalah ukuran yang dipergunakan untuk menghitung hasil akhir bersih dari berbagai kebijakan dan keputusan manajemen yang akan memberikan jawaban akhir tentang efektivitas manajemen dalam mengelola perusahaan. Hal ini tercermin dalam Rasio Laba Terhadap Aset 1,08%, Rasio Laba Terhadap Jumlah ekuitas sebesar 4,21%, Margin Laba Bersih 4,01%, Rasio Perimbangan Hasil Investasi sebesar 24,19% dan Rasio Beban Klaim sebesar 120,92%.

Rentability Ratio (Profitability)

The Rentability ratio is a measure used to calculate the net final results of various management policies and decisions that will provide the final answer on the effectiveness of management in managing the company. This is reflected in the Return on Assets Ratio of 1.80%, Return on Equity Ratio of 4.21%, Net Profit Margin of 4.01%, Balance Ratio of Investment Income to Net Premium Income by 24.19% and Claim Expense, Operating Expense, and Commission Ratios by 120.92%.

Kemampuan Membayar Hutang Perusahaan

Company's Ability to Pay Debt

Kemampuan Membayar Utang Jangka Pendek dan Jangka Panjang

Sebagai Perusahaan Asuransi, BNI Life memiliki kewajiban terhadap nasabah untuk melunasi pembayaran klaim kepada nasabah. Sebagaimana diatur Peraturan Otoritas Jasa Keuangan Nomor 69/POJK.05/2016 Tentang Penyelenggaraan Usaha Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah. Pembayaran klaim kepada nasabah paling lama 30 (tiga puluh) hari sejak adanya kesepakatan antara tertanggung dan penanggung atau kepastian mengenai jumlah klaim yang harus dibayar.

Kemampuan membayar hutang suatu Perusahaan asuransi tercermin dari tingkat kesehatan dan kolektibilitas Perusahaan, sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan Nomor 71/POJK.05/2016 Tentang Kesehatan Keuangan Perusahaan Asuransi dan Perusahaan Reasuransi. Berdasarkan ketentuan tersebut, Perusahaan asuransi wajib menetapkan target tingkat solvabilitas paling rendah 120% dari Modal Minimum Berbasis Risiko (MMBR) setiap tahun.

Pada 31 Desember 2022, berdasarkan Peraturan Otoritas Jasa Keuangan No.71/POJK.05/2016 tentang Kesehatan Keuangan Perusahaan Asuransi dan Perusahaan Reasuransi, *Risk Based Capital (RBC)* Perseroan mencapai 673,31% dan 714,30% pada tahun sebelumnya.

Disamping itu, Perseroan menggunakan rasio solvabilitas yang terdiri dari Rasio Liabilitas terhadap Ekuitas (DER) dan Rasio Liabilitas terhadap Aset (DAR) untuk mengukur kemampuan Perseroan dalam melunasi kewajiban yang dimiliki.

Short-Term and Long-Term Debt Solvency

As an insurance company, BNI Life has an obligation to customers to pay off claim payments to customers. As stipulated by Financial Service Authority Regulation Number 69/POJK.05/2016 concerning the Business Implementation of Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Companies. Payment of claims to customers no later than 30 (thirty) days from the agreement between the insured and the insurer or certainty regarding the number of claims to be paid.

The ability to pay the debt of an insurance company is reflected in the level of health and collectability of the Company, as stipulated in Financial Service Authority Regulation Number 71/POJK.05/2016 concerning the Financial Health of Insurance Companies and Reinsurance Companies. Under these provisions, insurance companies are required to set a target of solvency rates of at least 120% of the Minimum Risk-Based Capital (MMBR) each year.

On December 31st, 2021, based on Financial Services Authority Regulation No.71/POJK.05/2016 on Financial Health of Insurance Companies and Reinsurance Companies, Risk Based Capital (RBC) of the Company reached 673.31% and 714.30% in the previous year.

In addition, the Company uses solvency ratio consisting of Liability to Equity Ratio (DER) and Liability to Asset Ratio (DAR) to measure the Company's ability to pay off its liabilities.

Uraian Description	2022	2021
Rasio Solvabilitas Solvability Ratio		
Rasio Jumlah Liabilitas terhadap Ekuitas Debt to Equity Ratio	277,95%	275,53%
Rasio Jumlah Liabilitas terhadap Aset Debt to Assets Ratio	71,56%	71,76%
Rasio <i>Risk Based Capital (RBC)</i> Risk Based Capital (RBC) Ratio	673,31%	714,30%

Struktur Modal

Capital Structure

Struktur Modal

Komposisi struktur modal Perusahaan pada tahun 2022 adalah 71,56% berasal dari Liabilitas, 2,69% dari Dana peserta, dan 25,75% berupa Ekuitas, komposisi ini mengalami perubahan jika dibandingkan dengan 2021. Komposisi struktur modal yang berasal dari Liabilitas mengalami peningkatan 2,10%, Dana peserta meningkat secara signifikan sebesar 25,89%, sementara Ekuitas tercatat meningkat 1,21%.

Capital Structure

The composition of the Company's capital structure in 2022 is 71.56% comes from Liabilities, 2.69% from participant funds and 25.75% Equity, this composition has changed when compared to the composition in 2021. Capital structure composition based on liabilities has increased by 2.10%, the participant fund raised significantly by 25.89%, while recorded equity increased by 1.21%.

• Rincian Struktur Modal

Details of Capital Structure

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	2022		2021		Pertumbuhan Growth	
	Rp-juta Rp-million	Komposisi (%) Composition (%)	Rp-juta Rp-million	Komposisi (%) Composition (%)	Rp-juta Rp-million	Komposisi (%) Composition (%)
Jumlah Liabilitas Total Liabilities	16.717.592	71,56%	16.374.419	71,76%	343.173	2,10%
Dana Peserta Participant funds	629.224	2,69%	499.826	2,19%	129.398	25,89%
Ekuitas Equity	6.014.576	25,75%	5.942.842	26,05%	71.734	1,21%
Jumlah Liabilitas, Dana Peserta dan Ekuitas Total Liabilities, Participant Funds and Equity	23.361.392	100%	22.817.087	100%	544.305	3,32%
Rasio Jumlah Liabilitas dan Dana Peserta terhadap Ekuitas Debt and Participant Funds to Equity Ratio		288,41%		283,94%		

Kebijakan Manajemen atas Struktur Modal

Perusahaan memiliki kebijakan untuk menitikberatkan penggunaan liabilitas sebagai sumber modalnya. Sampai dengan akhir 2022, struktur modal Perusahaan terdiri dari 71,56% Liabilitas, 2,69% Dana peserta dan 25,75% Ekuitas.

Management Policy on Capital Structure

The Company has a policy to emphasize the use of liabilities as a source of capital. At the end of 2022, the Company's capital structure consists of 71.56% liabilities, 2.69% of participants' funds and 25.75% of equity.

Struktur Modal

Capital Structure



Dasar Pemilihan Struktur Modal

Tujuan utama pengelolaan modal Perusahaan adalah untuk memastikan pemeliharaan rasio modal yang sehat untuk mendukung usaha, pemeringkat pinjaman yang kuat dan memaksimalkan imbalan bagi pemegang saham. Selain itu, Perusahaan juga telah disyaratkan oleh Undang-Undang No. 40 tahun 2007 tentang Perusahaan Terbatas, efektif sejak tanggal 16 Agustus 2007, untuk mengalokasikan minimal 20% dari modal saham diterbitkan dan dibayar penuh ke dalam dana cadangan yang tidak boleh didistribusikan. Persyaratan permodalan eksternal tersebut dipertimbangkan oleh Perusahaan pada Rapat Umum Pemegang Saham.

Perusahaan mengelola struktur permodalan dan melakukan penyesuaian, bila diperlukan, berdasarkan perubahan kondisi ekonomi. Untuk memelihara dan menyesuaikan struktur permodalan, Perusahaan dapat menyesuaikan pembayaran dividen kepada pemegang saham, menerbitkan saham baru atau mengusahakan pendanaan melalui pinjaman.

Basis of Capital Structure

The main objectives of the Company's capital management are to ensure the maintenance of healthy capital ratios to support the business, realize strong loan ratings and maximize shareholder returns. In addition, the Company has also been required by Law No. 40 of 2007 concerning Limited Liability Companies, effective from August 16th, 2007, to allocate a minimum of 20% of the issued and fully paid share capital into a reserve fund that may not be distributed. The external capital requirements are considered by the Company at the General Meeting of Shareholders.

The Company manages the capital structure and makes adjustments, if necessary, based on changing economic conditions. To maintain and adjust the capital structure, the Company may adjust dividend payments to shareholders, issue new shares or seek funding through loans.

Ikatan yang Material untuk Investasi Barang Modal

Material Commitment for Capital Investment

Sepanjang tahun 2022, Perseroan tidak memiliki ikatan yang material untuk investasi barang modal.

Throughout 2022, the Company has no material commitments for capital investment.

Realisasi Investasi Barang Modal

Realization in Capital Investment

Tahun 2022, Perseroan telah mengalokasikan dana untuk penambahan aset berupa tanah, bangunan perabot kantor, perlengkapan kantor dan aset tetap dalam penyelesaian.

In 2022, The Company has allocated funds for additional assets to land, building, office furniture and fixtures, office equipment, office supplies and construction in progress.

- Jenis Investasi Barang Modal**
Type of Capital Investment

Keterangan Description	Nilai (dalam Rp jutaan) Value (in Rp million)
Kendaraan Vehicles	1.510
Perabot kantor Office furniture and fixtures	1.255
Peralatan kantor Office Equipment	12.602
Perlengkapan kantor Office supplies	443
Aset dalam penyelesaian Construction in progress	16.467
Jumlah Total	32.267

Tujuan Investasi Barang Modal

Investasi barang modal bertujuan untuk pengembangan dan pertumbuhan usaha Perseroan.

Purpose of Capital Goods Investment

The capital investment are intended to improve and Company's business growth.

Nilai Investasi Barang Modal yang dikeluarkan pada Tahun 2022

Investasi barang modal pada di tahun 2022 adalah sebesar Rp32,27 miliar.

Total Capital Investment in 2022

Capital goods investment in 2022 is Rp32.27 billion.

Informasi dan Fakta Material yang Terjadi Setelah Tanggal Laporan Akuntan

Information and Facts Material Happened After the Date of Accountant Report

Sepanjang tahun 2022, tidak terdapat informasi dan fakta material yang terjadi setelah tanggal laporan akuntan.

Throughout 2022, no material information and facts occurred after the date of the accountant's report.

Prospek Usaha

Business Prospects

Perekonomian global diproyeksikan akan turun dari 3,6% menjadi 2,9% di tahun 2023, sementara inflasi global diperkirakan mengalami kenaikan di tahun 2023. Kondisi ini merupakan dampak dari konflik geopolitik dan pandemi Covid-19. Namun demikian, pertumbuhan ekonomi Indonesia diperkirakan masih akan tumbuh di kisaran 4,7% - 5,5%. Berdasarkan proyeksi tersebut, kemungkinan yang dapat terjadi di Indonesia pada tahun 2023 adalah stagflasi, dimana ekonomi tetap bertumbuh namun mengalami perlambatan yang disebabkan oleh penurunan daya beli dan minat beli masyarakat.

The global economy is projected to decline from 3.6% to 2.9% in 2023, meanwhile the global inflation is predicted to increase in 2023. This condition is the impact of geopolitical conflicts and the Covid-19 pandemic. Nevertheless, Indonesia's economic growth is still expected to grow in the range of 4.7% - 5.5%. Based on these projections, the possibility that can occur in Indonesia in 2023 is stagflation, where the economy continues to grow but experiences a slowdown caused by a decrease in people's purchasing power and buying interest.

Dalam menghadapi risiko yang mungkin terjadi di tahun 2023 tersebut, Perseroan memandang perlu untuk memperkuat strategi bisnis, terutama dalam hal pengembangan bisnis dan penguatan digitalisasi proses bisnis. Pengembangan bisnis dilakukan dengan cara meningkatkan penetrasi pasar (perluasan *market share*), mengingat penetrasi asuransi jiwa terhadap jumlah populasi penduduk Indonesia per semester I 2022 masih di angka 8%. Langkah awal yang dapat dilakukan untuk meningkatkan penetrasi pasar ini selain dengan aktif menaikkan tingkat literasi masyarakat terhadap asuransi jiwa, adalah juga dengan aktif melakukan peninjauan organisasi internal perusahaan agar dapat berjalan lebih efektif dan efisien.

In confront the risks that may occur in 2023, the Company considers it necessary to strengthen business strategies, especially in terms of business development and the digitization of business processes. Business development is carried out by increasing market penetration (expanding market share), considering that the life insurance penetration towards the total population of Indonesia as of the first semester of 2022 is still at 8%. The first step that can be performed to enhance market penetration besides to actively raising public awareness of life insurance, is to actively analyze the company's internal organization to make it run more effectively and efficiently.

PT BNI Life Insurance dalam melakukan peninjauan dan pemetaan kembali organisasi internal perusahaan juga memperhatikan penguatan digitalisasi proses bisnis yang berjalan di beberapa fungsi di organisasi. Peninjauan dan pemetaan kembali organisasi ini dikhususkan untuk meningkatkan efektifitas dan efisiensi fungsi-fungsi di organisasi, khususnya yang terkait dengan upaya pengelolaan laba operasional Perseroan.

In conducting a review and re-mapping of the company's internal organization, PT BNI Life Insurance also pays attention to strengthening the digitization of business processes that run in several functions in the organization. The review and re-mapping of this organization are devoted to improving the effectiveness and efficiency of functions in the organization, especially those related to efforts to manage the Company's operating profit.

Prospek Usaha

Business Prospects

Strategi Tahun 2023

Untuk menjawab tantangan dan peluang yang akan terjadi pada tahun 2023, Perusahaan telah menyusun strategi untuk tahun 2023, yaitu:

1. Mempertahankan premi regular dan produk yang menguntungkan.
2. Pengembangan pasar dan partnership.
3. Menjaga pengelolaan keuangan.
4. Proses operasional dan OPEX yang sehat.
5. Membangun CRM.
6. Integrasi *relation partner*.
7. Mengoptimalkan *artificial intelligence*.
8. Perluasan bisnis non-organik.
9. Implementasi IFRS 17.

Perseroan telah menetapkan empat kebijakan umum dalam menyusun target tahun 2023, yaitu:

1. Memperbaiki model bisnis, *product mix* dan persistensi.
2. Memperbaiki pengelolaan laba.
3. Memperbaiki pengelolaan risiko dan manajemen biaya.
4. Otomatisasi dan digitalisasi untuk meningkatkan efektivitas dan efisiensi.

Strategy of 2023

To answer the challenges and opportunities that will occur in 2023, the Company has developed a strategy for 2023, namely:

1. Maintain regular premiums and profitable products.
2. Market development and partnerships.
3. Maintain the financial management.
4. Healthy operational and OPEX processes.
5. Building a CRM.
6. Integration of relation partners.
7. Optimizing artificial intelligence.
8. Expansion of non-organic business.
9. Implementation of IFRS 17

The Company has set four general policies in preparing for the 2023 target, namely:

1. Improve the business model, product mix and persistence.
2. Improve the profit management.
3. Improve the risk management and cost management.
4. Automation and digitization to improve effectiveness and efficiency.

Perbandingan Target dan Realisasi Tahun 2022

Comparison of Targets and Realizations in 2022

Pada awal tahun buku 2022, Perseroan telah menetapkan sejumlah target yang hendak dicapai yang dituangkan dalam Rencana Kerja dan Anggaran Perusahaan (RKAP) 2022. Perbandingan pencapaian beberapa target yang ditetapkan dengan realisasi tahun buku 2022 adalah sebagai berikut:

At the beginning of fiscal year 2022, the Company has set a number of targets to be achieved as outlined in the Company's Work Plan and Budget (RKAP) 2022. The comparison of achievement of several targets set with the realization of fiscal year 2022 is as follows:

- Perbandingan Target dan Realisasi Tahun 2022**

Target and Realization Comparison in 2022

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian Description	Target 2022 (Rp-juta) 2022 Target (Rp-million)	Realisasi 2022 (Rp-juta) 2022 Realization (Rp-million)	Pencapaian Realisasi terhadap Target (%) Realization of Achievement to Target (%)
	1	2	
Posisi Keuangan Financial Position			
Aset Assets	24.377.864	23.361.392	95,83%
Liabilitas dan Dsna Peserta Liabilities and Participant Funds	18.269.509	17.346.816	94,95%
Ekuitas Equity	6.108.355	6.014.576	98,46%
Laba (Rugi) Profit (Loss)			
Pendapatan Premi – Bruto Premium Income – Gross	5.128.879	4.997.143	97,43%
Pendapatan Premi – Neto Premium Income – Net	4.997.209	4.917.636	98,41%
Pendapatan Income	6.392.269	6.315.960	98,81%
Beban Expenses	6.127.490	6.042.010	98,60%
Laba Tahun Berjalan Net Profit for the Year	251.170	253.353	100,87%
Rasio Keuangan Financial Ratio			
Rasio Pengembalian Ekuitas Return On Equity Ratio	4,13%	4,21%	101,94%
Rasio Risk Based Capital (RBC) Risk Based Capital (RBC) Ratio	742,42%	673,31%	90,69%

Target Tahun 2023

Target for 2023

Memasuki tahun 2023, Perseroan telah menetapkan sejumlah target yang dituangkan dalam RKAP 2023, antara lain:

For 2023, the Company has set several targets that already stated in RKAP 2023, which are:

Uraian Description	Target 2023 (Rp-juta) 2023 Target (Rp-million)
Posisi Keuangan Financial Position	
Aset Assets	25.023.754
Liabilitas dan Dsna Peserta Liabilities and Participant Funds	18.921.792
Ekuitas Equity	6.101.961
Laba (Rugi) Profit (Loss)	
Pendapatan Premi – Bruto Premium Income – Gross	5.881.467
Pendapatan Premi – Neto Premium Income – Net	5.737.576
Pendapatan Income	7.341.966
Beban Expenses	7.026.394
Laba Tahun Berjalan Net Profit for the Year	302.356
Rasio Keuangan Financial Ratio	
Rasio Pengembalian Ekuitas (%) Return On Equity Ratio	4,61%
Rasio <i>Risk Based Capital</i> (RBC) Risk Based Capital Ratio (RBC)	713,73%

Kepatuhan Pembayaran Pajak

Tax Payment Compliance

Sebagai perusahaan yang patuh terhadap semua peraturan yang berlaku, BNI Life telah melakukan pemenuhan terkait kewajiban dalam membayar pajak yang merupakan salah satu bentuk kontribusi Perusahaan kepada negara. Adapun kontribusi pajak dari Perseroan di tahun 2022 dan 2021 adalah sebagai berikut:

As a company that complies with all applicable regulations, BNI Life has fulfilled its obligations to pay taxes, which is a form of the Company's contribution to the state. The tax contributions from the Company in 2022 and 2021 are as follows:

Uraian Description	2022	2021
PPh Pasal 21/26 Article 21/26 Income Tax	47.940	38.721
PPh Pasal 23/26 Article 23/26 Income Tax	5.862	5.230
PPh Pasal 4 ayat (2) Article 4 Paragraph (2) Income Tax	2.897	3.868
PPN VAT	971	1.447
PPN PUT VAT	1.699	0
Pajak Bumi dan Bangunan Land and Building Tax	119	197
Pajak Reklame Advertisement Tax	1.607	1.471
Jumlah Total	61.095	50.935

Aspek Pemasaran

Marketing Aspect

Strategi Pemasaran

Tantangan yang cukup variatif di sepanjang tahun 2022, membuat Perseroan melakukan banyak penyesuaian untuk bisa beradaptasi dengan tantangan yang ada untuk tetap mengoptimalkan penjualan melalui saluran distribusi yang dimiliki.

BNI Life telah melakukan kajian secara periodik atas rencana pengembangan untuk mendukung pencapaian target laba perusahaan, diantaranya adalah:

1. Kegiatan usaha berbasis imbal jasa (*fee-based*),
2. Inisiatif pengembangan produk baru untuk optimalisasi bisnis dan pemenuhan kebutuhan nasabah dengan menambahkan aktivitas usaha berbasis imbal jasa (*fee-based*),
3. Pemasaran asuransi online melalui website *Plan BLife*, aplikasi *BNI Mobile Banking*, dan aplikasi *internet banking - Mobile Banking Bank Victoria*

Pangsa Pasar

Di tahun 2022, Perseroan tercatat memiliki pangsa pasar sebesar 2,9% berdasarkan premi bruto konvensional, mengalami kenaikan dibandingkan dengan tahun sebelumnya yang mencapai 2,6%. Hal ini berkaitan dengan strategi pemasaran yang telah dilakukan selama tahun 2022.

• Tabel Pangsa Pasar Premi Bruto Konvensional

Table of Conventional Gross Premium Market Share

No.	Nama Asuransi Insurance Name	Pangsa Pasar Market Share	
		2022	2021
1.	PRUDENTIAL LIFE ASSURANCE	11,7%	11,5%
2.	ALLIANZ LIFE INDONESIA	8,4%	10,0%
3.	SIMAS JIWA (D/H MEGA LIFE)	8,2%	9,8%
4.	AXA MANDIRI FINANCIAL SERVICES	7,2%	7,1%
5.	INDOLIFE PENSIONTAMA	7,2%	7,3%
6.	AIA FINANCIAL (D/H AIG LIFE)	6,7%	7,5%
7.	MANULIFE INDONESIA	6,2%	6,9%
8.	BRI LIFE	5,2%	3,7%
9.	CAPITAL LIFE INDONESIA	5,1%	6,8%
10.	ASTRA	3,5%	3,1%
11.	BNI LIFE INSURANCE	2,9%	2,6%
12.	Perusahaan lainnya Other company	27,7%	23,7%

Marketing Strategy

The challenges that are quite varied throughout 2022, require the company to make many adjustments to be able to adapt to existing challenges and continue to optimize sales through its distribution channels.

BNI Life has conducted periodic review on business development plan to support Company's profit target, such as:

1. Fee-based business activities,
2. New product development initiatives to optimize business and meet customer needs, by adding fee-based business activities,
3. Online insurance marketing through Website BLife, BNI Mobile Banking application, and Internet Banking - Mobile Banking of Bank Victoria.

Market Share

In 2022, the Company has 2.9% of market share based on conventional gross premium, an increase compared to the previous year, which reached 2.6%. This is due to the marketing strategies that have been done during 2022.

Uraian Mengenai Dividen

Description of Dividend

Perseroan menetapkan jumlah dividen yang dibayarkan melalui Rapat Umum Pemegang Saham Tahunan (RUPST). Penentuan jumlah dan pembayaran dividen tersebut dilaksanakan dengan mempertimbangkan beberapa faktor yang terkait dengan kinerja dan kecukupan modal Perseroan. Dengan tetap memperhatikan posisi keuangan atau tingkat kesehatan Perseroan dan tanpa mengurangi hak dari Rapat Umum Pemegang Saham Perseroan.

The company determines the amount of dividend to be paid in the Annual General Meeting of Shareholders (AGMS). The determination of the amount and payment of dividend is arranged by considering several factors related to the company's performance and sufficiency of capital. And also considering the Company's financial statement or its performance and without undermining the rights in the General Meeting of Shareholders.

Uraian Description	Tahun Buku 2021 (Rp juta) Fiscal Year 2021 (Rp million)	Tahun Buku 2020 (Rp juta) Fiscal Year 2020 (Rp million)
Tanggal pembayaran Payment date	27 Juli 2022 July 27 th , 2022	27 Juli 2021 July 27 th , 2021
Dividen per saham (nilai penuh) Dividend per share (full amount)	179.579.486.548	157.585.761.467
Jumlah pembayaran dividen Total Dividend payment	53.873.845.964	47.275.728.440
<i>Payout ratio</i> Payout ratio	30%	30%
Tanggal pengumuman Announcement date	27 Juli 2022 July 27 th , 2022	29 Juli 2021 July 29 th , 2021

Realisasi Penggunaan Dana Hasil Penawaran Umum

Realization on the Funds Used From Public Offering

Sampai dengan 31 Desember 2022, BNI Life tidak melakukan penawaran umum di bursa saham manapun. Oleh karena itu tidak terdapat informasi terkait total perolehan dana, rencana penggunaan dana, rincian penggunaan dana, saldo dana, dan tanggal persetujuan RUPS/RUPO atas perubahan penggunaan dana.

As of December 31st, 2022, BNI Life has not made a public offering on any stock exchange. Therefore, there is no information regarding the total proceeds of funds, planned use of funds, details on the use of funds, funds, and the date of approval of the GMS/GMB for changes in the use of funds.

Program Kepemilikan Saham oleh Karyawan dan/atau Manajemen

Employee and/or Management Share Ownership Program

Sampai dengan 31 Desember 2022, BNI Life tidak memiliki program kepemilikan saham oleh karyawan dan/atau manajemen (ESOP/MSOP), sehingga tidak terdapat informasi mengenai jumlah saham ESOP/MSOP dan realisasinya, jangka waktu, persyaratan karyawan dan/atau manajemen yang berhak, dan harga *exercise*.

As of December 31st, 2022, BNI Life does not have a share ownership program for employees and/or management (ESOP/MSOP), so there is no information regarding the number of ESOP/MSOP shares and their realization, time period, requirements for eligible employees and/or management, and exercise prices.

Informasi Material (Investasi, Ekspansi, Divestasi, Penggabungan, Akuisisi, Restrukturisasi Utang/Modal, Transaksi Afiliasi dan Transaksi yang Mengandung Benturan Kepentingan) pada Tahun 2022

Material Information (Investment, Expansion, Divestment, Merger, Acquisition, Debt/Equity Restructuring, Affiliated Transaction and Conflict of Interest Transaction) in 2022

Sepanjang tahun 2022, tidak terdapat informasi material (investasi, ekspansi, divestasi, penggabungan, akuisisi, restrukturisasi utang/modal, transaksi afiliasi dan transaksi yang mengandung benturan kepentingan).

Throughout 2022, there was no material information (investment, expansion, divestment, merger, acquisition, debt/equity restructuring, affiliated transaction and conflict of interest transaction).

Informasi Transaksi Material yang Mengandung Benturan Kepentingan dan/atau Transaksi dengan Pihak Afiliasi

Information on Material Transactions Containing Conflict of Interest and/or Transactions with Affiliated Parties

Sepanjang tahun 2022, Perusahaan telah melakukan transaksi dengan pihak-pihak berelasi sebagaimana didefinisikan dalam PSAK No. 7 mengenai "Pengungkapan Pihak-pihak Berelasi".

Throughout 2022, the Company entered into transactions with related parties as defined in SFAS No. 7 regarding "Related Party Disclosures".

Seluruh transaksi dan saldo yang material dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan konsolidasian.

All significant transactions and balances with related parties are disclosed in the notes to the financial statements.

Informasi Transaksi Material yang Mengandung Benturan Kepentingan dan/atau Transaksi dengan Pihak Afiliasi

Information on Material Transactions Containing Conflict of Interest and/or Transactions with Affiliated Parties

Pihak-pihak berelasi adalah orang atau entitas yang terkait dengan entitas yang menyiapkan laporan keuangannya (entitas pelapor). Yang termasuk pihak-pihak berelasi adalah sebagai berikut:

1. Orang atau anggota keluarga terdekat mempunyai relasi dengan entitas pelapor jika orang tersebut:
 - a. Memiliki pengendalian atau memiliki pengendalian atau pelaporan;
 - b. Memiliki pengaruh signifikan atas entitas pelapor; atau
 - c. Merupakan personil manajemen kunci entitas pelapor atau entitas induk pelapor.

2. Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal sebagai berikut:
 - a. Entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak dan entitas anak berikutnya terkait dengan entitas lain);
 - b. Suatu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, yang mana entitas lain adalah anggotanya);
 - c. Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
 - d. Suatu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
 - e. Entitas tersebut adalah sebuah program imbalan pasca kerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor;
 - f. Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi sebagaimana dimaksud dalam angka 1; atau
 - g. Orang yang diidentifikasi sebagaimana dimaksud dalam angka (1) huruf (a) memiliki pengaruh signifikan atas entitas atau merupakan manajemen kunci entitas (atau entitas induk dari entitas).

A related party is a person or entity that is related to the entity that is preparing its financial statements (reporting entity). The related parties are as follows:

1. A person or a close member of that person's family is related to a reporting entity if that person:
 - a. Has control or joint control of the reporting entity;
 - b. Has significant influence over the reporting entity; or
 - c. Is a member of the key management personnel of the reporting entity or of a parent of the reporting entity.

2. An entity is related to a reporting entity if any of the following conditions apply:
 - a. The entity and the reporting entity are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the other entity);
 - b. One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member);
 - c. Both entities are joint ventures of the same third party;
 - d. One entity is a joint venture of a third party and the other entity is an associate of the third entity;
 - e. The entity is a post-employment benefit plan for the benefits of employees of either the reporting entity or an entity related to the reporting entity;
 - f. The entity is controlled or jointly controlled by a person identified in (1); or
 - g. A person identified in (1) (a) 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).

Informasi Transaksi Material yang Mengandung Benturan Kepentingan dan/atau Transaksi dengan Pihak Afiliasi

Information on Material Transactions Containing Conflict of Interest and/or Transactions with Affiliated Parties

Jenis Transaksi dengan Pihak Berelasi, serta Rincian transaksi dengan pihak Berelasi

Saldo dan transaksi-transaksi dengan pihak-pihak berelasi adalah sebagai berikut:

- a. Kompensasi kepada personil manajemen kunci (terdiri dari Dewan Komisaris dan Direksi Perusahaan) untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

Uraian Description	2022	2021	Pertumbuhan Growth	
			Nilai Value	(%)
Imbalan kerja jangka pendek Short-term employee benefits	31.364	28.108	3.256	11,58%
Imbalan kerja jangka panjang Long-term employee benefits	4.552	4.624	(72)	(1,56%)
Jumlah Total	35.916	32.732	3.184	9,73%

- b. Informasi mengenai transaksi dan saldo yang material dengan pihak-pihak yang berelasi pada tanggal dan tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut (kecuali produk unit link):

Uraian Description	2022	2021	Pertumbuhan Growth	
			Nilai Value	(%)
Kas pada Bank Cash in Bank	29.774	55.521	(25.747)	(46,37%)
Piutang Premi Premium Receivable	35.353	22.662	12.691	56,00%
Piutang Investasi Investment Receivable	190.246	471.103	-280.857	(59,62%)
Piutang Reasuransi Reinsurance Receivables	199.797	156.006	43.791	28,07%
Dana Jaminan Statutory Funds	602.485	531.293	71.192	13,40%
Deposito Berjangka Time Deposits	293.913	430.188	(136.275)	(31,68%)
Efek-efek Marketable Securities	10.615.388	9.326.225	1.289.163	13,82%
Penyertaan Saham Investment in shares	6.773	9.346	(2.573)	(27,53%)
Utang reasuransi Reinsurance payable	71.417	66.896	4.521	6,76%
Beban Akuisisi Acquisition cost	435.638	426.784	8.854	2,07%

Types of Transactions with Related Parties, and Details of transactions with Related Parties

The amounts and transactions with related parties are as follows:

- a. Compensation of key management personnel (consist of the Company's Board of Commissioners and Directors) for the years ended December 31st, 2022 and 2021, are as follows:

- b. Information related to material transaction and balance with the related parties as of and for the years ended December 31st, 2021 and 2020 are as follows (excluding unit link products):

Perubahan Perundang-Undangan yang Berpengaruh Signifikan Terhadap Perusahaan dan Dampaknya Terhadap Laporan Keuangan Perusahaan

Amendment In Laws that Made Significant Impact to the Company and Its Financial Statement

Sepanjang tahun 2022, tidak terdapat perubahan perundang-undangan yang berpengaruh signifikan terhadap laporan keuangan.

Throughout 2022, there was no amendment in laws that made a significant impact to the company and its financial statement.

Perubahan Kebijakan Akuntansi yang Berpengaruh Signifikan Terhadap Perusahaan dan Dampaknya Terhadap Laporan Keuangan Perusahaan

Changes in Accounting Policy that Made Significant Impact to The Company and Its Financial Statement

Sepanjang tahun 2022, tidak terdapat perubahan kebijakan akuntansi yang berpengaruh signifikan terhadap laporan keuangan.

Throughout 2022, there was no amendment in accounting policy that made a significant impact to the company and its financial statement.

Informasi Kelangsungan Usaha Business Continuity Information

Hal-hal yang Berpotensi Berpengaruh Signifikan terhadap Kelangsungan Usaha Perusahaan Tahun 2022 dalam menjalankan bisnisnya, Perseroan tentu menghadapi beberapa tantangan dan dari semua tantangan tersebut terdapat beberapa hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha perusahaan pada tahun buku 2022, diantaranya adalah:

1. Risiko Asuransi;
2. Risiko Keuangan (risiko pasar, risiko kredit dan risiko likuiditas);
3. Risiko Penyebaran Virus COVID-19.

Assessment Manajemen atas Hal-hal yang Berpotensi Berpengaruh Signifikan terhadap Kelangsungan Usaha Perusahaan Tahun 2022

Assessment manajemen atas hal-hal yang berpengaruh signifikan terhadap kelangsungan usaha perusahaan, PT BNI Life Insurance mengimplementasikan Sistem Manajemen Risiko sesuai dengan *framework* ISO 9001 yang menghasilkan praktik manajemen risiko dengan perspektif lebih luas, mudah dipahami, terukur serta mendukung koordinasi dan integrasi antar unit kerja di Perseroan.

Dalam menyikapi perubahan konteks eksternal secara berkala atau periode triwulanan dilakukan pembahasan risiko-risiko yang ada terhadap pengelolaan perusahaan antara unit manajemen risiko, Dewan Komisaris dan Direksi.

Mitigasi risiko dilakukan dengan *experience study* tentang historis klaim dengan tujuan untuk memperbaiki pengelolaan risiko di tahun yang akan datang. Perseroan juga mengadakan perjanjian reasuransi sebagai bagian dari program mitigasi risiko.

Things that have the potential to have a significant effect on the company's business continuity in 2022 in carrying out its business, the Company certainly faces several challenges and of all these challenges there are several things that have the potential to significantly affect the continuity of the company's business in fiscal year 2022, including:

1. Insurance Risk;
2. Finance Risk (Market Risk, Credit Risk, and Liquidity Risk)
3. Risk of deployment of COVID-19 Virus.

Assessment Management of Things That Have the Potential to Have a Significant Effect on the Company's Business Continuity in 2022

Assessment of management on matters that have a significant effect on the continuity of the company's business, PT BNI Life Insurance implements a Risk Management System in accordance with the ISO 9001 framework that produces risk management practices with a broader perspective, easy to understand, measurable and supports coordination and integration between work units in the Company.

In responding to changes in the external context periodically or quarterly period, discussion of risks that exist to the management of the company between the risk management unit, the Board of Commissioners and the Board of Directors.

Risk mitigation is done by experience study of historical claims with the aim to improve risk management in the coming year. The Company also entered into reinsurance agreements as part of its risk mitigation program.



05

TATA KELOLA PERUSAHAAN YANG BAIK

Good Corporate Governance



Perseroan bekerja sama dengan CGPI untuk memastikan independensi dalam penerapan Tata Kelola Perusahaan Yang Baik di lingkungan Perseroan. Hasil *assessment* untuk tahun 2022 mendapatkan kualifikasi kualitas penerapan GCG “BAIK”.

the Company also has worked together with CGPI to ensure the independence of the Good Corporate Governance within the Company. The result of this assessment for 2022 is “GOOD” of the quality GCG implementation.





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Introduction

Tata Kelola Perusahaan yang Baik atau *Good Corporate Governance* (GCG) merupakan salah satu elemen penting yang berfungsi untuk mengendalikan sekaligus mengarahkan Perusahaan dalam proses pengelolaan operasional guna mencapai tujuan dan memenuhi harapan pihak-pihak yang berkepentingan. GCG berperan sebagai fondasi operasional, sehingga Perseroan dapat memastikan seluruh proses dan mekanisme yang dilakukan dapat berjalan dengan semestinya dan dapat mencegah penyimpangan dan risiko yang berpotensi menghambat upaya mencapai tujuan.

PENERAPAN PRINSIP DASAR GCG

Dalam menjalankan kegiatan usaha, BNI Life menerapkan best practices GCG secara konsisten agar dapat berkontribusi positif bagi Perusahaan serta memberikan nilai tambah untuk pemangku kepentingan. Penerapan GCG di lingkup Perseroan telah sejalan dengan prinsip-prinsip GCG yang terdiri dari 5 (lima) prinsip dasar yang tertuang dalam Pedoman Umum *Good Corporate Governance* yang diatur didalam Peraturan Otoritas Jasa Keuangan No.73/ POJK.05/2016 tentang Tata Kelola Perseroan yang Baik bagi Perusahaan Perasuransian, yaitu Keterbukaan, Akuntabilitas, Pertanggungjawaban, Kemandirian, serta Kesetaraan dan Kewajaran.

Good Corporate Governance (GCG) serves as one of the most pivotal elements that functions to control and direct the Company in the operational management process in order to achieve goals and meet the expectations of the parties concerned. GCG acts as an operational foundation, so that the Company can ensure that all processes and mechanisms are carried out properly and can prevent irregularities and risks that could potentially detain the Company's endeavors to achieve goals.

IMPLEMENTATION OF GCG PRINCIPLES

In implementing its business activities, BNI Life consistently applies GCG best practices in order to give more positive contribution into the Company and to deliver more added value for stakeholders. The implementation of GCG within the Company is in line with the principles of GCG which consists of 5 (five) basic principles set out in the General Guidelines for Good Corporate Governance regulated by the Financial Service Authority Regulation No.73/ POJK.05/2016 regarding Good Corporate Governance for Insurance Companies such as Transparency, Accountability, Responsibility, Independence, and Equality and Fairness.



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Prinsip Dasar GCG Basic Principles of GCG	Penjelasan Description	Penerapan Prinsip Dasar GCG di BNI Life Implementation of the Basic Principles of GCG at BNI Life
<p>Keterbukaan Transparency</p>	<p>Keterbukaan dalam proses pengambilan keputusan dan keterbukaan dalam pengungkapan dan penyediaan informasi yang relevan mengenai Perseroan, yang mudah diakses oleh Pemangku Kepentingan sesuai dengan peraturan perundang-undangan di bidang perasuransian serta standar, prinsip, dan praktik penyelenggaraan usaha yang sehat.</p> <p>Transparency in decision-making process and disclosure and provision of relevant information about the Company, which can be accessed easily by Stakeholders in accordance with insurance laws and regulations, as well as the standards, principles, and practices regarding healthy businesses.</p>	<ul style="list-style-type: none"> • Penerbitan Laporan Tahunan; Publication of Annual Report; • Laporan Keuangan Berkala yang meliputi laporan keuangan tahunan, tengah tahunan, dan triwulan; dan Periodic Financial Statements including annual, semi annual and quarterly financial statements; and • Pemanfaatan situs untuk menyampaikan informasi kepada Pemegang Saham dan Pemangku Kepentingan lainnya. Use of the website to convey information to shareholders and other stakeholders.
<p>Akuntabilitas Accountability</p>	<p>Kejelasan fungsi dan pelaksanaan pertanggungjawaban Organ Perseroan sehingga kinerja Perseroan dapat berjalan secara transparan, wajar, efektif, dan efisien.</p> <p>Clarity of function and responsibility in the Company bodies so that the Company's performance can be transparent, fair, effective, and efficient.</p>	<ul style="list-style-type: none"> • Pembagian tugas yang jelas antar organ Perseroan, termasuk dengan merinci tugas dan wewenang Dewan Komisaris, Direksi, Dewan Pengawas Syariah, dan ukuran kinerjanya; Clear Division of tasks between Company bodies, including detailed duties and authorities for the Board of Commissioners, Board of Directors, Sharia Supervisory Board and their performance measurement; • Adanya <i>check and balance system</i>; dan A check and balance system; and • Memiliki ukuran kinerja dari semua jajaran berdasarkan ukuran yang disepakati, konsisten dengan nilai-nilai Perseroan (<i>corporate values</i>), sasaran usaha, dan strategi Perseroan, serta memiliki sistem <i>reward</i> dan <i>punishment</i>. Has performance measures for all levels based on agreed standards, consistent with corporate values, business targets, and strategy, and has a reward and punishment system.
<p>Pertanggungjawaban Responsibility</p>	<p>Kesesuaian pengelolaan Perseroan dengan peraturan perundang-undangan dan nilai-nilai etika serta standar, prinsip, dan praktik penyelenggaraan usaha yang sehat.</p> <p>The Company's management complies with the laws and regulations, ethical values and standards, principles, and practices regarding healthy businesses.</p>	<ul style="list-style-type: none"> • Mematuhi ketentuan Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku; Complies with the Articles of Association provisions and the laws and regulations in force; • Melaksanakan kewajiban perpajakan dengan baik dan tepat waktu; Implements tax obligations properly and on time; • Melaksanakan tanggung jawab sosial Perseroan (<i>corporate social responsibility</i>); dan Implements corporate social responsibility; and • Melaksanakan kewajiban keterbukaan informasi sesuai regulasi yang ditetapkan. Implements information disclosure obligations according to regulations.

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Prinsip Dasar GCG Basic Principles of GCG	Penjelasan Description	Penerapan Prinsip Dasar GCG di BNI Life Implementation of the Basic Principles of GCG at BNI Life
<p>Kemandirian Independency</p>	<p>Keadaan Perseroan yang dikelola secara mandiri dan profesional serta bebas dari Benturan Kepentingan dan pengaruh atau tekanan dari pihak manapun yang tidak sesuai dengan peraturan perundang-undangan dan nilai-nilai etika serta standar, prinsip, dan praktik penyelenggaraan usaha yang sehat.</p> <p>The Company that is managed independently and professionally and free from Conflict of Interest and influence or pressure from any party that does not comply with the laws and regulations, ethical values and standards, principles, and practices regarding healthy businesses.</p>	<ul style="list-style-type: none"> • Saling menghormati hak, kewajiban, tugas, wewenang, serta tanggung jawab di antara Organ Perseroan; Respects the rights, obligations, duties, powers and responsibilities among the Company's Organs; • Pemegang saham dan Dewan Komisaris tidak melakukan intervensi terhadap pengurusan Perseroan; The Shareholders and Board of Commissioners do not intervene in the management of the Company; • Dewan Komisaris, Direksi, dan seluruh pegawai senantiasa menghindari terjadinya benturan kepentingan (<i>conflict of interest</i>) dalam pengambilan keputusan; dan The Board of Commissioners, Board of Directors, and all employees avoid any conflicts of interest in decision-making; and • Penerapan kebijakan dan sistem yang meminimalkan terjadinya benturan kepentingan, seperti dalam kebijakan kepegawaian, pengadaan, serta keuangan. Implements policies and systems that minimize conflicts of interest, such as in employment, procurement, and finance policies.
<p>Kesetaraan dan Kewajaran Equality and Fairness</p>	<p>Kesetaraan, keseimbangan, dan keadilan di dalam memenuhi hak-hak Pemangku Kepentingan yang timbul berdasarkan perjanjian, peraturan perundang-undangan dan nilai-nilai etika serta standar, prinsip, dan praktik penyelenggaraan usaha yang sehat.</p> <p>Equality, balance, and fairness in meeting the rights of stakeholders arising under treaties, laws and regulations, ethical values and standards, principles, and practices regarding healthy businesses.</p>	<ul style="list-style-type: none"> • Seluruh Pemangku Kepentingan antara lain pemegang polis, tertanggung, peserta, pihak yang berhak memperoleh manfaat, pemegang saham, penyedia jasa, dan/atau pemerintah, mendapatkan perlakuan yang setara; dan All Stakeholders include policyholders, the insured, the participants, the parties entitled to benefit, shareholders, service providers, and/or the government, receive equal treatment; and • Kesempatan yang sama diberikan kepada setiap karyawan untuk berkarir dan melaksanakan tugasnya tanpa membedakan suku, agama, ras, golongan, jenis kelamin, dan kondisi fisiknya. Equal opportunities are given to all employees to work and perform their duties regardless of ethnicity, religion, race, class, gender, and physical condition.

DASAR PENERAPAN GCG

Penerapan GCG yang dilakukan BNI Life tidak semata hanya untuk mematuhi peraturan perundang-undangan (*compliance*) yang berlaku, namun juga sebagai upaya berkelanjutan untuk melakukan inovasi dan penyempurnaan mekanisme secara berkesinambungan dalam penerapan prinsip-prinsip GCG sehingga mampu memberikan nilai tambah kepada seluruh *stakeholders* dan berdampak pada terciptanya kinerja bisnis yang tumbuh secara berkelanjutan.

BASIS OF GCG IMPLEMENTATION

The implementation of GCG within the BNI Life aims not only to comply with applicable laws and regulations, but also functions as a continuous effort to innovate and improve mechanisms on an ongoing basis so as to provide added value to all stakeholders and have an impact on creating business performance that grows in a sustainable manner.

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Dalam menerapkan GCG di lingkup Perusahaan, BNI Life berpedoman pada ketentuan-ketentuan sebagai berikut:

1. Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas;
2. Undang-Undang No. 40 Tahun 2014 tentang Perasuransian;
3. Undang-Undang Nomor 14 Tahun 2008 tentang Keterbukaan Informasi Publik;
4. Peraturan Otoritas Jasa Keuangan No.43/POJK.05/2019 tentang Perubahan Atas Peraturan Otoritas Jasa Keuangan No. 73/POJK.05/2016 Tentang Tata Kelola Perusahaan Yang Baik Bagi Perusahaan Perasuransian;
5. Peraturan Otoritas Jasa Keuangan (POJK) No.73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian;
6. Peraturan Otoritas Jasa Keuangan (POJK) No.55/POJK.05/2017 tentang Laporan Berkala Perusahaan Perasuransian;
7. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No.1/SEOJK.05/2018 tentang Bentuk dan Susunan Laporan Berkala Perusahaan Asuransi dan Perusahaan Reasuransi;
8. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No.2/SEOJK.05/2018 tentang Bentuk dan Susunan Laporan Berkala Perusahaan Asuransi Syariah, Perusahaan Reasuransi Syariah, dan Divisi Syariah.

TUJUAN PENERAPAN GCG

BNI Life menerapkan GCG dengan tujuan untuk meningkatkan kepercayaan Pemangku Kepentingan. Adapun tujuan-tujuan yang ingin diwujudkan Perusahaan melaksanakan prinsip-prinsip GCG adalah:

1. Mencapai sasaran usaha Perseroan melalui pengelolaan yang didasarkan pada asas-asas Tata Kelola Perusahaan yang Baik.
2. Pemberdayaan fungsi dan kemandirian masing-masing Organ BNI Life.

In implementing GCG, BNI Life is guided by the following provisions:

1. Law No. 40 of 2007 regarding Limited Liability Companies;
2. Law No. 40 of 2014 regarding Insurance Companies;
3. Law No. 14 of 2008 regarding Information Disclosure for Public;
4. Financial Services Authority Regulation No.43/POJK.05/2019 concerning Amendments to Financial Services Authority Regulation No. 73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies;
5. Financial Services Authority Regulation No. 73/POJK.05/2016 regarding Good Corporate Governance for Insurance Companies;
6. Financial Services Authority Regulation No. 55/POJK.05/2017 regarding Periodical Report of Insurance Companies;
7. Financial Services Authority Circular Letter No. 1/SEOJK.05/2018 regarding Form and Composition of Periodical Report of Insurance and Reinsurance Companies;
8. Financial Services Authority Circular Letter No. 2/SEOJK.05/2018 regarding Form and Composition of Periodical Report of Sharia Insurance and Sharia Reinsurance Companies and Sharia Divisions.

OBJECTIVES OF GCG IMPLEMENTATION

BNI Life implements GCG with the aim of increasing Stakeholders' trust. The implementation of GCG principles is expected to help the Company achieve its goals, among others:

1. To achieve the Company's business goals through a management that is based on Good Corporate Governance principles.
2. To empower function and Independency of each BNI Life's organ.

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| <ol style="list-style-type: none"> 3. Menjadikan Organ BNI Life agar dalam membuat keputusan dan menjalankan tindakannya dilandasi oleh nilai moral yang tinggi dan kepatuhan terhadap peraturan perundang-undangan. 4. Melaksanakan Tanggung Jawab Sosial Perusahaan kepada masyarakat (<i>Corporate Social Responsibility</i>). 5. Optimalisasi nilai Perseroan bagi Pemegang Saham dengan tetap memperhatikan Pemangku Kepentingan lainnya. 6. Meningkatkan daya saing BNI Life secara nasional maupun internasional. | <ol style="list-style-type: none"> 3. To encourage BNI Life's organ to make decisions and carry out actions based on high moral values and compliance with laws and regulations. 4. To carry out Corporate Social Responsibility activities to the community. 5. To optimize the Company's values to Shareholders with due regard to other Stakeholders. 6. To enhance BNI Life's competitiveness nationally and internationally. |
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Penerapan GCG Perusahaan selaras dengan penerapan GCG yang ada di BUMN dengan tujuan meningkatkan pencapaian hasil usaha serta memberi nilai lebih bagi pemangku kepentingan dalam mewujudkan visi dan misi Perusahaan.

The implementation of GCG within the Company has addressed the objective of implementing GCG in SOEs. It aims to increase the achievement of business results and providing added value to stakeholders in realizing the Company's vision and mission.

ROADMAP GCG

Guna mengoptimalkan penerapan GCG, BNI Life telah menyusun peta jalan (*roadmap*) dengan tujuan utama sebagai referensi utama dalam melakukan perbaikan praktik GCG secara lebih komprehensif. Selain itu, *roadmap* GCG juga dapat menjadi panduan bagi Pemangku Kepentingan untuk mendapat gambaran secara menyeluruh atas proses penciptaan nilai tambah dan perbaikan berkesinambungan dari implementasi GCG di Perusahaan.

GCG ROADMAP

In order to optimize the implementation of GCG, BNI Life has compiled a roadmap with the main objective as the main reference in improving GCG practice more comprehensively. In addition, the GCG roadmap can help guide Stakeholders to get a comprehensive picture of the process of creating added value and continuous improvement of GCG implementation in the Company.

Sejalan dengan tujuan penerapan GCG di Perusahaan, *roadmap* GCG turut menjadi komitmen yang mewajibkan seluruh Insan BNI Life untuk patuh terhadap hukum dan peraturan sehingga dapat menjadi sebuah sistem pengoperasian Perusahaan yang dikendalikan melalui internal kontrol yang baik. Melalui upaya mengedepankan komitmen ini, diharapkan GCG dapat menjadi sebuah budaya yang tertanam secara baik pada setiap diri Insan BNI Life.

In addressing the objectives of implementing GCG in the Company, BNI Life puts the GCG roadmap as a commitment that obliges all BNI Life Personnel to comply with laws and regulations so that they can become a Company operating system controlled through good internal controls. By putting this commitment forward, it is expected that GCG can become a culture that is well embedded in every BNI Life Personnel.

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Penerapan Roadmap GCG BNI Life

Roadmap Tata Kelola Perusahaan yang Baik (*Good Corporate Governance Roadmap*) merupakan perangkat manajemen dalam mendorong dan mengarahkan seluruh sumber daya Perseroan agar secara terencana, sistemik dan berkesinambungan menerapkan dan menegakkan jalannya GCG di Perusahaan. Hal tersebut dimaksudkan agar BNI Life mampu meraih keunggulan daya saing berkelanjutan sesuai visi dan misi Perusahaan.

Adapun *roadmap* penerapan GCG di BNI Life dapat digambarkan pada bagan berikut:

Implementation of BNI Life GCG Roadmap

The Good Corporate Governance Roadmap is a management tool in encouraging and directing all of the Company's resources so that the Company's GCG can be managed and implemented in a planned, systemic and sustainable manner. With the Roadmap, BNI Life aims to achieve a sustainable competitive advantage in accordance with the Company's vision and mission.

The roadmap for implementing GCG in BNI Life can be described in the following chart:



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ASSESSMENT GCG

BNI Life berkomitmen untuk menerapkan GCG secara berkelanjutan guna memberikan nilai lebih bagi Perusahaan dan membuahkan hasil terbaik dengan melakukan penilaian (*assessment*) secara konsisten. Dalam melaksanakan penilaian, Perusahaan melakukan *self-assessment* untuk memperoleh gambaran terkait kondisi penerapan GCG di lingkup Perusahaan serta mengidentifikasi bidang-bidang yang memerlukan perbaikan lebih lanjut.

Prosedur Penilaian

Perusahaan berkomitmen teguh untuk menyelenggarakan penerapan prinsip-prinsip GCG dengan efektif dan efisien di seluruh lini dan senantiasa berupaya untuk meningkatkan kualitasnya guna memastikan tata kelola perusahaan yang baik telah membudaya di dalam Perusahaan. Untuk itu, Perusahaan secara berkala melakukan penilaian dan

GCG ASSESSMENT

BNI Life is committed to implementing GCG in a sustainable manner in order to provide added value to the Company and produce the best results by consistently conducting assessments. In carrying out the assessment, the Company carries out a self-assessment to obtain an overview of the conditions of GCG implementation within the Company and to identify areas that require further improvement.

Assessment Procedure

The Company is firmly committed to implementing GCG principles effectively and efficiently in all lines and constantly strives to improve its quality in order to ensure that good corporate governance has become a culture within the Company. With that said, the Company regularly conducts assessments and measurements for the implementation of GCG principles in all lines

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pengukuran untuk penerapan prinsip-prinsip GCG di seluruh lini berupa *self-assessment* guna memastikan adanya peningkatan kualitas penerapan GCG secara berkesinambungan ke dalam seluruh proses bisnis. Selanjutnya, Perusahaan secara rutin akan memberikan laporan penerapan GCG kepada Otoritas Jasa Keuangan setelah melakukan penilaian untuk mengevaluasi terhadap hasil penilaian dan tindak lanjut atas rekomendasi perbaikan.

Ketentuan Penilaian

Dalam melakukan penilaian, Perusahaan senantiasa berpedoman melalui sejumlah kebijakan, seperti:

1. Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas;
2. Undang-Undang No. 40 Tahun 2014 tentang Perasuransian;
3. Peraturan Otoritas Jasa Keuangan (POJK) No.73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian;
4. Peraturan Otoritas Jasa Keuangan No. 43/POJK.05/2019 tentang Perubahan Atas Peraturan Otoritas Jasa Keuangan No. 73/POJK.05/2016 Tentang Tata Kelola Perusahaan Yang Baik Bagi Perusahaan Perasuransian;
5. Peraturan Otoritas Jasa Keuangan No. 69/POJK.05/2016 tentang Penyelenggaraan Usaha Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah;
6. Surat Edaran Otoritas Jasa Keuangan No. 46/SEOJK.05/2017 tentang Pengendalian Fraud, Penerapan Strategi Anti Fraud, dan Laporan Strategi Anti Fraud bagi Perusahaan Asuransi, Perusahaan Asuransi syariah, Perusahaan Reasuransi, Perusahaan Reasuransi Syariah, atau Divisi Syariah;

in the form of self-assessments to ensure that there is a continuous improvement in the quality of GCG implementation in all business processes. Furthermore, the Company will routinely provide GCG implementation reports to the Financial Services Authority after conducting an assessment to evaluate the assessment results and follow up on recommendations for improvements.

Assessment Provisions

In conducting the assessment, the Company always refers to numerous policies, such as:

1. Law No. 40 of 2007 regarding Limited Liability Companies;
2. Law No. 40 of 2014 regarding Insurance Companies;
3. Financial Services Authority Regulation No. 73/POJK.05/2016 regarding Good Corporate Governance for Insurance Companies;
4. Financial Services Authority Regulation No.43/POJK.05/2019 concerning Amendments to Financial Services Authority Regulation No. 73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies;
5. Financial Services Authority Regulation No. 69/POJK.05/2016 concerning Business Conduct of Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Companies;
6. Financial Services Authority Circular Letter No. 46/SEOJK.05/2017 concerning Fraud Control, Implementation of Anti-Fraud Strategy, and Anti-Fraud Strategy Reports for Insurance Companies, Islamic Insurance Companies, Reinsurance Companies, Sharia Reinsurance Companies, or Sharia Divisions;

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| <p>7. Peraturan Otoritas Jasa Keuangan No.55/POJK.05/2017 tentang Laporan Berkala Perusahaan Perasuransian;</p> <p>8. Peraturan Otoritas Jasa Keuangan No.23/POJK.01/2019 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No.12/POJK.01/2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan;</p> <p>9. Peraturan Otoritas Jasa Keuangan Nomor 44/POJK.05/2020 tentang Penerapan Manajemen Risiko Bagi Lembaga Jasa Keuangan Nonbank;</p> <p>10. Peraturan Otoritas Jasa Keuangan No.4/POJK.05/2022 tentang Penerapan Manajemen Risiko Dalam Penggunaan Teknologi Informasi Oleh Lembaga Jasa Keuangan Nonbank;</p> <p>11. Peraturan Otoritas Jasa Keuangan Nomor 6/POJK.07/2022 tentang Perlindungan Konsumen Dan Masyarakat Di Sektor Jasa Keuangan;</p> <p>12. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No.1/SEOJK.05/2017 tentang Bentuk dan Susunan Laporan Berkala Perusahaan Asuransi dan Perusahaan Reasuransi;</p> <p>13. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No.2/SEOJK.05/2018 tentang Bentuk dan Susunan Laporan Berkala Perusahaan Asuransi Syariah, Perusahaan Reasuransi Syariah, dan Divisi Syariah.</p> <p>14. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 14/SEOJK.05/2019 tentang Pembentukan, Susunan Keanggotaan, dan Masa Kerja Komite Pada Dewan Komisaris Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi dan Perusahaan Reasuransi Syariah;</p> | <p>7. Financial Services Authority Regulation No. 55/POJK.05/2017 regarding Periodical Report of Insurance Companies;</p> <p>8. Financial Services Authority Regulation No.23/POJK.01/2019 concerning Amendments to Financial Services Authority Regulation No.12/POJK.01/2017 concerning Implementation of Anti-Money Laundering and Prevention of Terrorism Funding Programs in the Financial Services Sector;</p> <p>9. Financial Services Authority Regulation Number 44/POJK.05/2020 concerning Implementation of Risk Management for Non-Bank Financial Services Institutions;</p> <p>10. Financial Services Authority Regulation No.4/POJK.05/2022 concerning Implementation of Risk Management for the Use of Information Technology by Non-Bank Financial Services Institutions;</p> <p>11. Financial Services Authority Regulation Number 6/POJK.07/2022 concerning Consumer and Community Protection in the Financial Services Sector;</p> <p>12. Financial Services Authority Circular Letter (SEOJK) No.1/SEOJK.05/2017 concerning Form and Composition of Periodic Reports of Insurance Companies and Reinsurance Companies;</p> <p>13. Financial Services Authority Circular Letter No. 2/SEOJK.05/2018 regarding Form and Composition of Periodical Report of Sharia Insurance and Sharia Reinsurance Companies and Sharia Divisions.</p> <p>14. Financial Services Authority Circular Letter (SEOJK) No. 14/SEOJK.05/2019 concerning Formation, Membership Structure, and Term of Office of Committees on the Board of Commissioners of Insurance Companies, Sharia Insurance Companies, Reinsurance Companies and Sharia Reinsurance Companies;</p> |
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| <p>15. Surat Edaran Otoritas Jasa Keuangan No. 37/SEOJK.05/2017 tentang Pedoman Penerapan Program Anti Pencucian Uang Dan Pencegahan Pendanaan Terorisme Di Sektor Industri Keuangan Non-Bank;</p> <p>16. Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 8/SEOJK.05/2021 Tentang Penerapan Manajemen Risiko Bagi Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah</p> | <p>15. Financial Services Authority Circular Letter No. 37/SEOJK.05/2017 concerning Guidelines for Implementing Anti-Money Laundering and Combating the Financing of Terrorism in the Non-Bank Financial Industry Sector;</p> <p>16. Financial Services Authority Circular Letter (SEOJK) Number 8/SEOJK.05/2021 Concerning Implementation of Risk Management for Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Companies</p> |
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Kriteria yang Digunakan dan Pihak yang Melakukan Assessment

Metode penilaian dan evaluasi dilakukan dengan menggunakan alat ukur yang terdiri dari 6 (enam) aspek dengan bobot yang telah ditentukan yang dapat dilihat sebagai berikut.

- **6 Aspek Penilaian GCG**
6 Aspects of GCG Assessment

<p>Komitmen terhadap Penerapan Tata Kelola Perusahaan yang Baik Secara Berkelanjutan</p> <p>Commitment to Implementation of Sustainable Good Corporate Governance</p>	<p>Pemegang Saham dan RUPS/Pemilik Modal</p> <p>Shareholders and GMS/Capital Holder</p>	<p>Dewan Komisaris/ Dewan Pengawas</p> <p>Board of Commissioners/ Supervisory Board</p>	<p>Direksi</p> <p>Board of Directors</p>	<p>Pengungkapan Informasi dan Keterbukaan</p> <p>Information Disclosure and Transparency</p>	<p>Aspek lainnya</p> <p>Other Aspect</p>
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Dalam melakukan penilaian, Perusahaan melakukan pemetaan pada setiap aspek atas parameter yang telah ditentukan sebagai suatu proses yang berkesinambungan. Pada 2022, pihak yang melakukan penilaian GCG BNI Life berasal dari tim internal BNI Life.

Criteria Used and Parties Conducting Assessment

The method of assessment and evaluation is carried out using a measuring instrument consisting of 6 (six) aspects with a predetermined weight which is presented as follows.

In conducting the assessment, the Company maps every aspect of the parameters that have been determined as a continuous process. In 2022, the party conducting the BNI Life GCG assessment is BNI Life internal team.

Pendahuluan

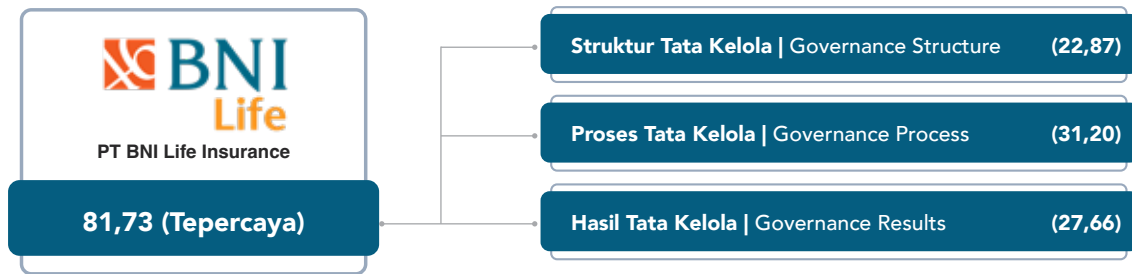
Introduction

Penilaian Penerapan GCG Tahun Buku 2022

Pelaksanaan penilaian penerapan GCG tahun 2022 dilakukan bekerja sama dengan CGPI untuk memastikan independensi dalam penerapan Tata Kelola Perusahaan Yang Baik di lingkungan Perseroan. Aspek penilaian GCG yang dinilai meliputi Komitmen terhadap Penerapan Tata Kelola Perusahaan yang Baik secara Berkelanjutan, Pemegang Saham, Dewan Komisaris/ Dewan Pengawas, Direksi, Pengungkapan Informasi dan Keterbukaan serta Aspek lainnya. Adapun, hasil *assessment* GCG untuk tahun 2022 mendapatkan kualifikasi kualitas penerapan GCG “BAIK”.

Assessment of GCG Implementation for 2022 Fiscal Year

The implementation of the 2022 GCG assessment is carried out in collaboration with CGPI to ensure the independence of the Good Corporate Governance within the Company. The GCG assessment aspects assessed are including the Commitment to the Implementation of Sustainable Good Corporate Governance, Shareholders, Board of Commissioners/Supervisory Board, Board of Directors, Information Disclosure and Transparency as well as other aspects. The following is the results of this assessment for 2022 is “GOOD” qualification of the quality GCG implementation.



Peningkatan Kualitas

Quality Improvement

PENILAIAN PENERAPAN GCG Sosialisasi Penerapan GCG

Tahun 2022 BNI Life melakukan beberapa sosialisasi terkait penerapan GCG sebagai berikut:

Good Corporate Governance
Tata Kelola Perusahaan yang Baik
#EasyLifeBNILife

Dalam rangka penerapan prinsip-prinsip Tata Kelola Perusahaan yang Baik (Good Corporate Governance), seluruh jajaran Manajemen dan Karyawan PT BNI Life Insurance memiliki komitmen untuk **tidak menerima atau meminta hadiah/bingkisan dalam bentuk apapun** dari Mitra Bisnis/Kerja serta Stakeholders Perusahaan.

Kami sangat menghormati dukungan dari rekan karyawan PT BNI Life Insurance dalam rangka perayaan tahun baru terdekat.

Himbauan Untuk Tidak Menerima atau Memberikan Hadiah Dalam Rangka Tahun Baru 2022
Socialization Not To Accept or Give Gifts in the Context of the New Year 2022

7 Januari 2022 | January 7th, 2022

ASSESSMENT OF GCG IMPLEMENTATION Dissemination of GCG Implementation

In 2022 BNI Life took several socializations related to the implementation of GCG as follows:

SEKILAS TENTANG DIREKSI

A Kaprektoran sekiranya yang mengelola PT BNI persero atau lain pada Perusahaan Perseorutan tunggal anggota Direksi diangkat menjadi dan/atau pada perusahaan lain yang berkecukupan di dalam dan di luar negeri, dan

B Mula-mula sekiranya dan kemudian selanjutnya dengan anggota Direksi lain anggota Dewan Komisaris anggota DPR, dan/atau pemegang saham atau yang setara Perusahaan Perseorutan tunggal anggota Direksi diangkat menjadi, berada Perusahaan Perseorutan tunggal anggota Direksi diangkat menjadi dan ditempatkan dalam laporan tahunan Tata Kelola Perusahaan yang Baik.

Hal ini diatur dalam Pasal 16 POJK No. 73/2016

Sekilas Tentang Direksi
The Board of Directors at a glance

30 Maret 2022 | March 30th, 2022

SEKILAS TENTANG DIREKSI (Part 2)

Salah satu Ketentuan yang harus dimiliki oleh Anggota Direksi adalah:

Berapa paling sedikit separuh dari jumlah anggota Direksi Perusahaan harus memiliki pengetahuan dan pengalaman di bidang pengelolaan risiko sesuai dengan bidang usaha Perusahaan.

Pasal 6 ayat 2 POJK 73/2016

Sekilas Tentang Direksi
The Board of Directors at a glance

12 April 2022 | April 12th, 2022

SELAIN DIREKSI, APA SIH DEWAN KOMISARIS?

Di dalam sebuah Perusahaan Perseroan Terbatas, seperti PT BNI Life Insurance, wajib memiliki Dewan Komisaris.

Tugas Dewan Komisaris adalah untuk melakukan pengawasan terhadap Perusahaan agar sesuai dengan Anggaran Dasar dan juga memberi nasihat kepada Direksi.

Anggota Dewan Komisaris paling sedikit terdiri dari 3 orang ya, guys!

(Pasal 18 POJK No. 73/2016)

"Never Stop Learning, Guys!"

Dewan Komisaris
The Board of Commissioners

19 April 2022 | April 19th, 2022

Peningkatan Kualitas

Quality Improvement

Good Corporate Governance
Tata Kelola Perusahaan yang Baik
#EasyLifeBNILife

Dalam rangka penerapan prinsip-prinsip Tata Kelola Perusahaan yang Baik (Good Corporate Governance), seluruh jajaran Manajemen dan Karyawan PT BNI Life Insurance memiliki komitmen untuk **tidak menerima atau meminta hadiah/bingkisan dalam bentuk apapun** dari Mitra Bisnis/Kerja serta Stakeholders Perusahaan.

Kami sangat menghimbau Adhiganti dari rekan karyawan PT BNI Life Insurance dalam rangka penerapan Good Corporate Governance.

Himbauan Untuk Tidak Menerima atau Memberikan Hadiah Sebagai Bentuk Gratifikasi
Socialization Not To Accept or Give Gifts as a Form of Gratification

21 April 2022 | April 21st, 2022

Adakah peraturan yang menjelaskan terkait pemberian donasi oleh Perusahaan Perasuransian?

Hal tersebut diatur dalam Pasal 66 POJK 73/2016 yang menyatakan bahwa:

1. Perusahaan Perasuransian dapat memberikan donasi untuk tujuan amal dalam batas kewajaran serta tidak mengganggu kesekanan keuangan Perusahaan.
2. Perusahaan Perasuransian dapat memberikan donasi sepanjang tidak bertentangan dengan ketentuan peraturan perundang-undangan.

Pemberian Donasi oleh Perusahaan Perasuransian
Donations by Insurance Companies

21 April 2022 | April 21st, 2022

PROSEDUR PERUSAHAAN ASURANSI BERINVESTASI?

- 1** Menempatkan investasi pada instrumen investasi pasar modal wajib menasuhakan efek pada pihak yang tidak berakibat dengan Perusahaan.
- 2** Untuk investasi dalam bentuk saham yang diperdagangkan di bursa efek harus memiliki akses informasi yang bisa di monitor secara langsung portofolio investasinya.
- 3** Jika memiliki 50% portofolio investasi yang di kelola sendiri dalam bentuk saham, surat utang korporasi, dan/atau sukuk korporasi, wajib memiliki tenaga ahli bidang investasi yang tidak bisa aja sebagai wakil manajer investasi.

Hal ini diatur dalam Pasal 61 POJK 73/2016
Prosedur ini wajib dipetaki ya guys agar segala sesuatunya in control

See you on, Friday.
By BNI Governance and Corporate Law

#EasyLifeBNILife #InsuranceForEveryone
RAPID FASTT

Tata Kelola Investasi
Investment Governance

26 April 2022 | April 26th, 2022

Peningkatan Kualitas Quality Improvement

LEMBAGA JASA KEUANGAN NON BANK (LJKNB)
Dalam melaksanakan kegiatan usaha, LJKNB wajib memelihara dan meningkatkan tingkat kesehatan LJKNB dengan menerapkan prinsip kehati-hatian dan manajemen risiko.

Perusahaan Perasuransian termasuk salah satu yang disebut LJKNB, guys!
Bab II POJK 28 tahun 2020
Salam sehat, Insan BNI Life!

#EasyLife #BNI Life #Insurance for Everyone
RAPID FASTT

Lembaga Jasa Keuangan Non Bank
Non Bank Institution Service

10 Mei 2022 | May 10th, 2022

SEPINTAS SYARIAH
Perusahaan Asuransi Syariah, Perusahaan Reasuransi Syariah, dan Perusahaan Asuransi atau Perusahaan Reasuransi yang menyelenggarakan sebagian usahanya berdasarkan Prinsip Syariah wajib memiliki DPS (Dewan Pengawas Syariah).

DPS terdiri atas 1 (satu) orang ahli syariah atau lebih yang diangkat oleh RUPS atas rekomendasi Dewan Syariah Nasional Majelis Ulama Indonesia.

Hal tersebut diatur pada Pasal 35 POJK 73/2016

Happy Friday, guys!

#EasyLife #BNI Life #Insurance for Everyone
RAPID FASTT

Dewan Pengawas Syariah
Sharia Supervisory Board

12 Mei 2022 | May 12th, 2022

TENTANG AGEN ASURANSI
Pasal 28 UU no 40/2016

Agan Asuransi hanya dapat menerima pendaftaran Premi atau Penjualan dan Pengantar Premi untuk menerima pembayaran angsuran/Perusahaan Asuransi.

Agan Asuransi wajib menggunakan Premi atau Espondial kepada Perusahaan Asuransi.

Agan Asuransi dilarang menerima atau mengelola Premi atau Espondial.

Agan Asuransi dilarang mengelompokkan Premi atau Kontribusi.

Selamat berahkir pekan, guys!

#EasyLife #BNI Life #Insurance for Everyone
RAPID FASTT

Agen Asuransi
Insurance Agent

9 Juni 2022 | June 9th, 2022

Sekilas Tentang KOMITE INVESTASI
POJK 73/Bab VIII Pasal 49

Ayat 1
Direksi Perusahaan wajib membentuk komite investasi

Ayat 2
Anggota komite investasi sebagaimana dimaksud pada ayat (1) adalah sebagai berikut:
a. bagi Perusahaan Asuransi Jasa dan Perusahaan Asuransi Jasa Syariah paling sedikit terdiri atas:
1. anggota Direksi yang melaksanakan fungsi pengambilan investasi; dan
2. afiliasi perusahaan;

Ayat 3
Anggota komite investasi sebagaimana dimaksud pada ayat (1) adalah bertugas membantu Direksi dalam merumuskan kebijakan investasi dan mengawasi pelaksanaan kebijakan investasi yang telah di tetapkan

BNI Life sudah mematuhi ketentuan ini!

Komite Investasi
Investment Committee

26 Juli 2022 | July 26th, 2022

Peningkatan Kualitas Quality Improvement

Code of Conduct
Code of Conduct

23 Agustus 2022 | August 23rd, 2022

Komite Di Bawah Dewan Komisaris
Committee Under The Board of Commissioners

2 November 2022 | November 2nd, 2022

Ketentuan Penerimaan dan/atau Pemberian Gratifikasi Hari Raya Natal 2022 & Tahun Baru 2023
Provisions for Receiving and/or Giving Gratifications for Christmas 2022 & New Year 2023

19 Desember 2022 | December 19th, 2022

Informasi Tentang Pemegang Saham Utama/ Pengendali Hingga Entitas Pemilik Akhir

Information on Main/Controlling Shareholders and Company Final Ownership

Hingga 31 Desember 2022, komposisi pemegang saham BNI Life adalah sebagai berikut:

As of December 31st, 2022, composition of shareholders of BNI Life is as follow:

Nama Pemegang Saham Shareholder	Jumlah Total	Saham Share	Persentase Percentage
		Nominal Nominal (Rp)	
PT Bank Negara Indonesia (Persero) Tbk	180.419.480	180.419.480.000	60.000000%
Yayasan Danar Dana Swadharma	10	10.000	0.000003%
Yayasan Kesejahteraan Pegawai BNI	10	10.000	0.000003%
Sumitomo Life Insurance Company	120.279.633	120.279.633.000	39.999993%
Jumlah Total	300.699.133	300.699.133.000	100.000000%

Per 31 Desember 2022, PT Bank Negara Indonesia (Persero) Tbk tercatat memegang saham BNI Life sebanyak 60.00%. Dengan demikian, PT Bank Negara Indonesia (Persero) Tbk merupakan Pemegang Saham utama sekaligus menjadi Pemegang Saham Pengendali BNI Life.

As of December 31st, 2022, PT Bank Negara Indonesia (Persero) Tbk was recorded as holding 60.00% of BNI Life shares. Thus, PT Bank Negara Indonesia (Persero) Tbk is the main and controlling shareholder of BNI Life.

Struktur Tata Kelola Perusahaan

Structure of Corporate Governance

Dalam menerapkan dan menjalankan prinsip-prinsip GCG, BNI Life memiliki dua organ yaitu organ utama dan organ pendukung. Sesuai dengan POJK No.73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Asuransi, terdiri dari:

- **Organ Utama**
 - a. Rapat Umum Pemegang Saham (RUPS);
 - b. Dewan Komisaris; dan
 - c. Direksi.

Dalam rangka mendukung efektifitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris dan Direksi berdasarkan Pasal 51 dan Pasal 49 POJK No.73/POJK.05/2016, Dewan Komisaris dan Direksi wajib membentuk organ pendukung antara lain:

- **Organ Pendukung**
 - a. Komite di bawah Dewan Komisaris
 - i. Komite Audit;
 - ii. Komite Pemantau Risiko; dan
 - iii. Komite Remunerasi dan Nominasi.
 - b. Komite di bawah Direksi
 - i. Komite Investasi;
 - ii. Komite Manajemen Risiko;
 - iii. Komite Produk;
 - iv. Komite Anti Fraud;
 - v. Komite IT; dan
 - vi. Komite Aset dan Liabilitas.
 - c. Organ Pendukung Direksi
 - i. Sekretaris Perusahaan; dan
 - ii. Internal Audit.

In applying and operating GCG principles, BNI Life has two organs, namely the main organ and the supporting organ. In accordance with POJK No.73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies, among others:

- **Main Organ**
 - a. General Meeting of Shareholders (GMS);
 - b. Board of Commissioners; and
 - c. Board of Directors.

In order to support the effective implementation of the duties and responsibilities of the Board of Commissioners and the Board of Directors based on Article 51 and Articles 49 of POJK No.73/POJK.05/2016, the Board of Commissioners and the Board Directors are required to establish supporting organs including:

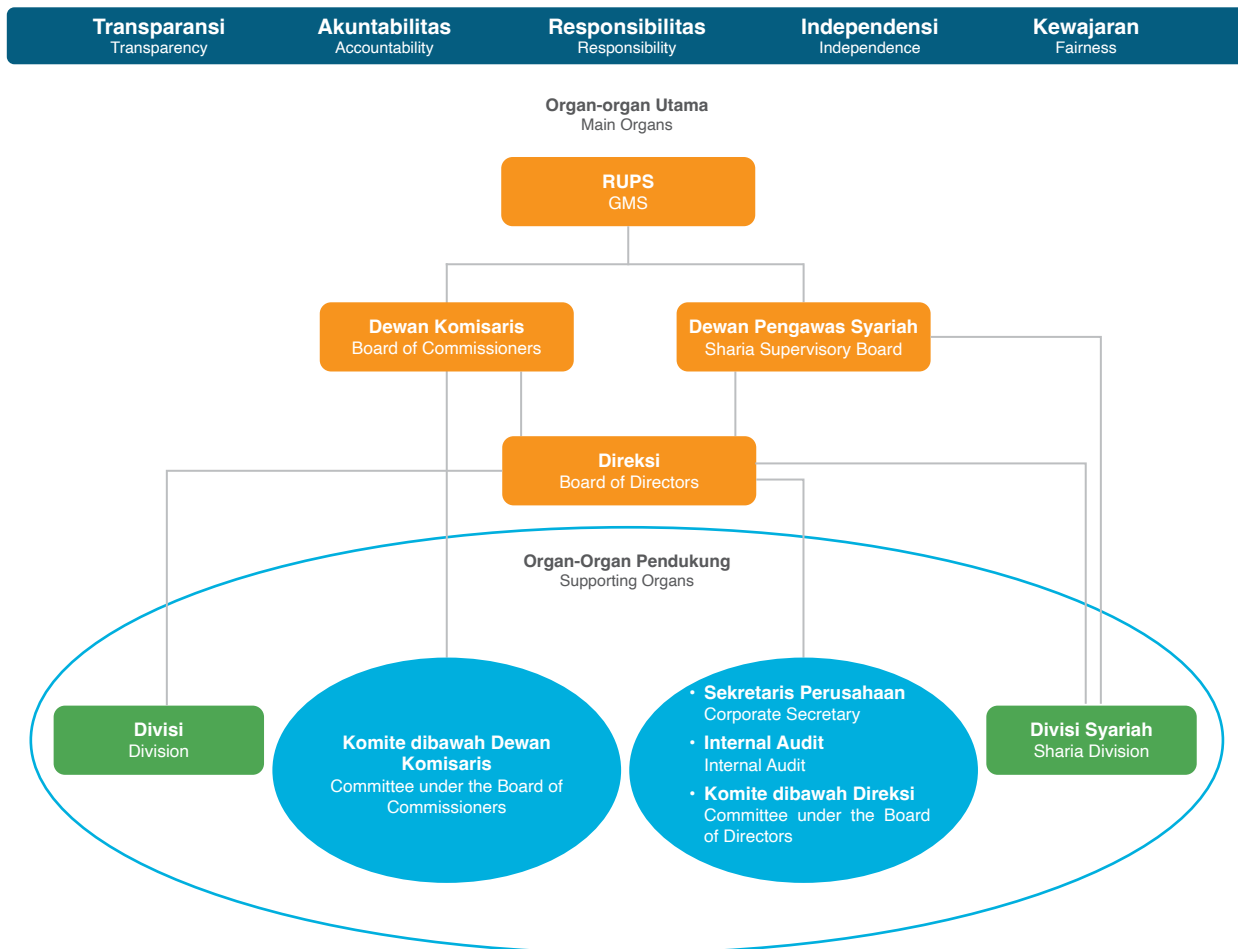
- **Supporting Organ**
 - a. Committees under Board of Commissioners
 - i. Audit Committee;
 - ii. Risk Oversight Committee; and
 - iii. Remuneration and Nomination Committee.
 - b. Committees under Board of Directors
 - i. Investment Committee;
 - ii. Risk Management Committee;
 - iii. Product Committee;
 - iv. Anti Fraud Committee;
 - v. IT Committee; and
 - vi. Asset and Liability Committee.
 - c. Supporting Organs of Board of Directors
 - i. Corporate Secretary; and
 - ii. Internal Audit.

Struktur Tata Kelola Perusahaan

Structure of Corporate Governance

Struktur GCG BNI Life digambarkan dalam bagan berikut:

The chart below elaborates how Structure of GCG at BNI Life works:



Struktur GCG tersebut juga ditunjang oleh mekanisme tata kelola Perusahaan (*governance mechanism*) yang menjadi salah satu faktor penting dalam penerapan GCG. *Governance mechanism* merupakan aturan, prosedur, dan hubungan yang jelas antara pihak yang mengambil keputusan dengan pihak yang melakukan kontrol (pengawasan) terhadap keputusan tersebut.

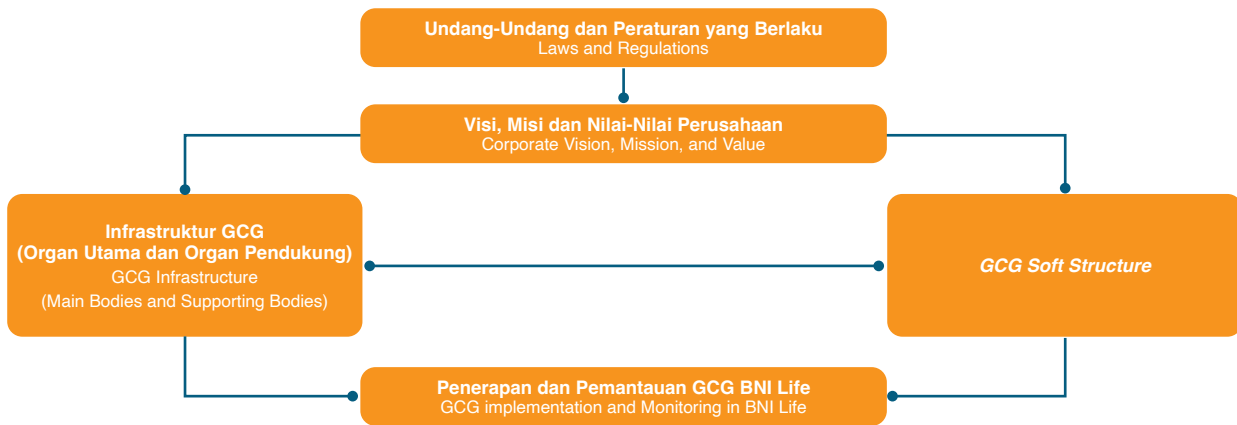
The GCG structure is also supported by a governance mechanism which is an important factor in the implementation of GCG. Governance mechanisms are clear rules, procedures, and relationships between the parties who make the decision and the another ones who exercise control (supervision) of the decision.

Struktur Tata Kelola Perusahaan

Structure of Corporate Governance

Untuk itu, guna rangka mendukung penerapan GCG, BNI Life memiliki pedoman atau aturan tertulis yang memuat tentang kebijakan tertentu, praktik, dan pengaturan-pengaturan lainnya yang mengatur Perusahaan agar tetap sejalan dengan peraturan perundang-undangan yang berlaku, prinsip-prinsip korporasi yang sehat, serta etika bisnis yang berlaku umum atau yang disebut sebagai *soft structure* GCG. Berikut ini merupakan *soft structure* GCG BNI Life.

Therefore, in order to support the implementation of GCG, BNI Life has written guidelines or rules that contain certain policies, practices and other regulations that govern the Company to engage in the applicable laws and regulations, sound corporate principles, and generally accepted business ethics or the GCG soft structure. The soft structure of the GCG BNI Life is presented in the following chart.



Soft-Structure Tata Kelola BNI Life

BNI Life telah menyusun *soft structure* untuk meningkatkan kualitas penerapan praktik GCG yang baik di lingkungan Perusahaan, antara lain menyusun GCG *policy*, *Board Manual*, Pedoman Etika, Pedoman Hierarki Peraturan & Kebijakan Perseroan, Piagam Komite Audit, Piagam Internal Audit, Sistem Pelaporan Pelanggaran (*Whistleblowing System*) dan Pedoman Pengendalian Gratifikasi sebagai salah satu implementasi dari pelaksanaan GCG.

Soft structure GCG yang dimiliki Perusahaan, yaitu:

1. Anggaran Dasar Perseroan terakhir yang disahkan melalui Akta No. 42 tanggal 14 Juli 2020 yang dibuat oleh Mala Mukti, S.H., LL.M., berkedudukan di Jakarta.

Governance Soft-Structure of BNI Life

BNI Life has developed a soft structure to improve the quality of the implementation of good GCG practices within the Company, including compiling GCG Policies, Board Manual, Code of Conduct, Corporate Regulation & Policy Hierarchy, Audit Committee Charter, Internal Audit Charter, Whistleblowing System and Gratification Control Guideline as one of the implementations of GCG implementation.

The GCG soft structure owned by the Company, namely:

1. The latest Company's Articles of Association, which has been ratified by Deed No. 42 dated July 14th, 2020 made before Mala Mukti, S.H., LL.M., in Jakarta.

Struktur Tata Kelola Perusahaan Structure of Corporate Governance

2. Pedoman GCG (*Good Corporate Governance Charter*) yang telah disahkan pada tanggal 21 Oktober 2016.
3. Pedoman Hierarki Peraturan & Kebijakan Perseroan yang telah disahkan pada tanggal 22 Desember 2017.
4. Pedoman Tata Kerja Dewan Komisaris dan Direksi (*Board Manual*) yang telah disahkan pada tanggal 24 Agustus 2022.
5. Piagam Komite Audit (*Audit Committee Charter*) yang telah disahkan pada tanggal 31 Desember 2021.
6. Piagam Internal Audit yang telah disahkan pada tanggal 21 Mei 2021.
7. Kebijakan Pengadaan Barang dan Jasa yang telah disahkan pada tanggal 26 Oktober 2022.
8. Pedoman Pengendalian Gratifikasi yang telah disahkan pada tanggal 21 Desember 2022.
9. Pedoman *Whistleblowing System* (WBS) atau Sistem Pelaporan Pelanggaran yang telah disahkan pada tanggal 27 Desember 2022.
10. Kebijakan Tanggung Jawab Sosial Perseroan atau (*Corporate Social Responsibility/CSR*) tanggal 30 November 2017.
11. Pedoman Laporan Tahunan yang telah disahkan pada tanggal 24 Oktober 2017.
12. Kebijakan Manajemen Risiko yang telah disahkan pada tanggal 31 Januari 2022.
13. *Code of Conduct* yang telah disahkan pada tanggal 10 Januari 2020.
14. Piagam Komite Pemantau Risiko yang telah disahkan Dewan Komisaris pada tanggal 22 Desember 2021.
2. GCG (Good Corporate Governance) Charter, which has been ratified on October 21st, 2016.
3. Guidelines of Company's Rules & Policies Hierarchy, which has been ratified on December 22nd, 2017.
4. Manuals of Board of Commissioners and Board of Directors (Board Manual), which has been ratified on August 24th, 2022.
5. Audit Committee Charter, which has been ratified on December 31st, 2021.
6. Internal Audit Unit's Charter, which has been ratified on May 21st, 2021.
7. Goods and Services Procurement Policy, which has been ratified on October 26th, 2022.
8. Guidelines for Gratification Control, which has been ratified on December 21st, 2022.
9. Whistleblowing System Guidelines (WBS) which has been ratified on December 27th, 2022.
10. Corporate Social Responsibility (CSR) Policy on November 30th, 2017.
11. Annual Report Guidelines, which has been ratified on October 24th, 2017.
12. Risk Management Policy, which has been ratified on January 31st, 2022.
13. Code of Conduct which has been ratified on January 10th, 2020.
14. Risk Oversight Committee Charter which has been ratified by the Board of Commissioners on December 22nd, 2021.

Rapat Umum Pemegang Saham

General Meeting of Shareholders

Rapat Umum Pemegang Saham (RUPS) merupakan Organ Perusahaan yang mempunyai wewenang yang tidak diberikan kepada Direksi atau Dewan Komisaris dalam batas yang ditentukan dalam Undang-undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas dan/ atau Anggaran Dasar Perseroan.

JENIS-JENIS RUPS

Berdasarkan Anggaran Dasar Perseroan dan Undang Undang Nomor. 40 Tahun 2007 tentang Perseroan Terbatas, RUPS terdiri dari RUPS Tahunan dan RUPS Luar Biasa yang dapat diadakan sewaktu-waktu berdasarkan kebutuhan.

KEWENANGAN RUPS

RUPS memiliki wewenang yang tidak diberikan kepada Direksi atau Dewan Komisaris. Wewenang, antara lain:

1. Mengangkat dan memberhentikan anggota Dewan Komisaris dan Direksi.
2. Mengevaluasi kinerja Dewan Komisaris dan Direksi.
3. Pengesahan perubahan Anggaran Dasar.
4. Memberikan persetujuan atas laporan tahunan.
5. Menetapkan alokasi penggunaan laba.
6. Menunjuk akuntan publik.
7. Menetapkan remunerasi Dewan Komisaris dan Direksi.

HAK PEMEGANG SAHAM

RUPS merupakan organ Perseroan yang memiliki wewenang yang tidak diberikan kepada Direksi atau Dewan Komisaris dalam batas yang ditentukan dalam Undang-undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas dan/atau Anggaran Dasar Perseroan. Hak Pemegang Saham BNI Life, yaitu:

1. Menghadiri dan mengeluarkan suara dalam RUPS;
2. Menerima pembayaran dividen dan sisa kekayaan hasil likuidasi;

The General Meeting of Shareholders (GMS) is a highest Company's organ that the authority of it could not be given to the BOD or BOC within the specified limits as stated in Law Number 40 of 2007 regarding Limited Liability Companies and/or the Company's Articles of Association.

TYPES OF GMS

Based on the Company's Articles of Association and Law No. 40 of 2007 concerning Limited Liability Companies, the GMS consists of the Annual GMS and Extraordinary GMS which can be held at any time based on need.

AUTHORITY OF GMS

The GMS has the authority that could not be given to the Board of Directors or the Board of Commissioners. GMS authorities include:

1. Appointing and dismissing members of the Board of Commissioners and Board of Directors.
2. Evaluating the performance of the Board of Commissioners and Board of Directors.
3. Approving amendments to the Articles of Association.
4. Approving the annual report.
5. Establishing allocation of profits.
6. Appointing a public accountant,
7. Setting the remuneration for the Board of Commissioners and Board of Directors.

SHAREHOLDERS RIGHTS

The General Meeting of Shareholders is a highest Company's organ that the authority of it could not be given to the BOD or BOC within the specified limits as stated in Law Number 40 of 2007 regarding Limited Liability Companies and/or the Company's Articles of Association. The rights of BNI Life Shareholders are as follows:

1. Attending and casting votes in the GMS;
2. Receiving payment of dividends and remaining assets resulting from liquidation;

Rapat Umum Pemegang Saham General Meeting of Shareholders

3. Menjalankan hak lainnya berdasarkan Undang-undang No.40 Tahun 2007 tentang Perseroan Terbatas dan Anggaran Dasar.

MEKANISME RUPS

Sesuai dengan aturan yang telah tertuang dalam Anggaran Dasar Perusahaan, berikut disampaikan mekanisme jalannya RUPS di lingkup Perusahaan.

1. Pasal 10 ayat (4), bahwa RUPS dapat diselenggarakan melalui pemanggilan terlebih dahulu kepada para pemegang saham dengan surat tercatat dan/atau dengan iklan dalam 1 (satu) surat kabar;
2. Pasal 10 ayat (5), bahwa pemanggilan wajib dibuat dalam dua bahasa, Bahasa Indonesia dan Inggris, serta wajib menyebutkan mata acara, waktu dan tempat dari RUPS beserta informasi bahwa bahan yang akan dibicarakan dalam RUPS telah tersedia pada kantor Perseroan sejak tanggal pemanggilan sampai dengan tanggal RUPS;
3. Pasal 10 ayat (6), bahwa pemanggilan wajib dilakukan dalam jangka waktu paling lambat 14 (empat belas) hari sebelum tanggal RUPS diadakan dengan tidak memperhitungkan tanggal pemanggilan dan tanggal RUPS diadakan.

PENYELENGGARAAN RUPS TAHUN 2022

Sepanjang tahun 2022, BNI Life menyelenggarakan Rapat Umum Pemegang Saham sebanyak 4 (empat) kali yang terdiri dari 1 (satu) kali RUPS Tahunan Tahun Buku 2021 pada tanggal 29 Juni 2022 dan 3 (tiga) kali RUPS Luar Biasa pada tahun 2022. RUPS tersebut dilakukan secara sirkuler dimana pemegang saham dapat mengambil keputusan yang sah tanpa mengadakan Rapat Umum Pemegang Saham secara fisik, dengan ketentuan pemegang saham telah diberitahu secara tertulis dan semua pemegang saham memberikan persetujuan mengenai usul yang diajukan secara tertulis serta menandatangani persetujuan tersebut. Keputusan yang diambil dengan cara tersebut mempunyai kekuatan yang sama dengan keputusan yang diambil dengan sah dalam Rapat Umum Pemegang Saham.

3. Conducting other rights based on Law No.40 of 2007 regarding the Limited Liability Company.

GMS MECHANISM

In accordance with the rules set out in the Company's Articles of Association, the following is the mechanism for the conduct of the GMS within the Company.

1. Article 10, paragraph (4), that GMS can be held through prior invitation to the shareholders by registered mail and/or by advertising in 1 (one) newspaper;
2. Article 10 paragraph (5), that invitations must be made in two languages, Indonesian and English, and shall specify the agenda, time and place of GMS together with information regarding matters to be discussed at GMS, that will be available at the Company's offices from the invitation date until the date of GMS;
3. Article 10 paragraph (6), that invitations must be made within a period of at least 14 (fourteen) days prior to the date of GMS held, excluding the invitation date and the GMS date.

IMPLEMENTATION OF GMS IN 2022

Throughout 2022, BNI Life held 4 (four) General Meetings of Shareholders consisting of 1 (one) Annual GMS for the 2021 Fiscal Year on June 29th, 2022 and 3 (three) Extraordinary GMS in 2022. Those GMS are carried out in a circular letter in which shareholders can make valid decisions without holding a physical General Meeting of Shareholders, with provision that the shareholders have been notified in writing and all shareholders have given their approval related to the agenda submitted in writing and signed the agreement. The approved resolutions taken in that way have the same power with the decisions taken legally at the physical General Meeting of Shareholders.

Rapat Umum Pemegang Saham

General Meeting of Shareholders

RUPS TAHUNAN TAHUN BUKU 2021

RUPS Tahunan Tahun Buku 2021 dilaksanakan oleh Perseroan sebanyak satu kali, agenda - agenda dalam RUPS Tahunan Tahun Buku 2021 telah disetujui oleh seluruh pemegang saham atau 100% saham berdasarkan Akta No.35 tanggal 5 Juli 2022 tentang Pernyataan Keputusan Para Pemegang Saham PT BNI Life Insurance, dengan keputusan sebagai berikut:

- **Agenda dan Keputusan RUPS Tahunan Tahun Buku 2021 berdasarkan Akta No.35**
Agenda and Resolutions of the Annual GMS for the 2021 Fiscal Year based on Deed No.35

IMPLEMENTATION OF ANNUAL GMS FOR 2021 FISCAL YEAR

The Company held one Annual GMS for the 2021 Fiscal Year, the agenda in the 2021 Annual GMS was approved by all shareholders or 100% of the shares based on Deed No. 35 dated July 5th, 2022 concerning Statement of Decision of the Shareholders of PT BNI Life Insurance, with the following decisions:

No.	Agenda Agenda	Keputusan RUPS GMS Resolution	Tindak Lanjut dan Realisasi Follow-up and Realization
1.	<p>Persetujuan Laporan Tahunan Perseroan Tahun Buku 2021 termasuk pengesahan Laporan Direksi Perseroan, Laporan Pengawasan Dewan Komisaris Perseroan dan Laporan Keuangan Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2021 yang telah diaudit oleh Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis & Rekan (anggota firma jaringan <i>global PricewaterhouseCoopers</i>), sekaligus pemberian pelunasan dan pembebasan tanggung jawab sepenuhnya (<i>acquit et de charge</i>) kepada seluruh anggota Direksi dan Dewan Komisaris Perseroan atas tindakan pengurusan dan pengawasan Perseroan yang dijalankan selama Tahun Buku 2021;</p> <p>Approval to the Company's Annual Report for Financial Year of 2021, including the approval of the Company's Management Report of the Board of Directors, Board of Commissioners' Supervisory Report, Financial Statement for the Financial Year which ended on December 31st, 2021 audited by Public Accounting Firm of Tanudiredja, Wibisana, Rintis & Rekan (a member of the PricewaterhouseCoopers global), as well as to grant a full release and discharge of responsibility (<i>acquit et de charge</i>) to all members of the Board of Directors and the Board of Commissioners of the Company on their management actions and supervisions actions which they have conducted in the Financial Year of 2021;</p>	<p>Menyetujui dan mengesahkan Laporan Tahunan Perseroan untuk Tahun Buku 2021, termasuk Laporan Direksi, Laporan Tugas Pengawasan Dewan Komisaris, dan Laporan Keuangan Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2021 beserta penjelasannya yang telah diaudit oleh Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis, & Rekan (anggota firma jaringan <i>global PricewaterhouseCoopers</i>), sebagaimana laporannya Nomor 00054/2.1025/AU.1/08/0222-1/1/II/2022 tanggal 4 Februari 2022 dengan opini bahwa telah "menyajikan secara wajar dalam semua hal yang material", posisi keuangan Perseroan pada tanggal 31 Desember 2021, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia, serta memberikan pelunasan dan oleh karenanya menyetujui pemberian pelunasan dan pembebasan tanggung jawab sepenuhnya (<i>acquit et de charge</i>) kepada seluruh anggota Direksi Perseroan atas tindakan pengurusan dan kepada seluruh anggota Dewan Komisaris Perseroan atas tindakan pengawasan yang telah mereka lakukan dalam Tahun Buku yang berakhir pada tanggal 31 Desember 2021, sepanjang:</p> <p>Approve and ratify the Company's Annual Report for Financial Year of 2021, including Management Report of the Board of Directors, the Board of Commissioners Supervisory Report and the Company's Financial Statements for the Financial Year which ended on December 31st, 2021 and its explanation that have been audited by the Public Accounting Firm of Tanudiredja, Wibisana, Rintis & Rekan (a member firm of the PricewaterhouseCoopers global network), as stated in the Report Number 00054/2.1025/AU.1/08/0222-1/1/II/2022 dated February 4th, 2022 with opinion that "presented fairly in all material respect", the financial position of the Company for the financial year which ended on December 31st, 2021 and its financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards and therefore agreed to grant a full release and discharge of responsibility (<i>acquit et de charge</i>) to all members of the Company's Board of Directors for their management actions and to all members of the Company's Board of Commissioners for their supervision actions which they have conducted in the Financial Year which ended on December 31st, 2021 as long as:</p>	<p>Keputusan langsung berlaku Decision directly applied</p>

Rapat Umum Pemegang Saham General Meeting of Shareholders

No.	Agenda Agenda	Keputusan RUPS GMS Resolution	Tindak Lanjut dan Realisasi Follow-up and Realization
		<p>a. Tindakan tersebut bukan merupakan tindak pidana; dan Those actions was not a criminal act; and</p> <p>b. Tindakan tersebut tercermin dalam Laporan Tahunan Perseroan untuk Tahun Buku 2021 dan Laporan Keuangan audit Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2021. Those actions are reflected in the Company's Annual Report for the Financial Year of 2021 and the Company's Audited Financial Statements for Financial Year which ended on December 31st, 2021.</p>	
2.	<p>Penetapan penggunaan laba Perseroan Tahun Buku 2021; Stipulation of the Company's profit appropriation for Financial Year of 2021;</p>	<p>Menyetujui laba bersih Perseroan Tahun Buku 2021 sebesar Rp179.579.486.548,- (seratus tujuh sembilan miliar lima ratus tujuh puluh sembilan juta empat ratus delapan puluh enam lima ratus empat puluh delapan rupiah) dipergunakan untuk: Approved the Company's net profit appropriation for the Financial Year of 2021 by Rp179,579,486,548.- (one hundred seventy nine billion five hundred seventy nine million four hundred eighty six thousand five hundred and forty eight rupiah) to be used for:</p> <p>a. Dividen Dividend Perseroan mendistribusikan 30% (tiga puluh persen) dari laba bersih sebagai dividen sebesar Rp53.873.845.964,- (lima puluh tiga miliar delapan ratus tujuh puluh tiga juta delapan ratus empat puluh lima ribu sembilan ratus enam puluh empat rupiah) secara proporsional berdasarkan jumlah saham dari masing-masing Pemegang Saham paling lambat 1 (satu) bulan setelah Keputusan Sirkuler Pemegang Saham ini dinyatakan/dibuat dalam satu Akta Notaris. The Company distributes 30% (thirty percent) of net profit as dividend or equal to Rp53,873,845,964.- (fifty three billion eight hundred seventy three million eight hundred forty five thousand nine hundred and sixty four rupiah) proportionally based on the shares of each Shareholders at the latest by 1 (one) month after this Circular Resolutions of Shareholders is stated/made in a Notarial Deed.</p> <p>b. Laba ditahan Retained Earning Sisa laba bersih Perseroan yaitu sebesar Rp125.705.640.584,- (seratus dua puluh lima miliar tujuh ratus lima juta enam ratus empat puluh ribu lima ratus delapan puluh empat rupiah) ditetapkan sebagai laba ditahan. The remaining Company's net profit is Rp125,705,640,584.- (one hundred twenty five billion seven hundred five million six hundred forty thousand five hundred and eighty four rupiah) is determined as retained earnings.</p>	Keputusan langsung berlaku Decision directly applied

Rapat Umum Pemegang Saham

General Meeting of Shareholders

No.	Agenda Agenda	Keputusan RUPS GMS Resolution	Tindak Lanjut dan Realisasi Follow-up and Realization
3.	<p>Penunjukan Kantor Akuntan Publik untuk pelaksanaan audit Tahun Buku 2022 dan Konsultan Aktuaria Independen untuk perhitungan beban Perseroan berdasarkan Pernyataan Standar Akuntansi Keuangan 24 (PSAK 24);</p> <p>Appointment of a Public Accounting Firm to conduct an audit for Financial Year of 2022 and an Independent Actuary Consultant to calculate the Company's obligation based on Statement of Financial Accounting Standard 24 (SFAS 24)</p>	<p>Menyetujui penunjukan Kantor Akuntan Publik dan Konsultan Aktuaria Independen (untuk perhitungan PSAK 24) bereputasi internasional yang sama dengan yang digunakan oleh BNI sebagai Pemegang Saham Mayoritas Perseroan serta melimpahkan wewenang kepada Dewan Komisaris Perseroan untuk menetapkan besarnya biaya jasa Kantor Akuntan Publik dan Konsultan Aktuaria untuk tahun buku 2022 dengan terlebih dahulu berkonsultasi dengan BNI sebagai Pemegang Saham Mayoritas Perseroan.</p> <p>Approve the appointment of the internationally recognized Public Accounting Firm and Independent Actuarial Consulting Firm (for the calculation of SFAS 24) as the same as one hired by BNI as the Majority Shareholders of the Company and delegate the authority to the Board of Commissioners of the Company to determine the service fee of the Public Accounting Firm and the Independent Actuarial Consultant for Financial Year of 2022 by consulting first with BNI as the Majority Shareholders of the Company.</p>	Keputusan langsung berlaku Decision directly applied
4.	<p>Penetapan tantiem Dewan Komisaris dan Direksi Perseroan untuk Tahun Buku 2021;</p> <p>Stipulation of the tantiem of the Board of Commissioners and the Board of Directors of the Company for Financial Year of 2021;</p>	<p>Menetapkan pemberian tantiem untuk Tahun Buku 2021 kepada setiap anggota Dewan Komisaris dan Direksi Perseroan sebesar 4 (empat) kali gaji/honorarium masing-masing pada penutupan Tahun Buku per 31 Desember 2021.</p> <p>Stipulated to give the tantiem for Financial Year of 2021 to each member of Board of Commissioners and Board of Directors of the Company by 4(four) times of their respective salary/honorarium at the end of the Financial Year as of December 31st, 2021.</p>	Keputusan langsung berlaku Decision directly applied
5.	<p>Penetapan remunerasi Dewan Komisaris dan Direksi Perseroan Tahun Buku 2022;</p> <p>Stipulation of the remuneration of the Board of Commissioners and the Board of Directors of the Company for Financial Year of 2022;</p>	<p>Menetapkan remunerasi Dewan Komisaris dan Direksi Perseroan Tahun Buku 2022 berupa gaji/honorarium sebesar 8,4% (delapan koma empat persen) lebih tinggi dari gaji/honorarium Tahun Buku 2022.</p> <p>Stipulated the remuneration for Board of Commissioners and Board of Directors of the Company for Financial Year of 2022 in the form of salary/honorarium by 8.4% (eight point four percent) higher than salary/honorarium in Financial Year of 2021.</p>	Keputusan langsung berlaku Decision directly applied
6.	<p>Perubahan/pengangkatan Pengurus Perseroan; dan</p> <p>Change/appointment of the Company's Board; and</p>	<p>Menyetujui perubahan susunan pengurus Perseroan sebagai berikut:</p> <p>Approved the changes to the composition of the Company's management as follows:</p> <p>a. Memberhentikan dengan hormat Sdr. Iwan Abdi sebagai Komisaris Perseroan dengan ucapan terima kasih serta penghargaan yang setinggi-tingginya atas kinerja dan pengabdianya kepada Perseroan.</p> <p>To discharge with respect Mr. Iwan Abdi as Commissioners of the Company with gratitude and highest appreciation for his performance and dedication to the Company.</p>	Keputusan langsung berlaku Decision directly applied

Rapat Umum Pemegang Saham General Meeting of Shareholders

No.	Agenda Agenda	Keputusan RUPS GMS Resolution	Tindak Lanjut dan Realisasi Follow-up and Realization
		<p>b. Menetapkan berakhirnya masa jabatan dari Sdri. Neny Asriany sebagai Direktur Perseroan sebagaimana ditentukan dalam Keputusan RUPS Perseroan yang mengangkatnya (dalam hal ini Keputusan Pemegang Saham tanggal 27 September 2019 yang dituangkan dalam Akta Pernyataan Keputusan Para Pemegang Saham PT BNI Life Insurance Nomor 15 tanggal 3 Oktober 2019 yang dibuat dihadapan Mala Mukti, SH., Notaris di Jakarta), dan oleh karenanya Sdri. Neny Asriany tidak lagi menjabat sebagai Direktur Perseroan sejak berlakunya Keputusan Sirkuler Pemegang Saham ini, kecuali terhadapnya dilakukan pengangkatan kembali.</p> <p>Stipulated the expiration to the term of office of Mrs. Neny Asriany as Director of the Company's as mentioned in the Company's GMS Resolution that appointed her (in this case the Shareholders' Resolution dated September 27th, 2019 as stated in the Deed of Resolutions of the Shareholders of PT BNI Life Insurance Number 15 dated October 3rd, 2019 drawn up before Mala Mukti, S.H., Notary in Jakarta), and therefore Mrs. Neny Asriyani no longer serves as Director of the Company since the effective date of this Circular Resolutions of Shareholders, unless she is reappointed.</p> <p>c. Mengangkat Sdr. Teddy Wishadi sebagai Komisaris Perseroan, untuk jangka waktu terhitung sejak berlakunya Keputusan Sirkuler Pemegang Saham ini, sampai dengan berakhirnya RUPS Tahunan Perseroan yang ke-3 (ketiga) sejak pengangkatannya, yaitu sampai dengan berakhirnya RUPS Tahunan Perseroan Tahun Buku 2024 yang diselenggarakan pada tahun 2025, tanpa mengurangi hak RUPS untuk memberhentikannya sewaktu-waktu.</p> <p>Appointed Mr. Teddy Wishadi as Commissioner of the Company, for a term of office since the effective date of this Circular Resolutions of Shareholders, until the end of 3rd (third) Annual GMS of the Company as of his appointment, in this case until the Annual GMS for Financial Year of 2024 which will be held in 2025, without prejudice the rights of the GMS to terminate him at any time.</p> <p>d. Mengangkat kembali Sdri. Neny Asriany sebagai Direktur Perseroan, untuk jangka waktu terhitung sejak berlakunya Keputusan Sirkuler Pemegang Saham ini, sampai dengan berakhirnya RUPS Tahunan Perseroan ke-3 (ketiga) sejak pengangkatannya, yaitu sampai dengan berakhirnya RUPS Tahunan Perseroan Tahun Buku 2024 yang diselenggarakan pada tahun 2025, tanpa mengurangi hak RUPS untuk memberhentikannya sewaktu-waktu.</p> <p>Re-appointed Mrs. Neny Asriany as Director of the Company, for a term of office since the effective date of this Circular Resolutions of Shareholders, until the end of the 3rd (third) Annual GMS of the Company as of her appointment, in this case until the Annual GMS of the Company for Financial Year of 2024 which will held in 2025, without prejudice the rights of the GMS to terminate her at any time.</p>	

Rapat Umum Pemegang Saham

General Meeting of Shareholders

No.	Agenda Agenda	Keputusan RUPS GMS Resolution	Tindak Lanjut dan Realisasi Follow-up and Realization
		<p>e. Sehubungan dengan butir a sampai dengan d di atas, maka susunan Dewan Komisaris dan Direksi Perseroan menjadi sebagai berikut:</p> <p>In connection with points a to d above, then the Company's Board of Commissioners and Board of Directors of the Company shall be as follows:</p> <p>Dewan Komisaris: Board of Commissioners:</p> <ul style="list-style-type: none"> - Sdr. Parikesit Suprpto sebagai Komisaris Utama/ Komisaris Independen; Mr. Parikesit Suprpto as President Commissioner/ Independent Commissioner; - Sdr. Kazuhiko Arai sebagai Komisaris; Mr. Kazuhiko Arai as Commissioner; - Sdr. Teddy Wishadi sebagai Komisaris*; Mr. Teddy Wishadi as Commissioner*; - Sdr. Alwi Abdurrahman Shihab sebagai Komisaris Independen; Mr. Alwi Abdurrahman Shihab as Independent Commissioner; - Sdr. Henry Cratein Suryanaga sebagai Komisaris Independen. Mr. Henry Cratein Suryanaga as Independent Commissioner. <p>Direksi : Board of Directors:</p> <ul style="list-style-type: none"> - Sdr. Shadiq Akasya sebagai Direktur Utama; Mr. Shadiq Akasya as President Director; - Sdr. Eben Eser Nainggolan sebagai Direktur Keuangan; Mr. Eben Eser Nainggolan as Finance Director; - Sdri. Neny Asriany sebagai Direktur; Mrs. Neny Asriany as Director; - Sdr. Hiroshi Ono sebagai Direktur. Mr. Hiroshi Ono as Director. <p>(*) Anggota Komisaris baru dapat melaksanakan tindakan, tugas dan fungsi sebagai Komisaris Perseroan setelah mendapat persetujuan dari OJK atas hasil penilaian kemampuan dan kepatuhan. (*) A new member of the Board of Commissioners can only conduct his actions, duties and functions as a Commissioners of the Company after obtaining the approval from OJK as the results of the fit and proper test.</p>	
7.	<p>Penetapan Tugas Manajemen bagi Direksi Perseroan Tahun Buku 2022. Stipulation of the Management Duties for Board of Directors of the Company for Financial Year of 2022.</p>	<p>Menetapkan tugas manajemen yang tercermin dalam Indikator Kinerja Utama (<i>Key Performance Indicator/KPI</i>) Perseroan bagi Direksi Perseroan untuk Tahun Buku 2022 (target masing-masing KPI akan ditentukan tersendiri berdasarkan kesepakatan bersama antara BNI & SL, dan disampaikan oleh BNI sebagai Pemegang Saham Utama Perseroan, kepada Perseroan secara terpisah) sebagai berikut:</p> <p>Stipulated management duties as reflected in the Company's Key Performance Indicator (KPI) for the Company's Board of Directors for the Financial Year of 2022 (the target amount of each KPI will be determined separately by mutual consent between BNI & SL, and be submitted by BNI as a Majority Shareholders of the Company, to the Company separately) as follows:</p>	<p>Sudah direalisasikan Has been realized</p>

Rapat Umum Pemegang Saham General Meeting of Shareholders

No.	Agenda Agenda	Keputusan RUPS GMS Resolution					Tindak Lanjut dan Realisasi Follow-up and Realization
		No.	Perspektif Perspective	KPI KPI	Keterangan Description	Satuan Metric	
1.		Financial	EAT - BNI Life	Mengukur laba BNI Life setelah dikurangi pajak Measuring BNI Life's profit after taxes deduction	Rp Milyar IDR Billion	20	250,5
2.		Efisiensi Penggunaan OPEX BNI Life Efficiency of BNI Life OPEX	Efisiensi penggunaan OPEX dalam operasional BNI Life Efficiency of OPEX usage in BNI Life's operational	%	5	98,00	
3.		FBI Sinergi BNI Life untuk BNI Induk FBI Synergy BNI Life for parent company BNI	Mengukur kontribusi FBI Sinergi yang disumbang BNI Life kepada BNI Measuring the contribution of FBI Synergy that BNI Life contributed to BNI	Rp Milyar IDR Billion	20	486,8	
		Sinergi Deal Team BNI Life BNI Life Deal Team Synergy	Mengoptimisasi value chain nasabah Korporasi & Kelembagaan BNI Life melalui Deal Team Optimising BNI Life's Corporate & Institutional customer value	%	15	100,00	
4.		Customer	Market Share Premi Bruto Market Share of Gross Premium	Mengukur share realisasi Premi Bruto terhadap industri sejenis Measuring share realisation of Gross Premium against similar industries	%	5	2,60
5.		Internal Business Process	Peningkatan volume Bisnis (GWP) Increasing Business Volume (GWP)	Mengukur peningkatan volume bisnis (Gross Written Premium/GWP) BNI Life Measuring the increment of Business Volume (Gross Written Premium)	Rp Milyar IDR Billion	20	5.128,9
6.			Perbaikan Produk Mix Improvement of Product Mix	Meningkatkan prosentase produk reguler Increasing the percentage of regular product	%	5	60,00
7.			Zero Fraud Zero Fraud	Tidak terdapat fraud operasional BNI Life There is no BNI Life operational fraud indication	Jumlah Amount	5	0
8.	Learning and Growth	Pengembangan kapabilitas pegawai BNI Life melalui sertifikasi dan pelatihan BNI Life Employee Capability Development	Pengembangan kapabilitas pegawai BNI Life melalui sertifikasi & pelatihan BNI Life Employee Capability Development through Certification and Training	%	5	100,00	

Rapat Umum Pemegang Saham

General Meeting of Shareholders

RUPS Luar Biasa Tahun 2022

Pada tahun 2022, Perseroan juga menyelenggarakan RUPS Luar Biasa sebanyak 3 (tiga) kali untuk menetapkan beberapa agenda terkait Rencana Bisnis Perusahaan untuk Tahun Buku 2023 pada tanggal 29 November 2022 dan beberapa keputusan lainnya terkait kepengurusan Perusahaan. Berikut beberapa agenda yang diputuskan dalam RUPS Luar Biasa dan dituangkan dalam Akta:

Extraordinary of GMS 2022

In 2022, the Company also held 3 (three) Extraordinary GMS to set several agendas related to the Company's Business Plan for the 2023 Fiscal Year on November 29th, 2022 and several other decisions related to the management of the Company. Following are some of the agendas that were decided at the Extraordinary GMS and set forth in the Deed:

- **Agenda dan Keputusan RUPS Luar Biasa Tahun 2022 berdasarkan Akta No. 61 tanggal 22 April 2022**
Agenda and Resolutions of Extraordinary GMS for the 2022 Fiscal Year based on Deed No.61 April 22nd, 2022

No.	Agenda RUPS Luar Biasa Extraordinary GMS Agenda	Keputusan RUPS Luar Biasa Resolutions of Extraordinary GMS	Tindak Lanjut Follow Up
1.	Perubahan Susunan Direksi Changes in Composition of the Board of Directors	<p>Memberhentikan dengan hormat Bapak Naoto Oda sebagai Direktur Perseroan dengan ucapan terima kasih serta penghargaan yang setinggi-tingginya atas kinerja dan pengabdian kepada Perseroan, terhitung efektif sejak tanggal 31 Maret 2022.</p> <p>To discharge with respect Mr. Naoto Oda as Director of the Company with gratitude and highest appreciation for his performance and dedication to the Company effective as of March 31st, 2022.</p> <p>Mengangkat Bapak Masaaki Fuse sebagai Direktur Perseroan, untuk jangka waktu sejak berlakunya Keputusan Sirkuler Pemegang Saham ini sampai dengan berakhirnya RUPS Tahunan Perseroan Ketiga sejak pengangkatannya, yaitu sampai dengan berakhirnya RUPS Tahunan Perseroan Tahun Buku 2024 yang diselenggarakan pada tahun 2025, tanpa mengurangi hak RUPS untuk memberhentikan sewaktu-waktu, dengan ketentuan sebagai berikut:</p> <p>Appointed Mr. Masaaki Fuse as Director of the Company, for a term of office since these Circular Resolutions of Shareholders until the closing of the third Annual GMS of the Company as of his appointment, namely until the closing of the Annual GMS of the Company for Financial Year of 2024 which will be held in 2025, without prejudice the rights of the GMS to terminate him at any time, with the following conditions:</p> <p>a. Bapak Masaaki Fuse baru dapat melaksanakan tindakan, tugas, fungsi sebagai Direktur Perseroan setelah mendapat persetujuan dari Otoritas Jasa Keuangan ("OJK") atas hasil penilaian kemampuan dan kepatutan; Mr. Masaaki Fuse can conduct the actions, duties and function as Director, after obtaining approval from the Indonesian Financial Services Authority ("OJK") on the result of the fit and proper test.</p> <p>b. Apabila Bapak Masaaki Fuse tidak memperoleh persetujuan dari OJK sebagai Direktur Perseroan, maka pengangkatan tersebut menjadi batal demi hukum tanpa perlu mengadakan Rapat Umum Pemegang Saham. If Mr. Masaaki Fuse does not obtain approval from OJK as Director of the Company, then the appointment becomes null without the required approval of the General Meeting of Shareholders.</p>	Keputusan langsung berlaku Decision directly applied

Rapat Umum Pemegang Saham General Meeting of Shareholders

No.	Agenda RUPS Luar Biasa Extraordinary GMS Agenda	Keputusan RUPS Luar Biasa Resolutions of Extraordinary GMS	Tindak Lanjut Follow Up
		<p>Dengan demikian setelah Pemberhentian Bapak Naoto Oda sebagai Direktur Perseroan dan Pengangkatan Bapak Masaaki Fuse sebagai Direktur Perseroan tersebut diatas, maka susunan Direksi Perseroan adalah sebagai berikut: Therefore, after the termination of Mr. Naoto Oda as Director of the Company and appointment of Mr. Masaaki Fuse as Director of the Company as mentioned above, the composition of the Board of Directors of the Company as follows:</p> <p>Direksi : Board of Directors:</p> <ul style="list-style-type: none"> - Direktur Utama : Shadiq Akasya President Director - Direktur Keuangan : Eben Eser Nainggolan Finance Director - Direktur : Neny Asriany Director - Direktur : Hiroshi Ono Director - Direktur : Masaaki Fuse Director 	

• **Agenda dan Keputusan RUPS Luar Biasa Tahun 2022 berdasarkan Akta No.33 tanggal 13 Desember 2022**
Agenda and Resolutions of Extraordinary GMS for the 2022 Fiscal Year based on Deed No.33 dated December 13th, 2022

No.	Agenda RUPS Luar Biasa Extraordinary GMS Agenda	Keputusan RUPS Luar Biasa Resolutions of Extraordinary GMS	Tindak Lanjut Follow Up
1.	<p>Persetujuan Rencana Bisnis Perseroan Tahun Buku 2023 Approval of The Company's Business Plan for the 2023 Financial Year</p>	<p>1. Rencana Bisnis Perseroan Tahun Buku 2023 sebagaimana tertuang dalam Lampiran Keputusan Sirkuler Pemegang Saham ini. The Company's Business Plan for Financial Year of 2023 as set forth in the Appendix to these Circular Resolutions of Shareholders</p> <p>2. Lampiran sebagaimana dimaksud butir 1 di atas adalah bagian yang tidak terpisahkan dan merupakan satu kesatuan dari Keputusan Sirkuler Pemegang Saham ini. Appendix referred to point 1 above is an inseparable part to these Circular Resolutions of Shareholders</p>	Keputusan langsung berlaku Decision directly applied

Rapat Umum Pemegang Saham

General Meeting of Shareholders

- **Agenda dan Keputusan RUPS Luar Biasa Tahun 2022 berdasarkan Akta No.104 Tanggal 20 Desember 2022**
Agenda and Resolutions of Extraordinary GMS for the 2022 Fiscal Year based on the Deed No.104 dated December 20th, 2022

No.	Agenda RUPS Luar Biasa Extraordinary GMS Agenda	Keputusan RUPS Luar Biasa Resolutions of Extraordinary GMS	Tindak Lanjut Follow Up
1.	Perubahan Komposisi Direksi Changes in the Composition of the Board of Directors	<p>1. Mengangkat Bapak Masaaki Fuse sebagai Direktur Perseroan, untuk jangka waktu sejak berlakunya Keputusan Sirkuler Pemegang Saham ini sampai dengan berakhirnya RUPS Tahunan Perseroan ketiga sejak pengangkatannya, yaitu sampai dengan berakhirnya RUPS Tahunan Perseroan Tahun Buku 2024 yang diselenggarakan pada tahun 2025, tanpa mengurangi hak RUPS untuk memberhentikannya sewaktu-waktu dan/atau sebelum berakhirnya masa jabatan tersebut.</p> <p>Appointed Mr. Masaaki Fuse as Director of the Company, for the term of office since this Circular Resolution of Shareholders until the end of the third Company's Annual GMS since his appointment, until the end of the Company's Annual GMS for Fiscal Year 2024 which will be held in 2025, without prejudice to the right of the GMS to dismiss him at any time and/or before the end of the term of office.</p> <p>2. Dengan demikian setelah pengangkatan Bapak Masaaki Fuse sebagai Direktur Perseroan di atas, maka susunan Direksi Perseroan adalah sebagai berikut:</p> <p>Thus, after the appointment of Mr. Masaaki Fuse as Director of the Company as mentioned above, the composition of the Board of Directors of the Company is as follows:</p> <p>Direksi : Board of Directors:</p> <ul style="list-style-type: none"> - Direktur Utama : Shadiq Akasya President Director - Direktur Keuangan : Eben Eser Nainggolan Finance Director - Direktur : Neny Asriany Director - Direktur : Hiroshi Ono Director - Direktur : Masaaki Fuse Director 	Keputusan langsung berlaku Decision directly applied

Rapat Umum Pemegang Saham General Meeting of Shareholders

PENYELENGGARAAN RUPS TAHUN 2021

Sepanjang tahun 2021, BNI Life menyelenggarakan RUPS sebanyak 4 (empat) kali diantaranya RUPS Tahunan Tahun Buku 1 (satu) kali dan RUPSLB sebanyak 3 (tiga) kali. RUPS tersebut dilakukan secara sirkuler dimana pemegang saham dapat mengambil keputusan yang sah tanpa mengadakan Rapat Umum Pemegang Saham secara fisik, dengan ketentuan pemegang saham telah diberitahu secara tertulis dan semua pemegang saham memberikan persetujuan mengenai usul yang diajukan secara tertulis serta menandatangani persetujuan tersebut. Keputusan yang diambil dengan cara tersebut mempunyai kekuatan yang sama dengan keputusan yang diambil dengan sah dalam Rapat Umum Pemegang Saham.

RUPS TAHUNAN TAHUN BUKU 2020

RUPS Tahunan Tahun Buku 2020 diselenggarakan pada tanggal 30 Juni 2021 secara sirkuler dengan persetujuan 100% pemegang saham, sehingga telah memenuhi persyaratan kuorum yang ditetapkan pada Anggaran Dasar Perseroan.

Adapun agenda dan keputusan RUPS Tahunan Tahun Buku 2020 adalah sebagai berikut:

IMPLEMENTATION OF GMS IN 2021

During 2021, BNI Life convened 4 (four) GMS including 1 (one) Annual GMS and 3 (three) Extraordinary GMS. Those GMS are conducted in a circular manner where the shareholders can make valid decisions without holding a physical General Meeting of Shareholders, under the condition that the shareholders have been informed with the written announcement and all shareholders have given their approval of the proposal submitted in writing and have signed the agreement. Decisions making in this way have the same power as decisions taken legally at the General Meeting of Shareholders.

ANNUAL GMS FOR FISCAL YEAR 2020

The Annual GMS for the 2020 Fiscal Year was held on June 30th, 2021 in a circular format with the approval of 100% of the shareholders. Therefore, it has met the quorum requirements set out in the Company's Articles of Association.

The agenda and resolutions of the Annual GMS for 2020 Fiscal Year are as follows:

Rapat Umum Pemegang Saham

General Meeting of Shareholders

No.	Agenda Agenda	Keputusan RUPS GMS Resolution	Tindak Lanjut dan Realisasi Follow-up and Realization
1.	<p>Persetujuan Laporan Tahunan Perseroan Tahun Buku 2020 termasuk pengesahan Laporan Direksi Perseroan, Laporan Pengawasan Dewan Komisaris Perseroan dan Laporan Keuangan Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2020 yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surja (firma anggota jaringan <i>global Ernst & Young</i>), sekaligus pemberian pelunasan dan pembebasan tanggung jawab sepenuhnya (<i>acquit et de charge</i>) kepada seluruh anggota Direksi dan Dewan Komisaris Perseroan atas tindakan pengurusan dan pengawasan Perseroan yang dijalankan selama Tahun Buku 2020.</p> <p>Approval to the Company's Annual Report for Financial Year of 2020, including the approval of the Company's Management Report of the Board of Directors, Board of Commissioners' Supervisory Report, Financial Statement for the Financial Year which ended on December 31st, 2020 audited by Public Accounting Firm Purwantono, Sungkoro & Surja (member firm of the Ernst & Young Global Network), as well as to grant a full release and discharge of responsibility (<i>acquit et de charge</i>) to all members of the Board of Directors and the Board of Commissioners of the Company on their management actions and supervision actions which they have conducted in the Financial Year of 2020.</p>	<p>Menyetujui dan mengesahkan Laporan Tahunan Perseroan untuk Tahun Buku 2020, termasuk Laporan Direksi, Laporan Tugas Pengawasan Dewan Komisaris, dan Laporan Keuangan Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2020 beserta penjelasannya yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro, Surja and Partners (<i>Afiliasi dari Ernst & Young</i>), sebagaimana laporannya Nomor 00410/2.1032/AU.1/08/0240-1/1/III/2022 tanggal 31 Maret 2021, dengan opini bahwa laporan keuangan konsolidasian menyajikan secara wajar, dalam semua hal yang material, posisi keuangan tanggal 31 Desember 2020, serta memberikan pelunasan dan oleh karenanya menyetujui pemberian pelunasan dan pembebasan tanggung jawab sepenuhnya (<i>acquit et de charge</i>) kepada seluruh anggota Direksi Perseroan atas tindakan pengurusan dan kepada seluruh anggota Dewan Komisaris Perseroan atas tindakan pengawasan yang telah mereka lakukan dalam Tahun Buku yang berakhir pada tanggal 31 Desember 2020, sepanjang:</p> <p>Approve and ratify the Company's Annual Report for Financial Year of 2020, including Management Report of the Board of Directors, the Board of Commissioners Supervisory Report and the Company's Financial Statements for the Financial Year which ended on December 31st, 2020 and its explanation that have been audited by the Public Accounting Firm of Purwantono, Sungkoro & Surja (member firm of the Ernst & Young global network) as stated in the Report Number 00410/2.1032/AU.1/08/0240-1/1/III/2022 dated March 31st, 2021 with opinion that the consolidated financial statements present fairly, in all material respects, financial position as of December 31st, 2020 and therefore agreed to grant a full release and discharge of responsibility (<i>acquit et de charge</i>) to all members of the Company's Board of Directors for their management actions and to all members of the Company's Board of Commissioners for their supervision actions which they have conducted in the Financial Year which ended on December 31st, 2020, as long as:</p> <ul style="list-style-type: none"> • Tindakan tersebut bukan merupakan tindak pidana; dan Those actions was not a criminal act; and • Tindakan tersebut tercermin dalam Laporan Tahunan Perseroan untuk Tahun Buku 2020 dan Laporan Keuangan Audit Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2020. Those actions are reflected in the Company's Annual Report for the Financial Year of 2020 and the Company's Audited Financial Statements for Financial Year which ended on December 31st, 2020. 	<p>Direalisasikan Has been realized</p>

Rapat Umum Pemegang Saham General Meeting of Shareholders

No.	Agenda Agenda	Keputusan RUPS GMS Resolution	Tindak Lanjut dan Realisasi Follow-up and Realization
2.	<p>Penetapan penggunaan laba Perseroan Tahun Buku 2020 The stipulation of the Company's profit appropriation for 2020 Fiscal Year</p>	<p>Menyetujui laba bersih Perseroan Tahun Buku 2020 sebesar Rp157.585.761.467,- (seratus lima puluh tujuh miliar lima ratus delapan puluh lima juta tujuh ratus enam puluh satu ribu empat ratus enam puluh tujuh rupiah) dipergunakan untuk: To approve the Company's net profit appropriation Financial Year of 2020 by Rp157,585,761,467,- (one hundred fifty-seven billion five hundred eighty-five million seven hundred sixty-one thousand four hundred and sixty-seven rupiah) to be used for:</p> <ul style="list-style-type: none"> Dividen Dividend Perusahaan mendistribusikan 30% (tiga puluh persen) dari laba bersih sebagai dividen sebesar Rp47.275.728.440,- (empat puluh tujuh miliar dua ratus tujuh puluh lima juta tujuh ratus dua puluh delapan ribu empat ratus empat puluh rupiah) secara proporsional berdasarkan jumlah saham dari masing-masing Pemegang Saham paling lambat 1 (satu) bulan setelah Keputusan Sirkuler Pemegang Saham ini dinyatakan/dibuat dalam suatu Akta Notaris. The Company distributes 30% (thirty percent) of net profit as dividend or equal to Rp47,275,728,440,- (forty-seven billion two hundred seventy-five million seven hundred twenty-eight thousand four hundred and forty rupiah) proportionally based on the shares of each Shareholder at the latest by 1 (one) month after this Circular Resolutions of Shareholders is stated/made in a Notarial Deed. Laba ditahan Retained Earning Sisa laba bersih yaitu sebesar Rp110.310.033.027,- (seratus sepuluh miliar tiga ratus sepuluh juta tiga puluh tiga ribu dua puluh tujuh rupiah) ditetapkan sebagai laba ditahan. The remaining Rp110,310,033,027,- (one hundred ten billion three hundred ten million thirty three thousand twenty seven rupiah) is determined as retained earnings. 	<p>Sudah direalisasikan Has been realized</p>
3.	<p>Penunjukan Kantor Akuntan Publik untuk pelaksanaan audit Tahun Buku 2021 dan Konsultan Aktuaria Independen untuk perhitungan beban Perseroan berdasarkan Pernyataan Standar Akuntansi Keuangan 24 (PSAK 24) Appointment of a Public Accounting Firm to conduct an audit for Financial Year of 2021 and an Independent Actuary Consultant to calculate the Company's obligation based on Statement of Financial Accounting Standard 24 (SFAS 24)</p>	<p>Menyetujui penunjukan Kantor Akuntan Publik dan Konsultan Aktuaria Independen (untuk perhitungan PSAK 24) bereputasi internasional yang sama dengan yang digunakan oleh BNI sebagai Pemegang Saham Mayoritas Perseroan serta melimpahkan wewenang kepada Dewan Komisaris Perseroan untuk menetapkan besarnya biaya jasa Kantor Akuntan Publik dan Konsultan Aktuaria untuk Tahun Buku 2021 dengan terlebih dahulu berkonsultasi dengan BNI sebagai Pemegang Saham Mayoritas Perseroan. Approve the appointment of the internationally recognized Public Accounting Firm and Independent Actuarial Consulting Firm (for the calculation of SFAS 24) as the same as one hired by BNI as the Majority Shareholders of the Company and delegate the authority to the Board of Commissioners of the Company to determine the service fee of the Public Accounting Firm and the Independent Actuarial Consultant for Financial Year of 2021 by consulting first with BNI as the Majority Shareholders of the Company.</p>	<p>Sudah direalisasikan Has been realized</p>

Rapat Umum Pemegang Saham

General Meeting of Shareholders

No.	Agenda Agenda	Keputusan RUPS GMS Resolution	Tindak Lanjut dan Realisasi Follow-up and Realization
4.	<p>Penetapan Tantiem Direksi, Dewan Komisaris dan Dewan Pengawas Syariah tahun buku 2020</p> <p>Fourth The stipulation of the Tantiem of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board for 2020 fiscal year</p>	<p>Menetapkan pemberian tantiem untuk Tahun Buku 2020 kepada setiap anggota Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah Perseroan yang aktif pada penutupan Tahun Buku per tanggal 31 Desember 2020 sebesar 3.2 kali gaji/honorarium masing-masing pada penutupan Tahun Buku per tanggal 31 Desember 2020.</p> <p>Stipulate to give the tantiem for Financial Year of 2020 to each member of Board of Commissioners, Board of Directors, and Sharia Supervisory Board of the Company who still actively hold his/her position at the end of the Financial Year as per December 31st, 2020, by 3.2 times of their respective salary/honorarium at the end of the Financial Year as per December 31st, 2020.</p>	<p>Sudah direalisasikan Has been realized</p>
5.	<p>Penetapan remunerasi Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah Tahun Buku 2021;</p> <p>Stipulation of the remuneration of the Board of Commissioners, Board of Directors and Sharia Supervisory Board of the Company for Financial Year of 2021;</p>	<p>Menetapkan remunerasi Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah Perseroan Tahun Buku 2021 berupa gaji/honorarium sebesar 15% lebih tinggi dari gaji/honorarium Tahun Buku 2020.</p> <p>Stipulate the remuneration for Board of Commissioners, Board of Directors, and Sharia Supervisory Board of the Company for Financial Year of 2021 i.e. salary/honorarium by 15% (fifteen percent) higher than salary/honorarium in Financial Year of 2020.</p>	<p>Sudah direalisasikan Has been realized</p>
6.	<p>Perubahan/pengangkatan Pengurus Perseroan;</p> <p>Change/appointment of the Company's Board;</p>	<p>Menyetujui perubahan susunan pengurus Perseroan sebagai berikut:</p> <p>Approved the changes to the composition of the Company's management as follows:</p> <p>a. Menetapkan berakhirnya masa jabatan dan oleh karenanya jabatan anggota Dewan Komisaris, anggota Direksi, dan anggota Dewan Pengawas Syariah Perseroan di bawah ini menjadi berakhir, dengan ucapan terima kasih serta penghargaan yang setinggi-tingginya atas kinerja dan pengabdian kepada Perseroan:</p> <p>Stipulate the expiration to the term of office and therefore the positions of members of the Board of Commissioners, members of the Board of Directors, and members of the Sharia Supervisory Board of the Company below have ended, with gratitude and highest appreciation for the performance and dedication to the Company:</p> <p>1) Anggota Dewan Komisaris Perseroan: Members of the Company's Board of Commissioners:</p> <p>a) Sdr. Parikesit Suprpto selaku Komisaris Utama/ Komisaris Independen; Mr. Parikesit Suprpto as President Commissioner/ Independent Commissioner;</p> <p>b) Sdr. Darwin Suzandi selaku Komisaris; Mr. Darwin Suzandi as Commissioner;</p> <p>c) Sdr. Husain Abdullah selaku Komisaris Independen; Mr. Husain Abdullah as Independent Commissioner;</p> <p>d) Sdr. Henry Cratein Suryanaga selaku Komisaris Independen. Mr. Henry Cratein Suryanaga as Independent Commissioner.</p> <p>Terhitung sejak berlakunya Keputusan Sirkuler Pemegang Saham ini. As of the enactment of this Circular Resolutions of Shareholders.</p>	<p>Sudah direalisasikan Has been realized</p>

Rapat Umum Pemegang Saham General Meeting of Shareholders

No.	Agenda Agenda	Keputusan RUPS GMS Resolution	Tindak Lanjut dan Realisasi Follow-up and Realization
		<p>2) Anggota Direksi Perseroan: Members of the Company's Board of Directors:</p> <p>a) Sdr. Shadiq Akasya selaku Direktur Utama; Mr. Shadiq Akasya as President Director;</p> <p>b) Sdr. Eben Eser Nainggolan selaku Direktur Keuangan; Mr. Eben Eser Nainggolan as Finance Director;</p> <p>Terhitung sejak berlakunya Keputusan Sirkuler Pemegang Saham ini. As of the enactment of this Circular Resolutions of Shareholders.</p> <p>3) Dewan Pengawas Syariah Perseroan: Members of the Company's Sharia Supervisory Board:</p> <p>a) Sdr. H. Agus Haryadi selaku Ketua; Mr. H. Agus Haryadi as Chairman;</p> <p>b) Sdr. H. Utang Ranuwijaya selaku Anggota; Mr. H. Utang Ranuwijaya as Member;</p> <p>c) Sdri. Hj. Siti Haniatunnisa selaku Anggota; Mrs. Hj. Siti Haniatunnisa as Member;</p> <p>Terhitung sejak berlakunya Keputusan Sirkuler Pemegang Saham ini. As of the enactment of this Circular Resolutions of Shareholders.</p> <p>b. Mengangkat kembali anggota Dewan Komisaris, anggota Direksi, dan anggota Dewan Pengawas Syariah Perseroan di bawah ini untuk jangka waktu sampai dengan berakhirnya RUPS Tahunan Perseroan ketiga sejak penujukannya, yaitu sampai dengan berakhirnya RUPS Tahunan Perseroan Tahun Buku 2023 yang diselenggarakan pada tahun 2024, tanpa mengurangi hak RUPS untuk memberhentikannya sewaktu-waktu, sebagai berikut: Reappoint the members of the Board of Commissioners, members of the Board of Directors, and members of the Sharia Supervisory Board of the Company below for a term of office until the closing of the third Annual GMS of the Company as of his/her appointment, namely until the closing of the Annual GMS of the Company for Financial Year of 2023 which will be held in 2024, without prejudice the rights of the GMS to terminate him/her at any time, as follows:</p> <p>1) Dewan Komisaris Perseroan: The Board of Commissioners of Company:</p> <p>a) Sdr. Parikesit Suprpto selaku Komisaris Utama/ Komisaris Independen, efektif sejak diterbitkannya persetujuan Menteri BUMN Republik Indonesia selaku Pemegang Saham Seri A Dwiwarna BNI dan persetujuan Dewan Komisaris BNI; Mr. Parikesit Suprpto as President Commissioner/ Independent Commissioner, effective as of the issuance of approval from Minister of State-Owned Enterprises of the Republic of Indonesia as BNI's Series A Dwiwarna Shareholder and approval from BNI's Board of Commissioners;</p> <p>b) Sdr. Henry Cratein Suryanaga selaku Komisaris Independen, efektif sejak berlakunya Keputusan Sirkuler Pemegang Saham ini. Mr. Henry Cratein Suryanaga as Independent Commissioner, effective as of the enactment of this Circular Resolutions of Shareholders.</p>	

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General Meeting of Shareholders

No.	Agenda Agenda	Keputusan RUPS GMS Resolution	Tindak Lanjut dan Realisasi Follow-up and Realization
		<p>2) Direksi Perseroan: The Board of Directors of Company:</p> <p>a) Sdr. Shadiq Akasya selaku Direktur Utama, efektif sejak diterbitkannya persetujuan Menteri BUMN Republik Indonesia selaku Pemegang Saham Seri A Dwiwarna BNI dan persetujuan Dewan Komisaris BNI; Mr. Shadiq Akasya as President Director, effective as of the issuance of approval from Minister of State-Owned Enterprises of the Republic of Indonesia as BNI's Series A Dwiwarna Shareholder and approval from BNI's Board of Commissioners;</p> <p>b) Sdr. Eben Eser Nainggolan selaku Direktur Keuangan, efektif sejak berlakunya Keputusan Sirkuler Pemegang Saham ini. Mr. Eben Eser Nainggolan as Finance Director, effective as of the enactment of this Circular Resolutions of Shareholders.</p> <p>3) Dewan Pengawas Syariah Perseroan: The Sharia Supervisory Board of Company:</p> <p>a) Sdr. H. Agus Haryadi selaku Ketua; Mr. H. Agus Haryadi as Chairman;</p> <p>b) Sdr. H. Utang Ranuwijaya selaku Anggota; Mr. H. Utang Ranuwijaya as Member;</p> <p>c) Sdri. Hj. Siti Haniatunnisa selaku Anggota; Mrs. Hj. Siti Haniatunnisa as Member;</p> <p>Terhitung sejak berlakunya Keputusan Sirkuler Pemegang Saham ini. As of the enactment of this Circular Resolutions of Shareholders.</p> <p>c. Mengangkat anggota Dewan Komisaris di bawah ini untuk jangka waktu sampai dengan berakhirnya RUPS Tahunan Perseroan ketiga sejak penunjukannya, yaitu sampai dengan berakhirnya RUPS Tahunan Perseroan Tahun Buku 2023 yang diselenggarakan pada tahun 2024, tanpa mengurangi hak RUPS untuk memberhentikannya sewaktu-waktu, sebagai berikut: Appoint the members of the Board of Commissioners below for a term of office until the closing of the third Annual GMS of the Company as of his/her appointment, namely until the closing of the Annual GMS of the Company for Financial Year of 2023 which will be held in 2024, without prejudice the rights of the GMS to terminate him/her at any time, as follows:</p> <p>1) Sdr. Iwan Abdi selaku Komisaris Perseroan, efektif sejak berlakunya Keputusan Sirkuler Pemegang Saham ini; Mr. Iwan Abdi as Commissioner of the Company, effective as of the enactment of this Circular Resolutions of Shareholders;</p> <p>2) Sdr. Alwi Abdurrahman Shihab selaku Komisaris Independen Perseroan, efektif sejak berlakunya Keputusan Sirkuler Pemegang Saham ini. Mr. Alwi Abdurrahman Shihab as Independent Commissioner of the Company, effective as of the enactment of this Circular Resolutions of Shareholders.</p>	

Rapat Umum Pemegang Saham General Meeting of Shareholders

No.	Agenda Agenda	Keputusan RUPS GMS Resolution	Tindak Lanjut dan Realisasi Follow-up and Realization
		<p>d. Dengan berakhirnya masa jabatan/jabatan, pengangkatan kembali dan pengangkatan anggota Dewan Komisaris, anggota Direksi dan anggota Dewan Pengawas Syariah Perseroan sebagaimana dimaksud pada butir a, b, dan c di atas, serta dengan tetap memperhatikan efektif keberlakuannya pengangkatan masing-masing maka susunan Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah Perseroan akan menjadi sebagai berikut:</p> <p>With the expiration of the term of office/position, reappointment and appointment of members of the Board of Commissioners, members of the Board of Directors, and members of the Sharia Supervisory Board of the Company as referred to points a, b, and c above, and with due observance of the effectiveness of each appointment, therefore the composition of the Board of Commissioners, the Board of Directors, and the Sharia Supervisory Board of the Company will be as follows:</p> <p>Dewan Komisaris: Board of Commissioners:</p> <ul style="list-style-type: none"> - Sdr. Parikesit Suprpto sebagai Komisaris Utama/Komisaris Independen; Mr. Parikesit Suprpto as President Commissioner/Independent Commissioner; - Sdr. Iwan Abdi sebagai Komisaris; Mr. Iwan Abdi as Commissioner; - Sdr. Kazuhiko Arai sebagai Komisaris; Mr. Kazuhiko Arai as Commissioner; - Sdr. Alwi Abdurrahman Shihab sebagai Komisaris Independen; Mr. Alwi Abdurrahman Shihab as Independent Commissioner; - Sdr. Henry Cratein Suryanaga sebagai Komisaris Independen. Mr. Henry Cratein Suryanaga as Independent Commissioner. <p>Direksi : Board of Directors:</p> <ul style="list-style-type: none"> - Sdr. Shadiq Akasya sebagai Direktur Utama; Mr. Shadiq Akasya as President Director; - Sdr. Eben Eser Nainggolan sebagai Direktur Keuangan; Mr. Eben Eser Nainggolan as Finance Director; - Sdri. Neny Asriany sebagai Direktur; Mrs. Neny Asriany as Director; - Sdr. Naoto Oda sebagai Direktur; Mr. Naoto Oda as Director; - Sdr. Hiroshi Ono sebagai Direktur. Mr. Hiroshi Ono as Director. <p>Dewan Pengawas Syariah: Sharia Supervisory Board:</p> <ul style="list-style-type: none"> - Sdr. H. Agus Haryadi selaku Ketua; Mr. H. Agus Haryadi as Chairman; - Sdr. H. Utang Ranuwijaya selaku Anggota; Mr. H. Utang Ranuwijaya as Member; - Sdri. Hj. Siti Haniatunnisa selaku Anggota. Mrs. Hj. Siti Haniatunnisa as Member. 	

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General Meeting of Shareholders

No.	Agenda Agenda	Keputusan RUPS GMS Resolution	Tindak Lanjut dan Realisasi Follow-up and Realization
		<p>e. Khusus untuk anggota Dewan Komisaris, anggota Direksi dan anggota Dewan Pengawas Syariah yang diangkat kembali sebagaimana dimaksud pada butir b di atas baru dapat melaksanakan tugasnya sebagai anggota Dewan Komisaris, anggota Direksi dan anggota Dewan Pengawas Syariah Perseroan setelah pengangkatannya berlaku efektif. Specifically for members of the Board of Commissioners, members of the Board of Directors and members of the Sharia Supervisory Board of the Company who are reappointed as referred to point b above can only carry out their duties as a members of the Board of Commissioners, member of Board of Directors and members of the Sharia Supervisory Board of the Company after their appointment becomes effective.</p> <p>f. Khusus untuk anggota Dewan Komisaris Perseroan yang diangkat sebagaimana dimaksud pada butir c di atas baru dapat melaksanakan tugasnya sebagai anggota Dewan Komisaris Perseroan setelah pengangkatannya berlaku efektif dan mendapat persetujuan dari OJK. Specifically for members of the Board of Commissioners of the Company who are appointed as referred to point c above can only carry out their duties as a member of the Board of Commissioners, after their appointment becomes effective and obtain approval from OJK.</p> <p>g. Selama pengangkatan Direktur Utama Perseroan sebagaimana dimaksud pada butir b 2) a) di atas belum efektif: As long as the appointment of the President Director of the Company as referred to point b 2) a) above has not been effective:</p> <ol style="list-style-type: none"> 1) Menunjuk Sdr. Eben Eser Nainggolan selaku Direktur Keuangan bertindak sebagai Direktur Utama Perseroan; Appoint Mr. Eben Eser Nainggolan as Finance Director acting as a President Director of the Company; 2) Para Pemegang Saham memberikan wewenang dan kuasa kepada BNI untuk, dari waktu ke waktu, menentukan perubahan penunjukan sebagaimana dimaksud pada butir 1) di atas. The Shareholders grant authority and power to BNI to, from time to time, determine the change of the appointment as referred to point 1) above. 	

Rapat Umum Pemegang Saham General Meeting of Shareholders

No.	Agenda Agenda	Keputusan RUPS GMS Resolution	Tindak Lanjut dan Realisasi Follow-up and Realization																																																
7.	<p>Penetapan Tugas Manajemen bagi Direksi Perseroan Tahun Buku 2021. Stipulation of the Management Duties for Board of Directors of the Company for Financial Year of 2021.</p>	<p>Menetapkan tugas manajemen yang tercermin dalam Indikator Kinerja Utama (<i>Key Performance Indicator/KPI</i>) Perseroan bagi Direksi Perseroan untuk Tahun Buku 2021 (Target masing-masing KPI akan ditentukan tersendiri berdasarkan kesepakatan bersama antara BNI & SL, dan disampaikan oleh BNI sebagai Pemegang Saham Utama Perseroan, kepada Perseroan secara terpisah) sebagai berikut: Stipulate management duties as reflected in the Company's Key Performance Indicator (KPI) for the Company's Board of Directors for the Financial Year of 2021 (the target amount of each KPI will be determined separately by mutual consent between BNI & SL, and be submitted by BNI as a Majority Shareholder of the Company, to the Company separately) as follows:</p> <table border="1"> <thead> <tr> <th>No.</th> <th>Perspektif Perspective</th> <th>KPI KPI</th> <th>Keterangan Description</th> <th>Satuan Metric</th> <th>Bobot Weight</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td><i>Financial</i></td> <td>EAT - BNI Life</td> <td>Mengukur laba perusahaan setelah dikurangi pajak Synergy BNI Life with BNI (GWP Captive)</td> <td>Rp Milyar IDR Billion</td> <td>25</td> </tr> <tr> <td>2.</td> <td></td> <td>FBI PA untuk BNI Induk FBI BNI Life to BNI</td> <td>Mengukur kontribusi FBI yang disumbangkan BNI Life kepada BNI Measure FBI contribution from BNI Life to BNI</td> <td>Rp Milyar IDR Billion</td> <td>15</td> </tr> <tr> <td>3.</td> <td></td> <td><i>Opex ratio</i></td> <td>Mengukur optimalisasi BNI Life dalam menghasilkan pendapatan Measure FBI Life's optimization in generating income</td> <td>%</td> <td>5</td> </tr> <tr> <td>4.</td> <td><i>Internal Business Process</i></td> <td>Peningkatan volume Bisnis (GWP) Increasing Business Volume (GWP)</td> <td>Mengukur peningkatan volume bisnis (GWP) BNI Life Measure the increasing in BNI Life's business volume (GWP)</td> <td>Rp Milyar IDR Billion</td> <td>10</td> </tr> <tr> <td>5.</td> <td></td> <td>Sinergi BNI dengan PA Synergy BNI Life with BNI (GWP Captive)</td> <td>Mengukur sinergi Volume Bisnis (GWP) untuk <i>captive</i> dengan membandingkan Realisasi vs Target di BNI Life Measure effectivity in synergy reflected by number of synergy volume from BNI Life activity</td> <td>Rp Milyar IDR Billion</td> <td>15</td> </tr> <tr> <td>6.</td> <td><i>Customer Perspective</i></td> <td><i>Market Share Premi Bruto</i> Market Share of Gross Premium</td> <td>Mengukur share realisasi Premi Bruto terhadap industri sejenis Measure share of Gross Premium realization vs similar industries</td> <td>%</td> <td>20</td> </tr> <tr> <td>7.</td> <td><i>Learning & Growth</i></td> <td><i>Earning per Employee (EPE)</i></td> <td>Mengukur produktivitas pegawai dengan membandingkan antara laba BNI Life terhadap jumlah pegawai BNI Life Measure employee productivity by comparing between profit and number of employees</td> <td>Rp Juta IDR Million</td> <td>10</td> </tr> </tbody> </table>	No.	Perspektif Perspective	KPI KPI	Keterangan Description	Satuan Metric	Bobot Weight	1.	<i>Financial</i>	EAT - BNI Life	Mengukur laba perusahaan setelah dikurangi pajak Synergy BNI Life with BNI (GWP Captive)	Rp Milyar IDR Billion	25	2.		FBI PA untuk BNI Induk FBI BNI Life to BNI	Mengukur kontribusi FBI yang disumbangkan BNI Life kepada BNI Measure FBI contribution from BNI Life to BNI	Rp Milyar IDR Billion	15	3.		<i>Opex ratio</i>	Mengukur optimalisasi BNI Life dalam menghasilkan pendapatan Measure FBI Life's optimization in generating income	%	5	4.	<i>Internal Business Process</i>	Peningkatan volume Bisnis (GWP) Increasing Business Volume (GWP)	Mengukur peningkatan volume bisnis (GWP) BNI Life Measure the increasing in BNI Life's business volume (GWP)	Rp Milyar IDR Billion	10	5.		Sinergi BNI dengan PA Synergy BNI Life with BNI (GWP Captive)	Mengukur sinergi Volume Bisnis (GWP) untuk <i>captive</i> dengan membandingkan Realisasi vs Target di BNI Life Measure effectivity in synergy reflected by number of synergy volume from BNI Life activity	Rp Milyar IDR Billion	15	6.	<i>Customer Perspective</i>	<i>Market Share Premi Bruto</i> Market Share of Gross Premium	Mengukur share realisasi Premi Bruto terhadap industri sejenis Measure share of Gross Premium realization vs similar industries	%	20	7.	<i>Learning & Growth</i>	<i>Earning per Employee (EPE)</i>	Mengukur produktivitas pegawai dengan membandingkan antara laba BNI Life terhadap jumlah pegawai BNI Life Measure employee productivity by comparing between profit and number of employees	Rp Juta IDR Million	10	Sudah direalisasikan Has been realized
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Rapat Umum Pemegang Saham

General Meeting of Shareholders

RUPS LUAR BIASA TAHUN 2021

RUPS Luar Biasa pada tahun 2021 diselenggarakan secara sirkuler oleh PT BNI Life Insurance sebanyak 3 (tiga) kali, yaitu:

1. RUPSLB sesuai Akta No.66 tanggal 29 Juli 2021,
2. RUPSLB sesuai Akta No.10 tanggal 6 Desember 2021,
3. RUPSLB sesuai Akta No.61 tanggal 17 Desember 2021.

- **Akta No.66 tanggal 29 Juli 2021**

Deed No.66 on July 29th, 2021

EXTRAORDINARY GMS IN 2021

Extraordinary GMS during 2021 was held circularly by PT BNI Life Insurance 3 (three) times, as follows:

1. EGMS based on Deed No.66 on July 29th, 2021,
2. EGMS based on Deed No.10 on December 6th, 2021,
3. EGMS based on Deed No.61 on December 17th, 2021.

Agenda RUPS Luar Biasa Extraordinary GMS Agenda	Keputusan RUPS Luar Biasa Resolutions of Extraordinary GMS	Tindak Lanjut Follow Up
Perubahan Rencana Bisnis Perseroan Tahun Buku 2021 Amendment to the Company's Business Plan of Financial Year of 2021	<ol style="list-style-type: none"> 1. Menyetujui Perubahan Rencana Bisnis Perseroan Tahun Buku 2021 sesuai Lampiran Keputusan Pemegang Saham. To approve amendment to the Company's Business Plan of Financial Year of 2021 in accordance with Appendix to this Circular Resolutions of Shareholders. 2. Lampiran sebagaimana dimaksud butir 1 di atas merupakan bagian yang tidak terpisahkan dan merupakan satu kesatuan dari Keputusan Pemegang Saham. Appendix referred to point 1 above is an inseparable and an integral part to this Circular Resolutions of Shareholders. 	Keputusan langsung berlaku Decision directly applied

- **Akta No. 10 tanggal 6 Desember 2021**

Deed No. 10 on December 6th, 2021

Agenda RUPS Luar Biasa Extraordinary GMS Agenda	Keputusan RUPS Luar Biasa Resolutions of Extraordinary GMS	Tindak Lanjut Follow Up
Perubahan Rencana Kerja Pemisahan Divisi Syariah (Akta No. 10 tanggal 6 Desember 2021) The Revision of the Sharia Division Spin-Off Business Plan of the Company (Deed No.10 on December 6 th , 2021)	<ol style="list-style-type: none"> 1. Menyetujui Perubahan Rencana Kerja Pemisahan Divisi Syariah Perseroan sebagaimana tertuang dalam Lampiran Keputusan Sirkuler Pemegang Saham. To approve The Revision of the Sharia Division Spin-Off Business Plan of the Company as set forth in Appendix to the Circular Resolutions of Shareholders. 2. Lampiran sebagaimana dimaksud butir 1 di atas adalah bagian yang tidak terpisahkan dan merupakan satu kesatuan dari Keputusan Sirkuler Pemegang Saham. Appendix referred to point 1 above is an inseparable and an integral part to the Circular Resolutions of Shareholders. 	Keputusan langsung berlaku Decision directly applied

- **Akta No.61 tanggal 17 Desember 2021**

Deed No. 61 on December 17th, 2021

Agenda RUPS Luar Biasa Extraordinary GMS Agenda	Keputusan RUPS Luar Biasa Resolutions of Extraordinary GMS	Tindak Lanjut Follow Up
Persetujuan Rencana Bisnis Tahun 2021 (Akta No.61 tanggal 17 Desember 2021) Approval of the Company's business plan for the 2021 Financial Year (Deed No. 61 on December 17 th , 2021)	<ol style="list-style-type: none"> 1. Menyetujui Rencana Bisnis Perseroan Tahun Buku 2022 sebagaimana tertuang dalam Lampiran Keputusan Sirkuler Pemegang Saham ini. To approve The Company's Business Plan for Financial Year of 2022 as set forth in Appendix to these Circular Resolutions of Shareholders. 2. Lampiran sebagaimana dimaksud butir 1 di atas adalah bagian yang tidak terpisahkan dan merupakan satu kesatuan dari Keputusan Sirkuler Pemegang Saham ini. Appendix referred to point 1 above is an inseparable and an integral part to these Circular Resolutions of Shareholders. 	Keputusan langsung berlaku Decision directly applied

Dewan Komisaris

Board of Commissioners

Dewan Komisaris merupakan salah satu Organ Perusahaan yang berperan menjalankan fungsi pengawasan dan pemberian nasihat kepada Direksi dalam hal menjaga keseimbangan kepentingan semua pihak, terutama kepentingan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat sebagaimana tertuang dalam POJK No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian. Selain itu, Dewan Komisaris juga bertugas untuk melakukan pemantauan (*monitoring*) terhadap efektivitas penerapan GCG Perusahaan.

PEDOMAN KERJA DEWAN KOMISARIS

Perusahaan telah memiliki Pedoman Tata Kerja Dewan Komisaris atau *Board Manual* sebagai pedoman bagi Dewan komisaris dalam menjalankan peran dan fungsi pengawasan pengelolaan Perusahaan serta mengelola hubungan dengan Direksi.

Board Manual BNI Life merupakan naskah yang menjelaskan secara garis besar hal-hal yang berhubungan dengan struktur Direksi serta Dewan Komisaris dan Dewan Pengawas Syariah, serta proses hubungan fungsi Direksi, Dewan Pengawas Perseroan, Rapat Umum Pemegang Saham ("RUPS") dan antara ketiga Organ Perusahaan tersebut. *Board Manual* ini telah disahkan pada tanggal 24 Agustus 2022, dan berisi kebijakan Perusahaan yang mencakup:

1. Acuan Kebijakan
2. Ruang Lingkup
3. Referensi/Dasar Hukum
4. Ketentuan Dewan Komisaris
5. Tugas, Kewajiban dan Wewenang
6. Rapat Dewan Komisaris
7. Organ Pendukung Dewan Komisaris
8. Pertemuan Formal dan Informal Dewan Komisaris
9. Program Pengenalan Anggota Dewan Komisaris

The Board of Commissioners is one of the Company's Organs that plays a role in carrying out the function of monitoring and providing advice to the Board of Directors in terms of maintaining the balance of the interests of all parties, especially the interests of policyholders, insured, participants and/or parties entitled to benefit as stated in POJK No. 73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies. In addition, the Board of Commissioners is responsible for monitoring the effectiveness of the Company's GCG implementation.

BOARD OF COMMISSIONERS WORK GUIDELINE

The Company had a Work Guidelines or Board Manual of the Board of Commissioners as a direction for the Board of Commissioners in carrying out its supervisory role and function of the Company management and managing relations with the Board of Directors.

The BNI Life Board Manual drafts materials related to the structure of the Board of Directors and the Board of Commissioners and the Sharia Supervisory Board, and the relationship process of the Board of Directors, the Company's Supervisory Board, General Meeting of Shareholders ("GMS") and between the Company's three Organs. This Board Manual was approved on August 24th, 2022, and contains Company policies that include:

1. Policy Reference
2. Scope
3. Reference/Legal Basis
4. Provisions of the Board of Commissioners
5. Duties, Obligations, and Authority
6. Board of Commissioners Meeting
7. Supporting Bodies of the Board of Commissioners
8. Formal and Informal Meetings of the Board of Commissioners
9. Introduction Program for Board of Commissioners Members

Dewan Komisaris

Board of Commissioners

10. Komunikasi Formal dan Informal Dewan Komisaris
11. Penyelenggaraan RUPS
12. Persetujuan Tertulis Dewan Komisaris atas pembuatan Direksi
13. Kewenangan Dewan Komisaris

KRITERIA DEWAN KOMISARIS

Pemegang Saham memiliki kewenangan penuh untuk mengangkat Dewan Komisaris. Agar Dewan Komisaris dapat menjalankan fungsinya dengan baik, maka Perusahaan menetapkan kebijakan tentang persyaratan Dewan Komisaris sesuai kebutuhan, dengan syarat:

1. Dewan Komisaris wajib memiliki anggota Dewan Komisaris yang terdiri dari 5 (lima) anggota, dimana 2 (dua) anggota Dewan Komisaris ditunjuk oleh Pemegang Saham Mayoritas (yang salah satunya merupakan Komisaris Utama) dan 2 (dua) Komisaris ditunjuk oleh Pemegang Saham Asing dan 1 (satu) anggota Komisaris Independen ditunjuk oleh Pemegang Saham Mayoritas, dan paling sedikit separuh dari jumlah anggota Dewan Komisaris merupakan Komisaris Independen.
2. Anggota Dewan Komisaris diangkat oleh RUPS, untuk jangka waktu sejak tanggal RUPS yang menunjuk Komisaris tersebut sampai dengan berakhirnya RUPS tahunan ketiga sejak penunjukannya dan dapat diangkat kembali untuk 1 (satu) kali periode masa jabatan dengan jangka waktu yang sama setelah masa jabatannya berakhir;
3. Ketentuan terkait dengan masa jabatan dari anggota Dewan Komisaris tidak akan mengurangi hak dari RUPS untuk memberhentikan sebelum berakhirnya masa jabatan tersebut dengan menyebutkan alasannya. Pemberhentian demikian berlaku sejak penutupan RUPS tersebut atau tanggal pemberhentian lain yang ditentukan dalam RUPS;

10. Formal and Informal Communications of the Board of Commissioners
11. GMS Convention
12. Written approval of the Board of Commissioners for the Board of Directors' actions
13. Authority of the Board of Commissioners

CRITERIA OF BOARD OF COMMISSIONERS

Shareholders are fully authorized to appoint the Board of Commissioners. To help the Board of Commissioners carry out its duties properly, the Company establishes a policy regarding the requirements of the Board of Commissioners as needed, with the following conditions:

1. The Board of Commissioners shall consist of 5 (five) members, of which 2 (two) members shall be the Commissioners as nominated by the Majority Shareholder (of whom 1 (one) shall be the President Commissioners); and 2 (two) members shall be the Commissioners as nominated by the Foreign Shareholder and 1 (one) independent commissioner as nominated by the Majority Shareholder. With at least half of the members of the Board of Commissioners are the Independent Commissioners.
2. The Board of Commissioners members are appointed by the GMS, for a period from the date when the GMS appointed the Commissioner members until the end of the third annual GMS since their appointment. The Board of Commissioners members may be reappointed for 1 (one) term of office with the same term after the term of office ends;
3. The provisions relating to the term of office of the Board of Commissioners members will not reduce the right of the GMS to dismiss them before the end of the term of office by stating the reasons. Such termination is effective from the closing of the GMS or the other date of dismissal determined in the GMS;

Dewan Komisaris

Board of Commissioners

4. Masa jabatan dari anggota Dewan Komisaris baru yang menggantikan anggota sebelumnya adalah sejak tanggal yang ditetapkan oleh RUPS yang mengangkatnya dan berakhir pada penutupan RUPS Tahunan ketiga sejak penunjukannya tanpa memperhitungkan sisa masa jabatan pendahulunya;
 5. Jika oleh suatu sebab apapun terdapat jabatan yang lowong dalam Dewan Komisaris, maka dalam jangka waktu 30 (tiga puluh) hari sejak terjadinya lowongan jabatan tersebut, harus diselenggarakan RUPS untuk mengisi lowongan itu, dengan memperhatikan ketentuan Anggaran Dasar;
 6. Anggota Dewan Komisaris berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis mengenai maksudnya tersebut kepada Perseroan, sekurang-kurangnya 30 (tiga puluh) hari sebelum tanggal pengunduran dirinya.
4. The term of office of the new member of the Board of Commissioners who replaces the previous member is from the date determined by the GMS that appointed him/her and ends at the close of the third Annual GMS since his/her appointment, regardless of the remaining term of office of his/her predecessor;
 5. If for any reason there is a vacant position in the Board of Commissioners, within 30 (thirty) days of the vacancy of the position, a GMS must be held to fill the vacancy, taking into account the provisions of the Articles of Association;
 6. The Board of Commissioners members have the right to resign from their position by informing the Company in writing of their intentions, at least 30 (thirty) days prior to the date of their resignation.

KETENTUAN MASA JABATAN

Anggota Dewan Komisaris diangkat oleh RUPS, untuk jangka waktu sejak tanggal RUPS yang menunjuk Komisaris tersebut sampai dengan berakhirnya RUPS tahunan ketiga sejak penunjukannya dan dapat diangkat kembali untuk 1 (satu) kali periode masa jabatan dengan jangka waktu yang sama setelah masa jabatannya berakhir.

Ketentuan terkait dengan masa jabatan dari anggota Dewan Komisaris tidak akan mengurangi hak dari RUPS untuk memberhentikan sebelum berakhirnya masa jabatan tersebut dengan menyebutkan alasannya. Pemberhentian demikian berlaku sejak penutupan RUPS tersebut atau tanggal pemberhentian lain yang ditentukan dalam RUPS.

TERM OF SERVICE PERIOD

Members of the Board of Commissioners shall be appointed by the GMS, each for a term as of the date of the GMS appointing such member until the closing of the third annual GMS as of his or her appointment and may be reappointed for 1 (one) period with the same term of office after the expiration of his or her initial term.

The provision regarding terms of office of members of the Board of Commissioners does not prejudice the rights of the GMS to terminate prior to the expiration of such terms of office by stating the reasons and giving the opportunity to the terminated member to defend himself. Such termination shall be effective upon the closing of the GMS or other termination date as determined in the GMS.

Dewan Komisaris

Board of Commissioners

Masa jabatan dari anggota Dewan Komisaris baru yang menggantikan anggota sebelumnya adalah sejak tanggal yang ditetapkan oleh RUPS yang mengangkatnya dan berakhir pada penutupan RUPS Tahunan ketiga sejak penunjukannya tanpa memperhitungkan sisa masa jabatan pendahulunya.

The terms of office of a new member of the Board of Commissioners who replaces the previous member of the Board is valid as of the date stipulated by GMS appointing such member until the closing of the third Annual GMS after the appointment as members of the Board of Commissioners notwithstanding the remaining term of office of his or her predecessor's.



SUSUNAN, JUMLAH DAN KOMPOSISI DEWAN KOMISARIS

Sepanjang tahun 2022, komposisi Dewan Komisaris Perusahaan telah mengalami perubahan berdasarkan Akta No.89 tanggal 31 Oktober 2022, yaitu Bapak Iwan Abdi digantikan oleh Bapak Teddy Wishadi sebagai Komisaris. Perusahaan juga memberikan apresiasi kepada Bapak Iwan Abdi atas jasa-jasa beliau selama menjabat sebagai Komisaris Perusahaan.

Hingga 31 Desember 2022, Dewan Komisaris Perusahaan berjumlah 5 (lima) orang dan telah melalui uji kepatutan dan kelayakan (*fit and proper test*) oleh Pemegang Saham guna menjamin calon Dewan Komisaris memiliki integritas, kompetensi, reputasi, bebas dari afiliasi maupun benturan kepentingan lainnya.

COMPOSITION AND TOTAL OF BOARD OF COMMISSIONERS

During 2022, composition of the Board of Commissioners of the Company has changed based on Shareholders' Decision Deed No.01 on October 31st, 2022, which was Mr. Iwan Abdi replaced by Mr. Teddy Wishadi as a Commissioner. The Company also give highest appreciation to Mr. Iwan Abdi for their dedication as members of the Board of Commissioners of the Company.

Until December 31st, 2022, the Board of Commissioners of the Company has consisted of 5 (five) members and they have passed a fit and proper test by the Shareholders in order to ensure that the Board of Commissioners has integrity, competency, reputation and free from affiliation or other conflict of interests.

Dewan Komisaris Board of Commissioners

Adapun komposisi Dewan Komisaris sebelum terjadi perubahan adalah sebagai berikut:

The composition of the Board of Commissioners prior to the changes is as follows:

Nama Name	Jabatan Position	Masa Jabatan Term of Office	Periode Jabatan Period of Office	Dasar Pengangkatan Basic Appointment
Parikesit Suprpto	Komisaris Utama/ Komisaris Independen President Commissioner/ Independent Commissioner	28 Juni 2018 – RUPS Tahun Buku 2023 June 28 th , 2018 – GMS for Fiscal Year 2023	Ke-2 Second	Diangkat sebagai Komisaris Utama/ Independen sejak 28 Juni 2018 dan diangkat kembali pada RUPS Tahunan tanggal 30 Juni 2021 sesuai Akta No.64 jo Akta No. 65 tanggal 29 Juli 2021 Appointed as President Commissione/Independent Commissioner since June 28 th , 2018 and reappointed at the Annual GMS on June 30 th , 2021 according to the Deed of Annual GMS Resolutions No.64 jo the Deed No. 65 of July 29 th , 2021.
Iwan Abdi	Komisaris Commissioner	15 September 2021 – RUPS Tahun Buku 2023 September 15 th , 2021 – RUPS for Fiscal Year 2023	Ke-1 First	Diangkat sebagai Komisaris pada RUPS Tahunan tanggal 30 Juni 2021 sesuai Akta No.64 jo Akta No. 01 tanggal 1 Oktober 2021 Appointed as Commissioner at the Annual GMS on June 30 th , 2021 based on the Deed No. 64 jo the Deed No. 01 of October 1 st , 2021
Kazuhiko Arai	Komisaris Commissioner	9 Agustus 2017 – RUPS Tahun Buku 2022 August 9 th , 2017 – GMS for Fiscal Year 2022	Ke-2 Second	Diangkat sebagai Komisaris sejak 9 Agustus 2017 dan diangkat kembali pada RUPS Tahunan tanggal 30 Juni 2020 sesuai Akta No.14 jo Akta No. 15 tanggal 6 Juli 2020. Appointed as Commissioner since August 9 th , 2017 and reappointed at the Annual GMS on June 30 th , 2020 based on the Deed No.14 jo the Deed No.15 dated July 6 th , 2020.
Alwi Abdurrahman Shihab	Komisaris Independen Independent Commissioner	30 Juni 2021 – RUPS Tahun Buku 2023 June 30 th , 2021 – GMS for Fiscal Year 2023	Ke-1 First	Diangkat sebagai Komisaris Independen pada RUPS Tahunan tanggal 30 Juni 2021 sesuai Akta No.64 jo Akta No. 26 tanggal 10 September 2021. Appointed as Independent Commissioner at the Annual GMS on June 30 th , 2021 based on the Deed No. 64 jo the Deed No. 26 dated September 10 th , 2021
Henry Cratein Suryanaga	Komisaris Independen Independent Commissioner	12 Juli 2018 – RUPS Tahun Buku 2023 July 12 th , 2018 – GMS for Fiscal Year 2023	Ke-2 Second	Diangkat sebagai Komisaris Independen sejak 12 Juli 2018 dan diangkat kembali pada RUPS Tahunan tanggal 30 Juni 2021 sesuai Akta No.64 jo 65 tanggal 29 Juli 2021. Appointed as Independent Commissioner since July 12 th , 2018 and reappointed at the Annual GMS on June 30 th , 2021 according to the Deed No.64 jo No.65 dated July 29 th , 2021.

Dewan Komisaris

Board of Commissioners

Komposisi Dewan Komisaris PT BNI Life Insurance setelah terjadi perubahan per 31 Desember 2022 adalah sebagai berikut:

The composition of the Board of Commissioners of PT BNI Life Insurance after the changes as of December 31st, 2022 are as follows:

Nama Name	Jabatan Position	Masa Jabatan Term of Office	Periode Jabatan Period of Office	Dasar Pengangkatan Basic Appointment
Parikesit Suprpto	Komisaris Utama/ Komisaris Independen President Commissioner/ Independent Commissioner	28 Juni 2018 – RUPS Tahun Buku 2023 June 28 th , 2018 – GMS for Fiscal Year 2023	Ke-2 Second	Diangkat sebagai Komisaris Utama/ Independen sejak 28 Juni 2018 dan diangkat kembali pada RUPS Tahunan tanggal 30 Juni 2021 sesuai Akta No.64 jo Akta No. 65 tanggal 29 Juli 2021. Appointed as President Commissioner/Independent Commissioner since June 28 th , 2018 and reappointed at the Annual GMS on June 30 th , 2021 according to the Deed No.64 jo the Deed No. 65 dated July 29 th , 2021
Teddy Wishadi	Komisaris Commissioner	29 Juni 2022 - RUPS Tahun Buku 2025 June 29 th , 2022 - GMS for Fiscal Year 2025	Ke-1 First	Diangkat sebagai Komisaris pada RUPS Tahunan tanggal 29 Juni 2022 sesuai Akta No.35 jo Akta No. 89 tanggal 31 Oktober 2022. Appointed as Commissioner at the Annual GMS on June 29 th , 2022 based on the Deed No.35 jo the Deed No.89 dated October 31 st , 2022.
Kazuhiko Arai	Komisaris Commissioner	9 Agustus 2017 – RUPS Tahun Buku 2022 August 9 th , 2017 – GMS for Fiscal Year 2022	Ke-2 Second	Diangkat sebagai Komisaris sejak 9 Agustus 2017 dan diangkat kembali pada tanggal 30 Juni 2020 tercantum dalam Akta Keputusan RUPS Luar Biasa No.15 tanggal 6 Juli 2020. Appointed as a Commissioner since August 9 th , 2017 and reappointed on June 30 th , 2020 as stated on the Deed of Extraordinary GMS No.15 dated July 6 th , 2020.
Alwi Abdurrahman Shihab	Komisaris Independen Independent Commissioner	30 Juni 2021 – RUPS Tahun Buku 2023 August 26 th , 2021 – GMS for Fiscal Year 2023	Ke-1 First	Diangkat sebagai Komisaris Independen pada RUPS Tahunan tanggal 30 Juni 2021 sesuai Akta No.64 jo Akta No. 26 tanggal 10 September 2021. Appointed as Independent Commissioner at the Annual GMS on June 30 th , 2021 based on the Deed No.64 jo the Deed No.26 dated September 10 th , 2021
Henry Cratein Suryanaga	Komisaris Independen Independent Commissioner	12 Juli 2018 – RUPS Tahun Buku 2023 July 12 th , 2018 – GMS for Fiscal Year 2023	Ke-2 Second	Diangkat sebagai Komisaris Independen sejak 12 Juli 2018 dan diangkat kembali pada tanggal 30 Juni 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No.64 jo 65 tanggal 29 Juli 2021. Appointed as an Independent Commissioner since July 12 th , 2018 and reappointed on June 30 th , 2021 as stated on the Deed of Extraordinary GMS No.64 jo 65 on July 29 th , 2021.

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KEPEMILIKAN SAHAM DEWAN KOMISARIS

Selama tahun 2022, seluruh Dewan Komisaris Perusahaan tidak memiliki saham BNI Life.

KEBIJAKAN RANGKAP JABATAN DEWAN KOMISARIS

Hingga saat ini, Perseroan belum memiliki kebijakan terkait rangkap jabatan Dewan Komisaris. Namun, Perseroan terus berusaha untuk meningkatkan penerapan GCG bagi anggota Dewan Komisaris melalui *Board Charter* sebagai panduan yang mengatur tentang Tugas, Tanggung Jawab serta hak dan kewajiban masing-masing anggota Dewan Komisaris.

Selama tahun 2022 Dewan Komisaris tidak merangkap jabatan sebagai anggota Komisaris, Direksi, atau Dewan Pengawas Syariah pada perusahaan yang memiliki bidang usaha yang sama.

TUGAS WEWENANG DAN KEWAJIBAN DEWAN KOMISARIS

Tugas, tanggung jawab, hingga wewenang Dewan Komisaris seluruhnya tercantum dalam Anggaran Dasar Perusahaan. Tugas utama Dewan Komisaris adalah melakukan fungsi pengawasan dan pemberian nasihat.

Tugas dan wewenang Dewan Komisaris adalah:

1. Untuk tujuan pengawasan dan memberi nasihat pada Direksi, Dewan Komisaris berhak memasuki tempat usaha atau tempat lain yang dimanfaatkan atau dikendalikan oleh Perseroan, dan berhak memeriksa segala pembukuan surat dan barang bukti lainnya untuk memeriksa dan memverifikasi posisi keuangan, dan berhak untuk mengetahui segala tindakan yang diambil oleh Direksi;

BOARD OF COMMISSIONERS SHARE OWNERSHIP

During 2022, all of the Company's Board of Commissioners members do not own any of BNI Life shares.

POLICY ON CONCURRENT POSITION OF BOARD OF COMMISSIONERS

To this date, the Company did not regulate the policies related to concurrent positions of Board of Commissioners. However, the Company always strives to improve GCG implementation in the scope of Board of Commissioners through Board Charter as a guideline regulating the duties, responsibilities as well as rights and authorities of each member of Board of Commissioners.

During 2022, all of the Company's Board of Commissioners members did not hold concurrent positions as a members of the Board of Commissioners, Board of Directors, or Sharia Supervisory Board in companies that have the same business field.

DUTIES, AUTHORITY AND OBLIGATION OF BOARD OF COMMISSIONERS

The duties, responsibilities, and authority of the Board of Commissioners are all listed in the Company's Articles of Association. The main task of the Board of Commissioners is to carry out the function of monitoring and providing advice.

The duties and powers of the Board of Commissioners are:

1. For purposes of supervisory and advisory to the Board of Directors, the Board of Commissioners shall be entitled to enter into a place of business or other places that are utilized or controlled by the Company, and shall be entitled to examine the books and other evidences to check and verify the financial position and shall be entitled to acknowledge all actions taken by the Board of Directors;

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2. Dalam melakukan tugasnya, Dewan Komisaris berwenang untuk mendapatkan penjelasan Direksi dan sebaliknya, setiap anggota Direksi wajib memberikan penjelasan pada segala perihal yang ditanyakan oleh Dewan Komisaris;
 3. Dalam hal seluruh anggota Direksi untuk sementara diberhentikan atau Perseroan tak lagi memiliki anggota Direksi, maka Dewan Komisaris berhak untuk memberikan kuasa sementara kepada 1 (satu) atau lebih orang di antara mereka dengan tanggung jawab bersama dari mereka sendiri;
 4. Apabila terdapat hanya ada 1 (satu) anggota Dewan Komisaris, maka segala tugas dan wewenang yang diberikan kepada Komisaris atau anggota lain dari Dewan Komisaris berdasarkan Anggaran Dasar ini akan berlaku pula kepada Komisaris yang bersangkutan;
 5. Mengawasi Direksi dalam menjaga keseimbangan kepentingan semua pihak, khususnya kepentingan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat;
 6. Menyusun Laporan Kegiatan Dewan Komisaris yang merupakan bagian dari laporan penerapan tata kelola Perseroan yang baik;
 7. Memantau efektivitas penerapan tata kelola Perseroan yang baik;
 8. Membantu memenuhi kebutuhan Dewan Pengawas Syariah dalam menggunakan anggota komite yang struktur organisasinya berada di bawah Dewan Komisaris;
 9. Dewan Komisaris dapat membentuk komite yang anggota seorang atau lebih adalah anggota Dewan Komisaris; dan
 10. Dewan Komisaris dapat memberhentikan sementara anggota Direksi Perseroan dengan menyebutkan alasannya, pemberhentian dilakukan secara tertulis kepada Direksi bersangkutan dan dalam jangka waktu paling lambat 30 (tiga puluh) hari setelah tanggal pemberhentian sementara harus diselenggarakan RUPS.
2. In performing their duties, the Board of Commissioners is authorized to obtain explanation from the Board of Directors and vice versa, each member of the Board of Directors shall provide explanation on all matters asked by the Board of Commissioners;
 3. In the event that all members of the Board of Directors are temporarily dismissed or the Company no longer has a member of the Board of Directors, the Board of Commissioners shall be entitled to grant a temporary authority to 1 (one) or more of them with joint responsibility of themselves;
 4. If there is only (1) one member of the Board of Commissioners, then all duties and authorities given to the Commissioners or other members of the Board of Commissioners pursuant to this Articles of Association shall also apply to the respective Commissioner;
 5. Supervise the Board of Directors in balancing the interests of all parties, especially the interests of the policyholders, the insured, participants, and/or the parties entitled to benefits;
 6. Prepare the Board of Commissioners Activity Report, as part of the Good Corporate Governance implementation report;
 7. Monitor the effectiveness of Good Corporate Governance implementation;
 8. Assist the fulfillment of the needs of Sharia Supervisory Board in using committee members whose organizational structure is under the Board of Commissioners;
 9. The Board of Commissioners may form a committee whose members are one or more members of the Board of Commissioners; and
 10. The Board of Commissioners may temporarily dismiss members of the Company's Board of Directors by stating the reason; the dismissal shall be made in writing to the Board of Directors concerned and a GMS shall be convened within 30 (thirty) days after the date of the temporary dismissal.

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Sementara kewajiban Dewan Komisaris adalah:

1. Menyelenggarakan rapat yang diatur dalam ketentuan tersendiri;
2. Membuat risalah rapat dan salinannya serta mendokumentasikannya dengan baik;
3. Mengungkapkan kepemilikan saham yang mencapai 5% (lima persen) atau lebih pada Perseroan dan/atau pada Perseroan lain yang berkedudukan di dalam dan di luar negeri;
4. Mengungkapkan hubungan keuangan dan hubungan keluarga dengan anggota Dewan Komisaris lainnya, anggota Direksi, anggota Dewan Pengawas Syariah dan/atau Pemegang Saham Perseroan;
5. Tidak melakukan transaksi yang mempunyai benturan kepentingan dengan kegiatan Perseroan;
6. Tidak menampilkan jabatannya pada Perseroan untuk kepentingan pribadi, keluarga, dan atau pihak lain yang dapat merugikan atau mengurangi keuntungan Perseroan;
7. Tidak mengambil dan/atau menerima keuntungan pribadi dari Perseroan, selain remunerasi dan fasilitas yang ditetapkan berdasarkan keputusan RUPS;
8. Tidak mencampuri kegiatan operasional Perseroan yang menjadi tanggung jawab Direksi;
9. Wajib dengan itikad baik, kehati-hatian, dan bertanggung jawab dalam menjalankan tugas pengawasan dan pemberian nasihat kepada Direksi untuk kepentingan Perseroan;
10. Memberikan laporan tentang tugas pengawasan yang telah dilakukan selama tahun buku yang baru lampau kepada RUPS.

The obligations of the Board of Commissioners are as follow:

1. Holding meetings as stipulated in its own terms;
2. Preparing minutes of meetings and copies as well as making proper documentation of the minutes;
3. Disclosing share ownership of 5% (five percent) or more in the Company and/or at other companies domiciled in and outside the country;
4. Disclosing financial and family relationships with other members of the Board of Commissioners, members of the Board of Directors, members of the Sharia Supervisory Board and/or the Shareholders of the Company;
5. Not conducting transactions that have a conflict of interest with the Company's activities;
6. Not misusing his/her position in the Company for personal, family, and/or other party's interests that may harm or reduce the Company's profits;
7. Not taking and/or receiving personal benefits from the Company, other than remuneration and facilities stipulated in the GMS decisions;
8. Not interfering with the Company's operational activities, which is the responsibility of the Board of Directors;
9. Being obliged to carry out supervisory and advisory duties to the Board of Directors for the interest of the Company with good faith, prudence, and responsible;
10. Providing a report on the supervisory duties that have been carried out during the past fiscal year to the GMS.

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PEMBAGIAN TUGAS DEWAN KOMISARIS

Sesuai Anggaran Dasar Perusahaan disebutkan bahwa pembagian kerja di antara para anggota Dewan Komisaris diatur oleh para anggota Dewan Komisaris sendiri. Di tahun 2022, Dewan Komisaris melakukan pembagian tugas sesuai dengan fungsinya masing-masing dalam melakukan pengawasan terhadap pengelolaan Perusahaan.

KEPUTUSAN DAN REKOMENDASI YANG PERLU MENDAPAT PERSETUJUAN DEWAN KOMISARIS

Sepanjang tahun 2022 terdapat keputusan yang perlu mendapatkan persetujuan Dewan Komisaris, yaitu sebagai berikut:

DUTY Division OF BOARD OF COMMISSIONERS

According to the Articles of Association of the Company, it states that the Division of duties among the members of the Board of Commissioners is regulated by the members of the Board of Commissioners themselves. In 2022, the Board of Commissioners will distribute tasks according to their respective functions in supervising the management of the Company

DECISION AND RECOMMENDATION APPROVED BY BOARD OF COMMISSIONERS

Throughout 2022, there are decisions that require the approval of the Board of Commissioners, which are as follows:

No.	Perihal Subject
1.	Kebijakan Penerapan Manajemen Risiko Risk Management Implementation Policy
2.	Sirkuler Persetujuan Laporan Keuangan dan Laporan Tahunan 2021 Approval Circular of 2021 Financial Report and Annual Report
3.	SK Persetujuan Board Manual Approval Decree of Board Manual
4.	SK Penerapan dan Program APU-PPT Decree of APU-PPT Implementation and Program
5.	Rencana Bisnis Perseroan 2023 dan Rencana Aksi Keuangan Berkelanjutan Perseroan 2023 2023 Business and Sustainable Finance Action Plans of the Company
6.	Sirkuler Rakom Update Audit dan <i>Risk Oversight Committee</i> Board of Commissioner Circular Meetings's Audit Update and Risk Oversight Committee

PENGELOLAAN BENTURAN KEPENTINGAN DEWAN KOMISARIS

Dewan Komisaris tidak mempunyai benturan kepentingan secara pribadi dan Dewan Komisaris berkomitmen tidak akan memanfaatkan Perseroan baik secara langsung maupun tidak langsung untuk kepentingan pribadi.

MANAGEMENT OF CONFLICT OF INTEREST OF BOARD OF COMMISSIONERS

The Board of Commissioners has no personal conflict of interest and the Board of Commissioners is committed not to use the Company either directly or indirectly for personal gain.

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PROGRAM PENGENALAN PERUSAHAAN BAGI KOMISARIS BARU

Program pengenalan Perseroan kepada pejabat baru pada organ Perseroan memiliki tujuan untuk memberikan pemahaman kepada pejabat baru pada organ Perseroan terhadap berbagai kondisi dalam Perseroan, sehingga diharapkan pejabat baru Perseroan memperoleh pemahaman yang komprehensif atas Perseroan baik secara organisasi maupun operasional.

Melalui Program Orientasi/Pengenalan ini juga diharapkan dapat menjadi sarana untuk memberikan pengenalan terkait kondisi Perseroan secara umum dan sarana bagi para anggota Dewan Komisaris untuk saling mengenal dan menjalin kerja sama yang lebih efektif.

Materi yang diperkenalkan kepada Pejabat Baru setidaknya meliputi:

1. Pengenalan Operasi Perseroan.
2. Peraturan perundang-undangan yang terkait dengan kegiatan usaha Perseroan.
3. Aspek GCG di Perseroan.
4. Penjelasan mengenai tugas dan tanggung jawab Dewan Komisaris.
5. Penjelasan umum mengenai Perseroan berkaitan dengan tujuan, sifat dan lingkup kegiatan Perseroan, kinerja keuangan, strategi, rencana jangka pendek dan jangka panjang Perseroan, serta masalah-masalah strategis lainnya.

Pada tahun 2022, Perseroan melakukan orientasi program kepada anggota Dewan Komisaris baru yaitu Bapak Teddy Wishadi pada tanggal 21 - 23 Juli 2022 yang dilakukan secara daring via *Zoom Meeting*. Diharapkan program pembekalan yang dilakukan dapat memberikan pemahaman bisnis Perseroan terhadap perkembangan ekonomi dan memberikan dampak positif untuk kinerja Perusahaan di tahun mendatang.

ORIENTATION PROGRAM OF NEW MEMBER OF BOARD OF COMMISSIONERS

The orientation program of the new Board of Commissioners aims to provide understanding to new officials in the Company's organs regarding various conditions in the Company, so that it is expected that new Company officials will obtain a comprehensive understanding of the Company's organization and operation.

This Orientation/Introduction Program is also expected to be a means to provide an introduction to the condition of the Company in general and a means for members of the Board of Commissioners to get to know each other and establish more effective cooperation.

Material introduced to the New Officials includes at least:

1. Introduction to Company's Operations.
2. Law and Regulations related to the Company's business activities.
3. GCG aspects in the Company.
4. Description of duties and responsibilities of the Board of Commissioners.
5. General description of the Company related to the Company's objectives, nature and scope of activities, financial performance, strategies, short-term and long term plans, and other strategic issues.

In 2022, the Company conducted an orientation program to new members of Board of Commissioners which is Mr. Teddy Wishadi on July 21st - 23rd, 2022 through Via Zoom Meeting. This orientation program was expected to be able to understand the the Company's business related to economic development and providing a positive performance of the Company for the years to come.

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MEKANISME PENGANGKATAN DAN PEMBERHENTIAN DEWAN KOMISARIS

Anggota Dewan Komisaris diangkat dan diberhentikan oleh RUPS. Adapun kriteria yang harus dipenuhi Dewan Komisaris adalah sebagai berikut:

1. Anggota Dewan Komisaris harus dinyatakan lulus penilaian kemampuan dan kepatutan oleh Otoritas Jasa Keuangan;
2. Anggota Dewan Komisaris memiliki pengetahuan sesuai dengan bidang usaha Perseroan yang relevan dengan jabatannya;
3. Anggota Dewan Komisaris mampu untuk bertindak dengan itikad baik, jujur dan profesional;
4. Anggota Dewan Komisaris mampu bertindak untuk kepentingan Perseroan dan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat;
5. Mendahulukan kepentingan Perseroan dan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat daripada kepentingan pribadi;
6. Anggota Dewan Komisaris mampu mengambil keputusan berdasarkan penilaian independen dan objektif untuk kepentingan Perseroan dan pemegang polis;
7. Anggota Dewan Komisaris mampu menghindari penyalahgunaan kewenangannya untuk mendapatkan keuntungan pribadi yang tidak semestinya atau menyebabkan kerugian bagi perusahaan asuransi;
8. Anggota Dewan Komisaris bukan anggota Dewan Komisaris yang berasal dari pegawai atau pejabat aktif OJK;
9. Anggota Dewan Komisaris bukan anggota Dewan Komisaris yang berasal dari mantan pegawai atau pejabat OJK apabila yang bersangkutan berhenti bekerja dari OJK kurang dari 6 (enam) bulan;

APPOINTMENT AND DISMISSAL MECHANISM OF BOARD OF COMMISSIONERS

Members of the Board of Commissioners are appointed and dismissed by the GMS. The criteria that must be met by the Board of Commissioners are as follows:

1. Members of the Board of Commissioners shall have passed the fit and proper test of Financial Services Authority;
2. Members of the Board of Commissioners shall have knowledge relative to the Company's business and relevant to their position;
3. Members of the Board of Commissioners shall act in good faith, honestly and professionally;
4. Members of the Board of Commissioners shall act in the interests of the Company and the policyholders, the insured, the participants, and/ or the parties entitled to benefits;
5. Shall give priority to the interests of the Company and the policyholders, the insured, the participants, and/ or the parties entitled to the benefits ahead of their own interests;
6. Members of the Board of Commissioners shall make decisions based on independent and objective judgment in the interests of the Company and policyholders;
7. Members of the Board of Commissioners shall avoid undue abuse of authority for personal gain or cause harm to the Insurance Company;
8. Members of the Board of Commissioners shall not be members of OJK's Board of Commissioners originating from employees or active officials;
9. Members of the Board of Commissioners shall not be former members of OJK's Board of Commissioners originating from employees or officials, if the person concerned stopped working at OJK within the last 6 (six) months;

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10. Anggota Dewan Komisaris tidak pernah menjadi anggota Direksi, anggota Dewan Komisaris, atau anggota Dewan Pengawas Syariah yang dinyatakan bersalah atau lalai.

PENILAIAN KINERJA KOMITE-KOMITE DI BAWAH DEWAN KOMISARIS

Dukungan terhadap fungsi pengawasan Dewan Komisaris dioptimalkan oleh dibentuknya komite-komite di bawah Dewan Komisaris. Komite-komite tersebut yaitu Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi dan Nominasi. Keberadaan komite-komite tersebut telah sesuai dengan ketentuan-ketentuan yang berlaku serta bertujuan untuk menyempurnakan implementasi prinsip-prinsip GCG dalam kegiatan Perusahaan. Selama tahun 2022, Dewan Komisaris menilai bahwa komite-komite tersebut telah menjalankan tugas dan tanggung jawabnya dengan baik. Hal tersebut tercermin dari aktivitas rutin yang dijalankan secara konsisten, antara lain rapat koordinasi komite, analisis terhadap manajemen Perusahaan sesuai dengan fungsinya masing-masing, serta kualitas rekomendasi konstruktif yang diberikan kepada Dewan Komisaris.

Dewan Komisaris membentuk Komite Audit sebagai bentuk upaya memperkuat pelaksanaan *Good Corporate Governance* (GCG). Komite Audit turut mendukung Dewan Komisaris dalam melaksanakan pengawasan atas pelaksanaan fungsi Direksi agar dapat memastikan Perseroan dikelola dengan manajemen yang sehat secara konsisten sesuai prinsip GCG, nilai-nilai, serta etika Perseroan.

Komite Audit telah menjalankan fungsinya sesuai dengan Piagam Komite Audit serta melaksanakan tugasnya berupa pemberian rekomendasi kepada Dewan Komisaris terkait penelaahan dan identifikasi informasi keuangan, aktivitas dan efektivitas manajemen risiko, tindak lanjut hasil audit Internal Audit terhadap pengawasan Sistem Pengendalian Internal, serta

10. Members of the Board of Commissioners shall never have been a member of the Board of Directors, Board of Commissioners, or Sharia Supervisory Board, who was found guilty or negligent.

ASSESSMENT ON PERFORMANCE OF COMMITTEE UNDER BOARD OF COMMISSIONERS

Support for the supervisory function of the Board of Commissioners is optimized by the establishment of committees under the Board of Commissioners. These committees are the Audit Committee, the Risk Oversight Committee and the Remuneration and Nomination Committee. The presence of these committees is in accordance with applicable regulations and aims to improve the implementation of GCG principles in the Company's activities. During 2022, the Board of Commissioners considered that these committees had carried out their duties and responsibilities properly. This is reflected in the routine activities that are carried out consistently, including committee coordination meetings, analysis of the Company's management in accordance with their respective functions, as well as the quality of constructive recommendations given to the Board of Commissioners.

The Board of Commissioners established the Audit Committee as an effort to strengthen the implementation of Good Corporate Governance (GCG). The Audit Committee also supports the Board of Commissioners in carrying out supervision of the implementation of the Board of Directors functions in order to ensure that the Company is managed with sound management consistently in accordance with the principles of GCG, as well as the Company's ethics and values.

The Audit Committee has carried out its functions in accordance with the Audit Committee Charter and carried out its duties in the form of providing recommendations to the Board of Commissioners regarding the review and identification of financial information, risk management activities and effectiveness, follow-up on the results of Internal Audit audits on the supervision of the Internal

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tinjauan terhadap kinerja dan kualitas KAP sesuai dengan standar profesi dan standar audit yang berlaku. Dalam melaksanakan tugas dan tanggung jawabnya, Komite Audit telah mengadakan 12 kali rapat selama tahun 2022.

Komite Pemantau Risiko telah menjalankan tugasnya dalam memantau pelaksanaan manajemen risiko yang disusun Direksi, melakukan kajian dan evaluasi atas profil risiko dan kecukupan manajemen risiko Perusahaan, hingga menyusun langkah mitigasi, baik yang berupa antisipatif maupun preventif demi meminimalisasi risiko Perusahaan. Sepanjang tahun 2022, Komite Pemantau Risiko telah menyelenggarakan rapat sebanyak 12 kali.

Komite Remunerasi dan Nominasi dibentuk untuk membantu Dewan Komisaris dalam memantau perkembangan regulasi terkait kebijakan remunerasi, merumuskan kebijakan remunerasi, dan menyusun kriteria dan prosedur nominasi bagi anggota Direksi, Dewan Komisaris, dan pejabat eksekutif lainnya. Selama tahun 2022, Komite Remunerasi dan Nominasi telah melaksanakan rapat sebanyak 6 kali.

PROGRAM PELATIHAN DAN PENGEMBANGAN KOMPETENSI DEWAN KOMISARIS

Peningkatan kapabilitas dinilai penting agar Dewan Komisaris dapat selalu memperbaharui informasi tentang perkembangan terkini dari bisnis Perseroan dan peraturan perundang-undangan yang berlaku dan sebagai bentuk antisipasi atas masalah yang timbul di kemudian hari bagi keberlangsungan dan kemajuan Perseroan.

Control System, as well as a review of performance and quality of KAP in accordance with applicable professional standards and auditing standards. In carrying out its duties and responsibilities, the Audit Committee held 12 meetings during 2022.

The Risk Oversight Committee has carried out its duties in monitoring the implementation of risk management prepared by the Board of Directors, reviewing and evaluating the risk profile and adequacy of the Company's risk management, and formulating mitigation steps, both anticipatory and preventive in order to minimize the Company's risks. Throughout 2022, the Risk Oversight Committee held 12 meetings.

The Remuneration and Nomination Committee was formed to assist the Board of Commissioners in monitoring regulatory developments related to remuneration policies, formulating remuneration policies, and formulating nomination criteria and procedures for members of the Board of Directors, the Board of Commissioners, and other executive officers. During 2022, the Remuneration and Nomination Committee has held 6 meetings.

MANAGEMENT OF CONFLICT OF INTEREST OF BOARD OF COMMISSIONERS

Capacity enhancement is deemed important for the Board of Commissioners to keep updating information on the latest developments of the Company's business, the prevailing laws and regulations and to anticipate future problems for the sustainability and progress of the Company.

No.	Nama Name	Jabatan Position	Pelatihan/Seminar/Sertifikasi Training/Seminar/Certification	Penyelenggara Organizer	Waktu Time
1.	Parikesit Suprpto	Komisaris Utama/ Komisaris Independen President Commissioner/ Independent Commissioner	Antisipasi Risiko Hereditas terhadap Perkembangan Pasar Asuransi Jiwa di Indonesia Heredity Risk for Life Insurance Market Development in Indonesia Anticipation.	ITIKAD ACADEMY	19 Februari 2022 February 19 th , 2022

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No.	Nama Name	Jabatan Position	Pelatihan/Seminar/Sertifikasi Training/Seminar/Certification	Penyelenggara Organizer	Waktu Time
			<p>Dampak Kerusakan Reputasi Terhadap Persaingan Bisnis, Pertumbuhan Usaha dan Keuntungan Perusahaan Asuransi Jiwa, serta Bagaimana Menyelesaikan/ Memperbaiki Kerusakan Ini Dalam Waktu Terukur</p> <p>The Impact of Bad Reputation on Business Competition, Business Growth and Profits of Life Insurance Companies, and How to Resolve/Fix This in Measurable Time.</p>	ITIKAD ACADEMY	24 Mei 2022 May 24 th , 2022
			<p>Implementasi Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Perusahaan Perasuransian dari Perspektif Manajemen Risiko.</p> <p>Implementation of Anti-Money Laundering and Terrorism Financing Prevention in Insurance Companies from a Risk Management Perspective.</p>	ITIKAD ACADEMY	25 Juni 2022 June 25 th , 2022
			<p>Perkembangan, Karakteristik Industri, dan Pengelolaan Risiko dalam Industri Perusahaan Sekuritas dan Asset Management di Indonesia.</p> <p>Development, Industry Characteristics, and Risk Management in the Securities and Asset Management Industry in Indonesia.</p>	BNI Corporate University	23 Agustus 2022 August 23 rd , 2022
2.	Teddy Wishadi	Komisaris Commissioner	Sertifikasi Manajemen Risiko (QRGP) Risk Management Certification (QRGP)	LSP MKS - BNSP	15 Agustus 2022 August 15 th , 2022
3.	Kazuhiko Arai	Komisaris Commissioner	<p>Antisipasi Risiko Hereditas terhadap Perkembangan Pasar Asuransi Jiwa di Indonesia.</p> <p>Heredity Risk for Life Insurance Market Development in Indonesia Anticipation.</p>	ITIKAD ACADEMY	19 Februari 2022 February 19 th , 2022
			<p>Dampak Kerusakan Reputasi Terhadap Persaingan Bisnis, Pertumbuhan Usaha dan Keuntungan Perusahaan Asuransi Jiwa, serta Bagaimana Menyelesaikan/ Memperbaiki Kerusakan Ini Dalam Waktu Terukur.</p> <p>The Impact of Bad Reputation on Business Competition, Business Growth and Profits of Life Insurance Companies, and How to Resolve/Fix This in Measurable Time.</p>	ITIKAD ACADEMY	24 Mei 2022 May 24 th , 2022
			<p>Implementasi Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Perusahaan Perasuransian dari Perspektif Manajemen Risiko.</p> <p>Implementation of Anti-Money Laundering and Terrorism Financing Prevention in Insurance Companies from a Risk Management Perspective.</p>	ITIKAD ACADEMY	25 Juni 2022 June 25 th , 2022

Dewan Komisaris

Board of Commissioners

No.	Nama Name	Jabatan Position	Pelatihan/Seminar/Sertifikasi Training/Seminar/Certification	Penyelenggara Organizer	Waktu Time
			Perkembangan, Karakteristik Industri, dan Pengelolaan Risiko dalam Industri Perusahaan Sekuritas dan Asset Management di Indonesia. Development, Industry Characteristics, and Risk Management in the Securities and Asset Management Industry in Indonesia.	BNI Corporate University	23 Agustus 2022 August 23 rd , 2022
4.	Alwi Abdurrahman Shihab	Komisaris Independen Independent Commissioner	Antisipasi Risiko Hereditas terhadap Perkembangan Pasar Asuransi Jiwa di Indonesia. Heredity Risk for Life Insurance Market Development in Indonesia Anticipation.	ITIKAD ACADEMY	19 Februari 2022 February 19 th , 2022
			Dampak Kerusakan Reputasi Terhadap Persaingan Bisnis, Pertumbuhan Usaha dan Keuntungan Perusahaan Asuransi Jiwa, serta Bagaimana Menyelesaikan/ Memperbaiki Kerusakan Ini Dalam Waktu Terukur. The Impact of Bad Reputation on Business Competition, Business Growth and Profits of Life Insurance Companies, and How to Resolve/Fix This in Measurable Time.	ITIKAD ACADEMY	24 Mei 2022 May 24 th , 2022
			Implementasi Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Perusahaan Perasuransian dari Perspektif Manajemen Risiko. Implementation of Anti-Money Laundering and Terrorism Financing Prevention in Insurance Companies from a Risk Management Perspective.	ITIKAD ACADEMY	25 Juni 2022 June 25 th , 2022
5.	Henry Cratein Suryanaga	Komisaris Independen Independent Commissioner	Antisipasi Risiko Hereditas terhadap Perkembangan Pasar Asuransi Jiwa di Indonesia. Heredity Risk for Life Insurance Market Development in Indonesia Anticipation.	ITIKAD ACADEMY	19 Februari 2022 February 19 th , 2022
			Dampak Kerusakan Reputasi Terhadap Persaingan Bisnis, Pertumbuhan Usaha dan Keuntungan Perusahaan Asuransi Jiwa, serta Bagaimana Menyelesaikan/ Memperbaiki Kerusakan Ini Dalam Waktu Terukur. The Impact of Bad Reputation on Business Competition, Business Growth and Profits of Life Insurance Companies, and How to Resolve/Fix This in Measurable Time.	ITIKAD ACADEMY	24 Mei 2022 May 24 th , 2022
			Implementasi Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Perusahaan Perasuransian dari Perspektif Manajemen Risiko. Implementation of Anti-Money Laundering and Terrorism Financing Prevention in Insurance Companies from a Risk Management Perspective.	ITIKAD ACADEMY	25 Juni 2022 June 25 th , 2022

Dewan Komisaris

Board of Commissioners

No.	Nama Name	Jabatan Position	Pelatihan/Seminar/Sertifikasi Training/Seminar/Certification	Penyelenggara Organizer	Waktu Time
			Perkembangan, Karakteristik Industri, dan Pengelolaan Risiko dalam Industri Perusahaan Sekuritas dan Asset Management di Indonesia. Development, Industry Characteristics, and Risk Management in the Securities and Asset Management Industry in Indonesia.	BNI Corporate University	23 Agustus 2022 August 23 rd , 2022

SEKRETARIS DEWAN KOMISARIS

Fungsi Tugas dan Tanggung Jawab Sekretaris Dewan Komisaris :

1. Mengelola, mengkoordinir dan mempersiapkan penyelenggaraan Rapat Dewan Komisaris, Rapat Dewan Komisaris – Direksi, Rapat Dewan Komisaris dengan Komite (di bawah Dewan Komisaris), Rapat Komite sesuai dengan ketentuan Anggaran Dasar Perusahaan dan ketentuan Anggaran Dasar Perusahaan dan ketentuan lainnya yang berlaku di Perusahaan dari waktu ke waktu.
2. Membuat dan menyiapkan risalah Rapat Dewan Komisaris, risalah Rapat Gabungan Dewan Komisaris dan Direksi, risalah Rapat Komite (di bawah Dewan Komisaris) dan risalah rapat lainnya sesuai dengan instruksi Dewan Komisaris.
3. Mendistribusikan hasil Rapat Dewan Komisaris dan Komite terkait persetujuan dan/atau rekomendasi dan/atau permintaan kepada Direksi atau komite terkait.
4. Melakukan koordinasi dengan komite – komite dan atau direksi terkait dalam pengumpulan bahan rapat sesuai agenda rapat.
5. Mengelola korespondensi/undangan/surat menyurat Dewan Komisaris baik yang masuk maupun keluar.
6. Melakukan fungsi penerjemah (Indonesia-Inggris dan Inggris-indonesia) secara lisan dan tulisan sesuai kebutuhan Dewan Komisaris.

SECRETARY OF BOARD OF COMMISSIONERS

Duties and Responsibilities of the Secretary of the Board of Commissioners:

1. Managing, coordinating and preparing the Board of Commissioners meeting, Board of Commissioners - Directors Meeting, Board of Commissioners with Committee meeting (under Board of Commissioners), Committee meeting refers to Articles of Association and other relevant regulations at the Company for time to time.
2. Making and preparing the minutes of the Board of Commissioners meetings, Joint meeting, Committee meetings (under the Board of Commissioners and minutes of other meetings in accordance from the Board of Commissioners.
3. Distributing the results of the Board of Commissioners and Committee meetings related to the approval and/or recommendation and/or request to the Board of Directors or related Committees.
4. Coordinating with relevant committees and/or directors in collecting data meeting materials based on the meeting agenda.
5. Managing correspondence/invitations/letter of the Board of Commissioners, both incoming or outgoing letters.
6. Translation function (Indonesian-English and English-Indonesian) orally and witten as needed from the Board of Commissioners.

Dewan Komisaris

Board of Commissioners

KOMISARIS INDEPENDEN

Komisaris Independen berperan menjalankan fungsi pengawasan untuk menyuarakan kepentingan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat.

KRITERIA PENENTUAN KOMISARIS INDEPENDEN

Keberadaan Komisaris Independen yang ada di Perseroan senantiasa menjamin mekanisme pengawasan berjalan secara efektif dan sesuai dengan peraturan perundang undangan yang berlaku. Adapun kriteria guna menentukan Komisaris Independen Perseroan sesuai dengan POJK No.2/POJK.05/2014 yang telah dicabut dan telah digantikan dengan POJK No.73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian, yakni:

1. Tidak mempunyai hubungan Afiliasi dengan anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah, atau pemegang saham Perusahaan Asuransi, dalam Perusahaan Asuransi yang sama;
2. Tidak pernah menjadi anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah atau menduduki jabatan 1 (satu) tingkat di bawah Direksi pada Perusahaan Asuransi yang sama atau Perusahaan lain yang memiliki hubungan afiliasi dengan Perusahaan Asuransi tersebut dalam kurun waktu 2 (dua) tahun terakhir;
3. Memahami peraturan perundang-undangan di bidang perasuransian dan peraturan perundang-undangan lain yang relevan;
4. Memiliki pengetahuan yang baik mengenai kondisi keuangan Perusahaan Asuransi tempat Komisaris Independen dimaksud menjabat;
5. Memiliki pengetahuan yang baik mengenai kepentingan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat;
6. Berdomisili di Indonesia.

INDEPENDENT COMMISSIONER

The Independent Commissioner plays a supervisory role to express the interests of policyholders, the insured, participants and/or parties entitled to benefit.

CRITERIA OF INDEPENDENT COMMISSIONER

The Company's Independent Commissioner always ensures that the supervisory mechanism runs effectively and is in accordance with the prevailing laws and regulations. The criteria for determining the Company's Independent Commissioner refers to POJK No.2/POJK.05/2014 which has been revoked and replaced by POJK No.73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies, namely:

1. Has no affiliation with members of the Board of Directors, Board of Commissioners, Sharia Supervisory Board, or shareholders of an Insurance Company, or in the same type of insurance company;
2. Has never been a member of Board of Directors, Board of Commissioners, Sharia Supervisory Board or occupy a position 1 (one) level below the Board of Directors in an Insurance Company or similar company that has an affiliate relationship with the Insurance Company within a period of 2 (two) years;
3. Understands the laws and regulations in insurance and other relevant laws and regulations;
4. Has good knowledge regarding the Insurance Company financial condition where the Independent Commissioner is serving;
5. Has good knowledge about the interests of policyholders, insured, participants, and/or the parties entitled to the benefits;
6. Domiciled in Indonesia.

Dewan Komisaris Board of Commissioners

PERNYATAAN TENTANG INDEPENDENSI MASING-MASING KOMISARIS INDEPENDEN

Dalam menjalankan perannya untuk melaksanakan fungsi pengawasan terhadap kebijakan Direksi dan kinerja Perseroan, Komisaris Independen memiliki independensi dan kemandirian.

Setiap anggota Komisaris Independen dipastikan tidak memiliki hubungan darah ataupun ikatan perkawinan dengan satu sama lain hingga derajat ketiga baik secara vertikal maupun horizontal.

Komisaris Independen tidak mempunyai benturan kepentingan secara pribadi dan Komisaris Independen berkomitmen tidak akan memanfaatkan Perseroan baik secara langsung maupun tidak langsung untuk kepentingan pribadi.

Komitmen Komisaris Independen akan keindependensiannya ini diimplementasikan melalui surat pernyataan yang menyatakan keindependenan Komisaris Independen. Berikut surat pernyataan keindependenan Komisaris Independen:

INDEPENDENCY STATEMENT OF INDEPENDENT COMMISSIONER

In carrying out its function to supervise the Board of Directors' policies and the Company's performance, Independent Commissioners shall have independency.

Each member of the Independent Commissioner is confirmed not to have blood relations or marital ties with each other to the third degree, either vertically or horizontally.

The Independent Commissioner does not have any personal conflict of interest and the Independent Commissioner is committed not to exploiting the Company either directly or indirectly for personal gain.

Every Independent Commissioner is committed to their independency, evidenced with a statement letter stating the independence of the Independent Commissioner. The following is a statement letter on the independence of the Independent Commissioner:

SURAT PERNYATAAN	
Saya yang bertanda tangan di bawah ini:	
Nama	:
Tempat, Tgl Lahir	:
Alamat	:
Posisi	: Calon Komisaris Independen PT BNI Life Insurance
Dengan ini menyatakan bahwa, saya:	
1. Tidak mempunyai hubungan afiliasi dengan anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah atau pemegang saham LJKNB yang sama; dan	
2. Tidak pernah menjadi anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah atau menduduki jabatan 1 (satu) tingkat di bawah Direksi pada LJKNB yang sama atau perusahaan lain yang memiliki hubungan afiliasi dengan LJKNB tersebut dalam kurun waktu sesuai dengan ketentuan perundang undangan yang berlaku.	
Demikian surat pernyataan ini saya buat dengan sesungguhnya dan apabila dikemudian hari ternyata pernyataan saya tidak benar, saya bersedia mengundurkan diri sebagai Komisaris Independen PT BNI Life Insurance.	
.....	
(meterai)	
(.....)	

Dewan Komisaris

Board of Commissioners

PELAKSANAAN TUGAS KOMISARIS INDEPENDEN TAHUN 2022

Sebagaimana tercantum dalam POJK No.2/POJK.05/2014 yang telah dicabut dan telah digantikan dengan POJK No.73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perasuransian, Komisaris Independen wajib membuat laporan tahunan mengenai pelaksanaan tugasnya terkait dengan perlindungan kepentingan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat, baik menyangkut pelayanan maupun penyelesaian klaim, termasuk laporan mengenai perselisihan yang sedang dalam proses penyelesaian pada badan mediasi, badan arbitrase, atau badan peradilan.

Berikut adalah kegiatan yang dilakukan Komisaris Independen pada tahun 2022:

1. Kunjungan Kantor Layanan Denpasar
2. Kunjungan Service Point Bandung

DUTY OF INDEPENDENT COMMISSIONER IN 2022

As stated in POJK No.2/POJK.05/2014 which has been revoked and replaced by POJK No.73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies, the Independent Commissioner is required to prepare an annual report regarding the implementation of their related duties with the protection of the interests of policyholders, the insured, participants, and/or parties entitled to benefit, both regarding services and claim settlement, including reports on disputes being resolved at mediation agencies, arbitration bodies, or judicial bodies.

The following are the activities carried out by the Independent Commissioner in 2022:

1. Visit to Denpasar Customer Care Center
2. Visit to Bandung Service Point

Direksi

Board of Directors

Direksi merupakan Organ Perusahaan yang berperan menjalankan fungsi pengurusan dan pengelolaan Perseroan sebagaimana diatur dalam Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas. Berdasarkan *Board Charter Manual* Perusahaan, Direksi terdiri dari 5 (lima) anggota dengan seorang diantaranya dapat diangkat sebagai Direktur Utama Perseroan.

PEDOMAN KERJA/PIAGAM DIREKSI WORK GUIDELINES

Perusahaan memiliki *Board Manual* atau Pedoman Tata Kerja Direksi sebagai pedoman bagi Direksi dalam menjalankan peran dan fungsinya dalam pengelolaan Perseroan.

Board Manual BNI Life adalah naskah yang menjelaskan secara garis besar hal-hal yang berhubungan dengan struktur Direksi serta Dewan Komisaris dan Dewan Pengawas Syariah, serta proses hubungan fungsi Direksi, Dewan Pengawas Perseroan, Rapat Umum Pemegang Saham ("RUPS") dan antara ketiga organ Perseroan tersebut. *Board Manual* ini telah disahkan pada tanggal 24 Agustus 2022, dan berisi kebijakan Perseroan yang mencakup:

1. Acuan Kebijakan
2. Ruang Lingkup
3. Referensi/Dasar Hukum
4. Ketentuan Direksi
5. Tugas, Kewajiban, dan Wewenang
6. Susunan dan Pembagian Kerja Direksi
7. Rapat Direksi
8. Organ Pendukung Direksi
9. Pertemuan Formal dan Informal Direksi
10. Program Pengenalan Anggota Direksi
11. Komunikasi Formal dan Informal Direksi
12. Penyelenggaraan RUPS
13. Perbuatan Direksi yang Memerlukan Persetujuan Tertulis Dewan Komisaris

The Board of Directors is a Company Organ that has a role in carrying out the management functions of the Company as regulated in Law No. 40 of 2007 concerning Limited Liability Companies. Based on the Company's Board Charter Manual, the Board of Directors consists of 5 (five) members, one of which can be appointed as the Company's President Director.

CHARTERS OF THE BOARD OF DIRECTORS

The Company has a Board Manual or Board of Directors Work Guidelines as a guideline for the Board of Directors in carrying out its roles and functions in managing the Company.

The BNI Life Board Manual is a text that outlines matters related to the structure of the Board of Directors and the Board of Commissioners and the Sharia Supervisory Board, as well as the relationship processes of the Board of Directors, the Company's Supervisory Board, the General Meeting of Shareholders ("GMS") and between the three organs of the Company. This Board Manual was approved on August 24th, 2022, and contains the Company's policies which cover:

1. Policy Reference
2. Scope
3. Reference/Legal Basis
4. Directors' provisions
5. Duties, Obligations and Authorities
6. Composition and Job Distribution of the Board of Directors
7. Board of Directors Meetings
8. Supporting Organs of the Board of Directors
9. Formal and Informal Meetings of the Board of Directors
10. Board of Directors Member Introduction Program
11. Formal and Informal Communication of the Board of Directors
12. Organizing a GMS
13. Directors' actions that require written approval from the Board of Commissioners

Direksi

Board of Directors

KRITERIA DIREKSI

Direksi ditunjuk oleh Pemegang Saham Mayoritas dan Pemegang Saham Asing. Pemegang Saham Mayoritas berhak menunjuk 3 (tiga) orang Direktur, sedangkan Pemegang Saham Asing berhak menunjuk 2 (dua) orang Direktur.

Adapun syarat yang wajib dipenuhi untuk menjadi Direksi Perusahaan adalah sebagai berikut:

1. Anggota Direksi adalah orang perseorangan yang cakap melakukan perbuatan hukum;
2. Dinyatakan lulus penilaian kemampuan dan kepatutan;
3. Berdomisili di Indonesia;
4. Mampu bertindak dengan itikad baik, jujur dan profesional;
5. Mampu bertindak untuk kepentingan Perseroan dan pemegang polis, tertanggung, peserta dan/atau pihak yang berhak memperoleh manfaat;
6. Mendahulukan kepentingan Perseroan dan pemegang polis, tertanggung, peserta dan/atau pihak yang berhak memperoleh manfaat dari pada kepentingan pribadi;
7. Mampu mengambil keputusan berdasarkan penilaian independen dan objektif untuk kepentingan Perseroan dan pemegang polis, tertanggung, peserta dan/atau pihak yang berhak memperoleh manfaat;
8. Mampu menghindari penyalahgunaan kewenangannya untuk mendapatkan keuntungan pribadi yang tidak semestinya atau menyebabkan kerugian bagi Perseroan.

BOARD OF DIRECTORS CRITERION

The Board of Directors is appointed by the Majority Shareholders and Foreign Shareholders. Majority Shareholders are entitled to appoint 3 (three) Directors, while Foreign Shareholders are entitled to appoint 2 (two) Directors.

The requirements that must be met to become the Company's Board of Directors are as follows:

1. Member of the Board of Directors is an individual capable of performing legal actions;
2. Is declared to have passed the fit and proper test;
3. Domiciled in Indonesia;
4. Able to act in good faith, honestly and professionally;
5. Able to act in the interests of the Company and policyholders, the insured, participants and/or parties entitled to benefit;
6. Putting the interests of the Company and policyholders, the insured, participants and/or parties entitled to benefit from personal interests first;
7. Able to make decisions based on independent and objective assessments for the interests of the Company and policyholders, the insured, participants and/or parties entitled to benefit;
8. Able to avoid misuse of his/her authority to obtain undue personal gain or cause loss to the Company.

Direksi

Board of Directors

KETENTUAN MASA JABATAN

Anggota Direksi diangkat oleh RUPS, untuk jangka waktu sejak tanggal RUPS yang menunjuk Direktur tersebut sampai dengan berakhirnya RUPS tahunan ketiga sejak penunjukannya dan dapat diangkat kembali untuk 1 (satu) kali periode masa jabatan dengan jangka waktu yang sama setelah masa jabatannya berakhir.

Ketentuan terkait dengan masa jabatan dari anggota Direksi tidak akan mengurangi hak dari RUPS untuk memberhentikannya sebelum berakhirnya masa jabatan tersebut dengan menyebutkan alasannya dan memberikan kesempatan kepada anggota Direksi yang diberhentikan tersebut untuk membela dirinya. Pemberhentian demikian berlaku sejak penutupan RUPS tersebut atau tanggal pemberhentian lain yang ditentukan dalam RUPS.

Masa jabatan dari anggota Direksi baru yang menggantikan anggota sebelumnya adalah sejak tanggal yang ditetapkan oleh RUPS yang mengangkatnya dan berakhir pada penutupan RUPS Tahunan ketiga sejak penunjukannya tanpa memperhitungkan sisa masa jabatan pendahulunya.

SUSUNAN, JUMLAH DAN KOMPOSISI DIREKSI

Sepanjang Tahun 2022, Komposisi Direksi Perusahaan telah mengalami Perubahan berdasarkan Surat Keputusan RUPS Tahunan No.104 tanggal 20 Desember 2022 dengan keputusan memberhentikan dengan hormat Bapak Naoto oda sebagai Direksi Perseroan digantikan oleh Bapak Masaaki Fuse. Perusahaan juga memberikan apresiasi kepada Bapak Naoto oda atas jasa-jasa beliau selama menjabat sebagai Direksi Perusahaan. Bersama dengan Surat Keputusan Rapat Umum Pemegang Saham tersebut, Perusahaan mengangkat kembali ibu Neny Asriany sebagai Direktur sampai dengan RUPS Tahunan yang ke 3 (tiga) tanpa mengurangi hak pemegang saham untuk memberhentikannya sewaktu-waktu.

TERMS OF OFFICE REGULATION

Members of the Board of Directors shall be appointed by the GMS, each for a term as of the date of the GMS appointing such Director until the closing of the third annual GMS as of his or her appointment and may be reappointed for 1 (one) period with the same term of office after the expiration of his or her initial term.

The provision regarding terms of office of members of the Board of Directors does not prejudice the rights of the GMS to terminate prior to the expiration of such terms of office by stating the reasons and giving the opportunity to the terminated Director to defend himself. Such termination shall be effective upon the closing of the GMS or other termination date as determined in the GMS.

The terms of office of a new member of the Board of Directors who replaces previous member of the Board of Directors is valid as of the date stipulated by GMS appointing such member until the closing of the third Annual GMS after the appointment as members of the Board of Directors notwithstanding the remaining term of office of his or her predecessor's.

COMPOSITION AND AMOUNT OF THE BOARD OF DIRECTORS

Throughout 2022, the composition of the Board of Directors of the Company has changed based on the Decree of the Resolutions Deed of Annual GMS No.104 dated December 20th, 2022 with the decision to honorably dismiss Mr. Naoto oda as a member of the Board of Director of the Company and to be replaced by Mr. Masaaki Fuse. The Company also appreciates Mr. Naoto Oda for his services while serving as the Board of Directors. Together with the Decision Letter of the Annual GMS, the Company has reappointed Ms. Neny Asriany as a member of the Board of Directors until the 3rd (third) Annual GMS without prejudice to the shareholder's right to dismiss her at any time.

Direksi

Board of Directors

Hingga 31 Desember 2022, Direksi Perusahaan berjumlah 5 (lima) orang dan telah melalui uji kepatutan dan kelayakan (*fit and proper test*) oleh Pemegang Saham guna menjamin calon Direksi memiliki integritas, kompetensi, reputasi, bebas dari afiliasi maupun benturan kepentingan lainnya.

Until December 31st, 2022, the Board of Directors of the Company has consisted of 5 (five) members and they have passed a fit and proper test by the Shareholders in order to ensure that the Board of Directors has integrity, competency, reputation and free from affiliation or other conflict of interests.

Adapun komposisi dan susunan Direksi sebelum terjadi perubahan adalah sebagai berikut:

The following is the Composition of Board of Directors prior to the changes as follows:

- Komposisi dan Susunan Direksi sampai dengan Maret 2022**

Composition of the Board of Directors up to March 2022

Nama Name	Jabatan Position	Masa Jabatan Terms of Office	Periode Jabatan Period of Office	Dasar Pengangkatan Basis of Appointment
Shadiq Akasya	Direktur Utama President Director	28 Juni 2018 – RUPS Tahun 2023 June 28 th , 2018 – 2023 GMS	Ke-2 Second	Diangkat sebagai Direktur Utama sejak 28 Juni 2018 dan diangkat kembali pada RUPS Tahunan tanggal 30 Juni 2021 sesuai Akta No.64 jo Akta No. 65 tanggal 29 Juli 2021. Appointed as President Director since June 28 th , 2018 and reappointed at Annual GMS on June 30 th , 2021 based on the Deed No.64 jo the Deed No.65 dated July 29 th , 2021.
Eben Eser Nainggolan	Direktur Keuangan Finance Director	28 Juni 2018 – RUPS Tahun 2023 June 28 th , 2018 – 2023 GMS	Ke-2 Second	Diangkat sebagai Direktur Keuangan sejak 28 Juni 2018 dan diangkat kembali pada RUPS Tahunan tanggal 30 Juni 2021 sesuai Akta No.64 jo Akta No. 65 tanggal 29 Juli 2021. Appointed as Finance Director since June 28 th , 2018 and reappointed at the Annual GMS on June 30 th , 2021 based on the Deed No.64 jo Deed No. 65 of July 29 th , 2021.
Neny Asriany	Direktur Director	16 September 2019 – RUPS Tahun 2024 September 16 th , 2019 – 2024 GMS	Ke-2 Second	Diangkat sebagai Direktur sejak 16 September 2019 dan diangkat kembali pada RUPS Tahunan tanggal 29 Juni 2022 sesuai Akta No.35 jo Akta No. 36 tanggal 5 Juli 2022. Appointed as Director since September 16 th , 2019 and reappointed at the Annual GMS on June 29 th , 2022 based on the Deed No.35 jo Deed No.36 dated July 5 th , 2022.
Naoto Oda	Direktur Director	10 April 2019 – RUPS Tahun 2022 April 10 th , 2019 – 2022 GMS	Ke-2 Second	Diangkat sebagai Direktur sejak 10 April 2019 dan diangkat kembali pada RUPS Tahunan tanggal 30 Juni 2020 sesuai Akta No.14 jo Akta No. 15 tanggal 6 Juli 2020. Appointed as Director since April 10 th , 2019 and reappointed at the Annual GMS on June 30 th , 2020 based on the Deed No.14 jo Deed No.15 dated July 6 th 2020.
Hiroshi Ono	Direktur Director	30 September 2019 –RUPS Tahun 2022 September 30 th , 2019 – 2022 GMS	Ke-2 Second	Diangkat sebagai Direktur sejak 30 September 2019 dan diangkat kembali pada RUPS Tahunan tanggal 30 Juni 2020 sesuai Akta No.14 jo Akta No. 15 tanggal 6 Juli 2020. Appointed as Director since September 30 th , 2019 and reappointed at the Annual GMS on June 30 th , 2020 based on the Deed No.14 jo the Deed No.15 dated July 6 th , 2020.

Direksi

Board of Directors

Komposisi Direksi PT BNI Life Insurance setelah terjadi perubahan per 31 Desember 2022 adalah sebagai berikut:

The composition of the Board of Directors of PT BNI Life Insurance after the changes as of December 31st, 2022 are as follows:

Nama Name	Jabatan Position	Masa Jabatan Terms of Office	Periode Jabatan Period of Office	Dasar Pengangkatan Basis of Appointment
Shadiq Akasya	Direktur Utama President Director	28 Juni 2018 – RUPS Tahun 2023 June 28 th , 2018 – 2023 GMS	Ke-2 Second	Diangkat sebagai Direktur Utama sejak 28 Juni 2018 dan diangkat kembali pada RUPS Tahunan tanggal 30 Juni 2021 sesuai Akta No.64 jo Akta No. 65 tanggal 29 Juli 2021. Appointed as President Director since June 28 th , 2018 and reappointed at Annual GMS on June 30 th , 2021 based on the Deed No.64 jo the Deed No.65 dated July 29 th , 2021.
Eben Eser Nainggolan	Direktur Keuangan Finance Director	28 Juni 2018 – RUPS Tahun 2023 June 28 th , 2018 – 2023 GMS	Ke-2 Second	Diangkat sebagai Direktur Keuangan sejak 28 Juni 2018 dan diangkat kembali pada RUPS Tahunan tanggal 30 Juni 2021 sesuai Akta No.64 jo Akta No. 65 tanggal 29 Juli 2021. Appointed as Finance Director since June 28 th , 2018 and reappointed at the Annual GMS on June 30 th , 2021 based on the Deed No.64 jo Deed No. 65 of July 29 th , 2021.
Neny Asriany	Direktur Director	16 September 2019 –RUPS Tahun 2024 September 16 th , 2019 – 2024 GMS	Ke-2 Second	Diangkat sebagai Direktur sejak 16 September 2019 dan diangkat kembali pada RUPS Tahunan tanggal 29 Juni 2022 sesuai Akta No.35 jo Akta No. 36 tanggal 5 Juli 2022. Appointed as Director since September 16 th , 2019 and reappointed at the Annual GMS on June 29 th , 2022 based on the Deed No.35 jo Deed No.36 dated July 5 th , 2022.
Hiroshi Ono	Direktur Director	30 September 2019 –RUPS Tahun 2022 September 30 th , 2019 – 2022 GMS	Ke-2 Second	Diangkat sebagai Direktur sejak 30 September 2019 dan diangkat kembali pada RUPS Tahunan tanggal 30 Juni 2020 sesuai Akta No.14 jo Akta No. 15 tanggal 6 Juli 2020. Appointed as Director since September 30 th , 2019 and reappointed at the Annual GMS on June 30 th , 2020 based on the Deed No.14 jo the Deed No.15 dated July 6 th , 2020.
Masaaki Fuse	Direktur Director	16 Desember 2022 – RUPS Tahun 2024 December 16 th , 2022 – 2024 GMS	Ke-1 First	Diangkat sebagai Direktur pada RUPS Luar Biasa tanggal 16 Desember 2022 sesuai Akta No.104 tanggal 20 Desember 2022. Appointed as Director at the Extraordinary GMS on December 16 th , 2022 based on the Deed No.104 dated December 20 th , 2022

KEPEMILIKAN SAHAM DIREKSI

Sepanjang tahun 2022, Direksi BNI Life tidak memiliki saham dalam Perusahaan.

KEBIJAKAN RANGKAP JABATAN DIREKSI

Selama tahun 2022, tidak ada Direksi yang merangkap jabatan sebagai anggota Komisaris, Direksi atau Dewan Pengawas Syariah pada perusahaan lain.

SHARE OWNERSHIP OF THE BOARD OF DIRECTORS

Throughout 2022, the Board of Directors of BNI Life does not own shares in the Company.

BOARD OF DIRECTORS DOUBLE POSITION POLICY

During 2022, the Board of Directors does not hold any concurrent position as a member of the Board of Commissioners, Board of Directors, or Sharia Supervisory Board in other companies.

Direksi

Board of Directors

TUGAS DAN TANGGUNG JAWAB DIREKSI

Tugas dan tanggung jawab Direksi BNI Life sebagaimana tertuang dalam *Board Manual* meliputi:

1. Bertanggung jawab secara penuh dalam melaksanakan tugasnya dengan mengutamakan kepentingan Perseroan untuk mencapai maksud dan tujuan Perseroan;
2. Melaksanakan tugasnya dalam itikad baik dan penuh tanggung jawab sesuai dengan peraturan perundang undangan yang berlaku;
3. Menjalankan pengurusan Perseroan sesuai dengan kebijakan yang dipandang tepat dalam batas yang ditentukan dalam Undang-undang dan/atau Anggaran Dasar untuk kepentingan Perseroan dan sesuai dengan maksud dan tujuan Perseroan;
4. Mengelola Perseroan sesuai dengan kewenangan dan tanggung jawabnya;
5. Membuat daftar pemegang saham, daftar khusus, risalah RUPS dan risalah rapat Direksi;
6. Membuat Laporan tahunan dan dokumen keuangan Perseroan sebagaimana dimaksud dalam Undang Undang tentang Dokumen Perseroan;
7. Melaporkan kepada Perseroan mengenai saham yang dimiliki anggota Direksi yang bersangkutan dan/ atau keluarganya dalam Perseroan dan Perseroan lain untuk selanjutnya dicatat dalam daftar khusus;
8. Menyusun dan memberikan persetujuan, melalui suatu putusan dalam suatu rapat Direksi, Rencana Kerja yang setelah disetujui Dewan Komisaris yang dipaparkan kepada RUPS paling lambat 60 (enam puluh) hari kalender sebelum awal masing-masing tahun buku. Rencana Kerja harus disetujui sebelum awal masing-masing tahun buku;

DUTIES AND RESPONSIBILITIES OF THE BOARD OF DIRECTORS

BNI Life as stated in the Board Manual includes:

1. To be fully responsible for carrying out its duties by prioritizing the interests of the Company to achieve the aims and objectives of the Company;
2. Carry out its duties in good faith and full of responsibility in accordance with the prevailing laws and regulations;
3. Carry out the management of the Company in accordance with policies that are deemed appropriate within the limits stipulated in the Law and/or Articles of Association for the benefit of the Company and in accordance with the aims and objectives of the Company;
4. Manage the Company in accordance with its authorities and responsibilities;
5. Make a list of shareholders, a special list, minutes of the GMS and minutes of meetings of the Board of Directors;
6. Preparing annual reports and corporate financial documents as referred to in the Law on Company Documents;
7. Report to the Company regarding the shares owned by the respective members of the Board of Directors and/ or their families in the Company and other Companies to be subsequently recorded in a special register;
8. Prepare and approve, by means of a decision at a meeting of the Board of Directors, a Work Plan which, after the approval of the Board of Commissioners, is presented to the GMS no later than 60 (sixty) calendar days before the start of each fiscal year. The Work Plan must be approved before the start of each fiscal year;

Direksi Board of Directors

9. Menjamin pengambilan keputusan yang efektif, tepat dan cepat serta dapat bertindak dengan independen, tidak mempunyai kepentingan yang dapat mengganggu kemampuannya untuk melaksanakan tugas secara mandiri dan kritis;
 10. Mematuhi peraturan perundang-undangan, anggaran dasar, dan peraturan internal lain dari Perseroan dalam melaksanakan tugasnya;
 11. Mempertanggungjawabkan pelaksanaan tugasnya kepada RUPS;
 12. Memastikan agar Perseroan memperhatikan kepentingan semua pihak, khususnya kepentingan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat;
 13. Memastikan agar informasi mengenai Perseroan diberikan kepada Dewan Komisaris dan Dewan Pengawas Syariah secara tepat waktu dan lengkap;
 14. Membantu memenuhi kebutuhan Dewan Pengawas Syariah dalam menggunakan anggota komite investasi, karyawan Perseroan, dan tenaga ahli profesional yang struktur organisasinya berada di bawah Direksi;
 15. Membentuk komite investasi, komite produk, komite manajemen risiko, *asset & liability* dan komite lainnya yang dianggap perlu;
 16. Menyelenggarakan rapat Direksi secara berkala paling sedikit 1 (satu) kali dalam 1 (satu) bulan;
 17. Melakukan pengungkapan mengenai:
 - a. Kepemilikan sahamnya yang mencapai 5% (lima persen) atau lebih pada Perseroan tempat anggota Direksi dimaksud menjabat dan/atau pada Perseroan lain yang berkedudukan di dalam dan luar negeri; dan
 - b. Hubungan keuangan dan hubungan keluarga dengan anggota Direksi lain, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah, dan/atau pemegang saham Perseroan tempat anggota Direksi dimaksud menjabat.
9. Ensure effective, precise and fast decision making and can act independently, do not have interests that may interfere with his ability to carry out tasks independently and critically;
 10. Comply with laws and regulations, articles of association and other internal regulations of the Company in carrying out its duties;
 11. To be accountable for the implementation of his duties to the GMS;
 12. Ensuring that the Company pays attention to the interests of all parties, particularly the interests of policyholders, the insured, participants and/or parties entitled to benefit;
 13. Ensure that information regarding the Company is provided to the Board of Commissioners and Sharia Supervisory Board in a timely and complete manner;
 14. Help meet the needs of the Sharia Supervisory Board in using investment committee members, Company employees, and professional experts whose organizational structure is under the Board of Directors;
 15. Establish an investment committee, product committee, a risk management committee, assets & liabilities and other committees deemed necessary;
 16. Holding Board of Directors meetings periodically at least 1 (one) time in 1 (one) month;
 17. Make disclosures regarding:
 - a. Share ownership which reaches 5% (five percent) or more in the Company where the said member of the Board of Directors serves and/or in other companies domiciled at home and abroad; and
 - b. Financial and family relationships with other members of the Board of Directors, members of the Board of Commissioners, members of the Sharia Supervisory Board, and/or shareholders of the Company where the said member of the Board of Directors serves.

Direksi

Board of Directors

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| <p>18. Memastikan bahwa aset dan lokasi usaha serta fasilitas Perseroan memenuhi peraturan perundang-undangan di bidang pelestarian lingkungan, kesehatan dan keselamatan kerja;</p> <p>19. Menyiapkan Rencana Kerja dan Anggaran Perseroan (RKAP) sebagai penjabaran tahunan dari Rencana Jangka Panjang Perseroan (RJPP).</p> | <p>18. Ensure that the Company's assets and business locations and facilities comply with laws and regulations in the field of environmental preservation, occupational health and safety;</p> <p>19. Prepare the Company Business Plan and Budget (RKAP) as an annual translation of the Company's Long Term Plan (RJPP).</p> |
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HAK DAN WEWENANG DIREKSI

Direksi Perseroan Perasuransian wajib menjamin pengambilan keputusan yang efektif, tepat dan cepat serta dapat bertindak secara independen, tidak mempunyai kepentingan yang dapat mengganggu kemampuannya untuk melaksanakan tugas secara mandiri dan kritis.

Agar Direksi dapat bertindak sebaik-baiknya demi kepentingan Perseroan secara keseluruhan, maka independensi Direksi merupakan salah satu faktor penting yang harus dijaga. Untuk menjaga independensi, maka ditetapkan ketentuan sebagai berikut:

1. Selain badan Perseroan, pihak lain manapun 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 keluarga sampai dengan derajat kedua dengan sesama anggota Direksi dan/atau dengan anggota Dewan Komisaris;
4. Anggota Direksi dilarang menjadi pengurus partai politik dan/atau calon/anggota legislatif;
5. Anggota Direksi baik secara sendiri-sendiri atau bersama-sama dilarang memiliki saham melebihi 25% dari modal disetor pada suatu Perseroan lain;

RIGHTS AND AUTHORITIES OF THE BOARD OF DIRECTORS

The Board of Directors of an Insurance Company is obliged to ensure that decisions are made that are effective, precise and fast and can act independently, have no interests that could interfere with their ability to carry out their duties independently and critically

In order for the Board of Directors to act in the best possible way for the interests of the Company as a whole, the independence of the Board of Directors is one of the important factors that must be maintained. To maintain independence, the following provisions are stipulated:

1. Apart from the corporate body, any other party is prohibited from engaging in or interfering in the management of the Company;
2. Directors are prohibited from carrying out activities that could interfere with their independence in managing the Company;
3. Members of the Board of Directors are prohibited from having family ties to the second degree with fellow members of the Board of Directors and/or members of the Board of Commissioners;
4. Members of the Board of Directors are prohibited from becoming officials of political parties and/or candidates/ members of the legislature;
5. Members of the Board of Directors, individually or collectively, are prohibited from owning shares of more than 25% of the paid-up capital in another Company;

Direksi Board of Directors

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| <p>6. Anggota Direksi mampu menghindarkan penyalahgunaan kewenangannya untuk mendapatkan keuntungan pribadi yang tidak semestinya atau menyebabkan kerugian bagi Perseroan;</p> <p>7. Memiliki komitmen untuk mematuhi peraturan perundang-undangan yang berlaku;</p> <p>8. Memiliki pengetahuan dan pengalaman di bidang perasuransian yang memadai dan relevan dengan jabatannya;</p> <p>9. Minimal memiliki pengalaman 5 (lima) tahun di bidang operasional industri asuransi sebagai pejabat eksekutif.</p> | <p>6. Members of the Board of Directors are able to prevent abuse of their authority to obtain undue personal gain or cause harm to the Company;</p> <p>7. Have a commitment to comply with the prevailing laws and regulations;</p> <p>8. Having adequate knowledge and experience in the field of insurance that is relevant to his position;</p> <p>9. Have at least 5 (five) years experience in the field of insurance industry operations as an executive officer.</p> |
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TUGAS DAN TANGGUNG JAWAB MASING MASING DIREKSI

Di tahun 2022, Direksi melakukan pembagian tugas sesuai dengan fungsinya masing-masing yang dapat dilihat sebagai berikut.

- Pembagian Tugas Direksi**

Distribution of Duties of the Board of Directors

DUTIES AND RESPONSIBILITIES OF EACH BOARD OF DIRECTORS

In 2022, the Board of Directors will distribute tasks according to their respective functions which can be seen as follows.

Nama Name	Jabatan Position	Lingkup Tugas Scope of Duties
Shadiq Akasya	Direktur Utama President Director	Membawahi Divisi <i>Corporate Secretary, Legal & Corporate Communication, Internal Audit, Corporate Planning, dan IT Solution & Digital</i> . In charge of the Corporate Secretary, Legal & Corporate Communication, Internal Audit, Corporate Planning, and IT Solution & Digital Divisions.
Eben Eser Nainggolan	Direktur Keuangan Finance Director	Membawahi Divisi <i>Human Capital, Procurement & GA, Actuarial & Product Development, Investment & Treasury, Finance Controller, Claim & Provider, Underwriting and Operation (PCBC)</i> . In charge of the Human Capital, Procurement & GA, Actuarial & Product Development, Investment & Treasury, Finance Controller, Claim & Provider, Underwriting and Operations (PCBC) Divisions.
Neny Asriany	Direktur Director	Membawahi Divisi <i>Bancassurance, Employee Benefit Business Banking, Sharia, Affinity</i> , dan bersama-sama dengan Direktur <i>Non Captive Market</i> membawahi <i>Business Support</i> dan <i>Sales Academy</i> . In charge of the Bancassurance, Employee Benefit Business Banking, Sharia, Affinity Divisions, and together with the Non Captive Market Director in charge of the Business Support and Sales Academy Divisions.
Hiroshi Ono	Direktur Director	Membawahi Divisi <i>Agency, Employee Benefit Open Market</i> , dan bersama-sama dengan Direktur <i>Captive Market</i> membawahi <i>Business Support</i> dan <i>Sales Academy</i> . In charge of the Agency, Employee Benefits Open Market, Worksite Open Market Divisions, and together with the Captive Market Director in charge of Business Support and Sales Academy Divisions.
Masaaki Fuse	Direktur Director	Membawahi Divisi <i>Risk Management & Compliance</i> dan Divisi <i>Customer Service & Complaint Handling</i> . In charge of the Risk Management & Compliance Division and the Customer Service & Complaint Handling Division

Direksi

Board of Directors

PENGELOLAAN BENTURAN KEPENTINGAN DIREKSI

Sepanjang tahun 2022, tidak terdapat benturan kepentingan yang berakibat secara material baik dari segi operasional maupun keuangan Perseroan terkait Direksi dalam menjalankan tugasnya.

KEPUTUSAN, REKOMENDASI DAN PELAKSANAAN TUGAS DIREKSI

Sepanjang tahun 2022, Direksi BNI Life telah mengeluarkan berbagai keputusan, antara lain:

MANAGEMENT OF CONFLICT OF INTEREST OF THE BOARD OF DIRECTORS

Throughout 2022, there is no conflicts of interest that has material consequences both from the operational and financial aspects of the Company related to the Board of Directors in carrying out their duties.

DECISIONS, RECOMMENDATIONS AND IMPLEMENTATION OF DUTIES OF THE BOARD OF DIRECTORS

Throughout 2022, the Board of Directors of BNI Life has issued various decisions, including:

No.	Perihal Subject
1.	SK Komite Transformasi & Digital Decree of Transformation & Digital
2.	Kebijakan <i>Career Path Management</i> Career Path Management Policy
3.	SK <i>Customer Identification Files / CIF</i> Decree of Customer Identification Files/CIF
4.	SK AI Data Telemarketing Decree of AI Telemarketing Data
5.	Pengesahan dan Penetapan penanggung Jawab, Tugas dan Wewenang pemimpin Divisi RMC sebagai Penanggung Jawab APU-PPT Approval and Determination of Person in Charge, Duties and Authorities of RMC Division Leader as Person in Charge of APU-PPT
6.	SK Panitia Pengadaan Konsultan IFRS 17 Fase Implementasi Decree of IFRS 17 Consultant Procurement Committee Implementation Phase
7.	SK Pembaharuan <i>Spin Off Syariah</i> Decree of Sharia Spin Off Renewal
8.	SK Pembentukan tim IFRS 17 BNI Life Establishment Decree of BNI Life's IFRS 17 team
9.	Team Task Force Pengkinian Data Nasabah Task Force Customer Data Update Team
10.	Persetujuan <i>Board Manual 2022</i> Approval of 2022 Board Manual
11.	SK Perubahan Susunan Komite Manajemen Risiko Decree of Changes in Composition of Risk Management Committee
12.	SK Review COP Decree of COP Review
13.	SK Panitia Pengadaan IFRS System Decree of the IFRS Procurement System Committee
14.	Addendum SK Pembentukan tim IFRS 17 BNI Life Addendum Establishment Decree of BNI Life's IFRS 17 team
15.	Persetujuan BP & RAKB 2023 Approval of 2023 BP & RAKB
16.	Struktur Organisasi BNI Life Tahun 2022 2022 Organization Structure of BNI Life

Direksi

Board of Directors

PROGRAM PENGENALAN BAGI DIREKSI BARU

Program pengenalan kepada pejabat baru pada Organ Perusahaan memiliki tujuan untuk memberikan pemahaman kepada pejabat baru terhadap berbagai kondisi dalam Perusahaan, sehingga diharapkan pejabat baru, dalam hal ini Direksi dapat memperoleh pemahaman yang komprehensif atas Perusahaan, baik secara organisasi maupun operasional.

Melalui Program Orientasi/Pengenalan ini juga diharapkan dapat menjadi sarana untuk memberikan pengenalan terkait kondisi Perseroan secara umum dan sarana bagi para anggota Direksi untuk saling mengenal dan menjalin kerja sama yang lebih efektif.

Program pengenalan perseroan kepada pejabat baru, baik jajaran Direksi maupun Dewan Komisaris menjadi tanggung jawab Direktur Utama. Dalam hal Direktur Utama berhalangan atau pejabat baru tersebut adalah Direktur Utama, maka program pengenalan perseroan menjadi tanggung jawab Komisaris Utama.

Materi yang diperkenalkan kepada Pejabat Baru setidaknya meliputi:

1. Pengenalan Operasi Perseroan.
2. Peraturan perundang-undangan yang terkait dengan kegiatan usaha Perseroan.
3. Aspek GCG di Perseroan.
4. Penjelasan mengenai tugas dan tanggung jawab Direksi.
5. Penjelasan umum mengenai Perseroan berkaitan dengan tujuan, sifat dan lingkup kegiatan Perseroan, kinerja keuangan, strategi, rencana jangka pendek dan jangka panjang Perseroan, serta masalah-masalah strategis lainnya.

Selama tahun 2022, Perseroan tidak melaksanakan Program Orientasi/Pengenalan kepada Direksi.

INTRODUCTION PROGRAM FOR THE NEW BOARD OF DIRECTORS

The program for introducing new officers to the Company's Organs aims to provide new officials with an understanding of various conditions in the Company, so that it is hoped that new officials, in this case the Board of Directors, can obtain a comprehensive understanding of the Company, both organizationally and operationally.

This Orientation/Introduction Program is also expected to be a mean to provide an introduction to the condition of the Company in general and a means for members of the Board of Directors to get to know each other and forge more effective cooperation.

The Company introduction program to new officials, both the Board of Directors and the Board of Commissioners, is the responsibility of the President Director. In the event that the President Director is unavailable or the new official is the President Director, the Company introduction program is the responsibility of the President Commissioner.

The materials introduced to the New Official include at least:

1. Introduction to the Company's Operations.
2. Legislation related to the Company's business activities.
3. GCG aspects in the Company.
4. Description of the duties and responsibilities of the Board of Directors.
5. General description of the Company in relation to the objectives, nature and scope of the Company's activities, financial performance, strategy, short-term and long term plans of the Company, as well as other strategic issues.

During 2022, the Company did not carry out the Orientation/ Introduction Program to the Board of Directors.

Direksi

Board of Directors

MEKANISME PENGUNDURAN DIRI DAN PEMBERHENTIAN DIREKSI

Anggota Direksi diangkat dan diberhentikan oleh RUPS dengan memperhatikan ketentuan dalam Anggaran Dasar dan berdomisili di Indonesia.

Adapun kriteria yang harus dipenuhi Direksi adalah sebagai berikut:

1. Anggota Direksi dinyatakan lulus penilaian kemampuan dan kepatutan;
2. Anggota Direksi mampu untuk bertindak dengan itikad baik, jujur dan profesional;
3. Anggota Direksi mampu bertindak untuk kepentingan Perseroan dan pemegang polis, tertanggung, peserta dan/atau pihak yang berhak memperoleh manfaat;
4. Anggota Direksi mendahulukan kepentingan Perseroan dan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat dari pada kepentingan pribadi;
5. Anggota Direksi mampu mengambil keputusan berdasarkan penilaian independen dan objektif untuk kepentingan Perseroan dan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat;
6. Anggota Direksi mampu menghindarkan penyalahgunaan kewenangannya untuk mendapatkan keuntungan pribadi yang tidak semestinya atau menyebabkan kerugian bagi Perseroan;
7. Memiliki komitmen untuk mematuhi peraturan perundang-undangan yang berlaku;
8. Memiliki pengetahuan dan pengalaman di bidang perasuransian yang memadai dan relevan dengan jabatannya;
9. Minimal memiliki pengalaman 5 (lima) tahun di bidang operasional industri asuransi sebagai pejabat eksekutif.

MECHANISM OF RESIGNATION AND DISMISSAL OF THE BOARD OF DIRECTORS

Members of the Board of Directors are appointed and dismissed by the GMS with due observance of the provisions in the Articles of Association and domiciled in Indonesia.

The criteria that must be met by the Board of Directors are as follows:

1. Members of the Board of Directors are declared to have passed the fit and proper test;
2. Members of the Board of Directors are able to act in good faith, honestly and professionally;
3. Members of the Board of Directors are able to act in the interests of the Company and policyholders, the insured, participants and/or parties entitled to benefit;
4. Members of the Board of Directors put the interests of the Company and policyholders, the insured, participants, and/or parties entitled to benefit from personal interests first;
5. Members of the Board of Directors are able to make decisions based on independent and objective assessments for the interests of the Company and policyholders, the insured, participants and/or parties entitled to benefit;
6. Members of the Board of Directors are able to prevent abuse of their authority to obtain undue personal gain or cause harm to the Company;
7. Have a commitment to comply with the prevailing laws and regulations;
8. Having adequate knowledge and experience in the field of insurance that is relevant to his position;
9. Have at least 5 (five) years experience in the field of insurance industry operations as an executive officer.

Direksi

Board of Directors

PENILAIAN KINERJA KOMITE DAN UNIT KERJA YANG BERADA DI BAWAH DIREKSI

Pelaksanaan tugas dan fungsi Direksi terkait pengelolaan Perseroan secara komprehensif didukung oleh komite-komite yang berada dibawahnya, yaitu Komite Investasi, Komite Manajemen Risiko, Komite Anti Fraud, Komite IT, Komite Aset dan Liabilitas, dan Komite Produk. Direksi secara berkala melakukan evaluasi kinerja terhadap komite-komite di bawah Direksi berdasarkan indikator yang telah ditetapkan, di antaranya pelaksanaan rapat serta kualitas saran dan rekomendasi yang diberikan kepada Direksi dalam menunjang fungsi pengelolaan Perseroan.

Selama 2022, Direksi menilai komite-komite tersebut telah menjalankan tugas dan tanggung jawabnya dengan baik. Direksi akan mendorong penyempurnaan kualitas kinerja komite-komite tersebut demi menghasilkan rekomendasi dan saran yang lebih baik di masa mendatang.

PELATIHAN DIREKSI

Peningkatan kapabilitas dinilai penting agar Direksi dapat selalu memperbaharui informasi tentang perkembangan terkini dari bisnis Perseroan dan peraturan perundang-undangan yang berlaku dan sebagai bentuk antisipasi atas masalah yang timbul di kemudian hari bagi keberlangsungan dan kemajuan Perseroan.

PERFORMANCE ASSESSMENT OF COMMITTEES AND WORK UNITS UNDER THE BOARD OF DIRECTORS

The implementation of the duties and functions of the Board of Directors related to the management of the Company in a comprehensive manner is supported by the committees under the Board of Directors, namely the Investment Committee, the Risk Management Committee, the Anti-Fraud Committee, the IT Committee, the Asset and Liability Committee, and the Product Committee. The Board of Directors periodically evaluates the performance of the committees under the Board of Directors based on predetermined indicators, including the implementation of meetings and the quality of suggestions and recommendations given to the Board of Directors in supporting the Company's management function.

During 2022, the Board of Directors assessed that these committees had carried out their duties and responsibilities properly. The Board of Directors will encourage the improvement of the performance quality of these committees in order to give better recommendations and suggestions in the future.

THE BOARD OF DIRECTORS TRAINING

Capability enhancement is deemed for the Board of Directors to keep updating information on the latest developments of the Company's business and the prevailing laws and regulations and to anticipate the future problems for the sustainability and progress of the Company.

Direksi

Board of Directors

No.	Nama Name	Jabatan Position	Pelatihan/Seminar/ Sertifikasi Training/Seminar/Certification	Penyelenggara Organizer	Waktu Time
1.	Shadiq Akasya	Direktur Utama President Director	Webinar Nasional <i>Outlook</i> Ekonomi & Bisnis 2022 : Kebangkitan UMKM Indonesia National Economic & Business Outlook 2022: Rising of Indonesian MSMEs Webinar	Roemah Tiga	4 Februari 2022 February 4 th , 2022
			Memahami Data <i>Integrity</i> Sebagai Fondasi Manajemen Risiko Terpadu Data Integrity Understanding as the Foundation of Integrated Risk Management	Way Academy	30 Maret 2022 March 30 th , 2022
			Strategi Anti Fraud Anti Fraud Strategy	Satuan Anti Fraud (SAF) BNI	1 April 2022 April 1 st , 2022
			Pelatihan dan Pendidikan Direksi The Board of Directors Training and Education	Universitas Langlangbuana	14 April 2022 April 14 th , 2022
			Dua Dekade APU PPT : <i>Fight Against Financial Crime</i> Two Decades of APU PPT : Fight Against Financial Crime	PPATK	18 April 2022 April 18 th , 2022
			Menumbuhkan Kepercayaan Masyarakat Kepada Industri Asuransi Jiwa Increasing Public Trust in the Life Insurance Industry	LPPI	16 Juni 2022 June 16 th , 2022
			<i>ESG Trends & Market Outlook</i> ESG Trends & Market Outlook	BNI Corpu	29 Juni 2022 June 29 th , 2022
			<i>Leadership Development Series 1 : "Leader As A Role Model To Inspire & Motivate"</i> Leadership Development Series 1 : "Leader As A Role Model To Inspire & Motivate"	Bapak Alex Denni	6 Juli 2022 July 6 th , 2022
			Pembicara: Financial Planning For Your Family In New Era	AMA Indonesia	24 Agustus 2022 August 24 th , 2022
			Sailing In The Multiverse of Uncertainty Sailing In The Multiverse of Uncertainty	GRC Summit	25 Agustus 2022 August 25 th , 2022
			<i>Money Talks CEO Forum</i> Money Talks CEO Forum	CNBC	30 Agustus 2022 August 30 th , 2022
			<i>Insurance Forum 2022 "Supporting a Strong, Inclusive and Sustainable Recovery"</i> Insurance Forum 2022 "Supporting a Strong, Inclusive and Sustainable Recovery"	DRIM (Digital & Risk Management In Insurance) - AAJI	17 - 18 Oktober 2022 October 17 th - 18 th , 2022

Direksi

Board of Directors

No.	Nama Name	Jabatan Position	Pelatihan/Seminar/ Sertifikasi Training/Seminar/Certification	Penyelenggara Organizer	Waktu Time
			<i>IFRS 17 Indonesia, Its time to accelerate</i> IFRS 17 Indonesia, Its time to accelerate	PWC	19 November 2022 November 19 th , 2022
			<i>Risk Beyond 2022 : Cultivating the perception managing it or being drifted away</i> Risk Beyond 2022 : Cultivating the perception managing it or being drifted away	Risk Beyond AIC	8-9 Desember 2022 December 8 th - 9 th , 2022
2.	Eben Eser Nainggolan	Direktur Keuangan Finance Director	<i>CFO School BUMN</i> CFO School BUMN	Kementerian BUMN RI	2 Maret - 28 April 2022 March 2 nd - April 28 th , 2022
			<i>GRC Summit "Sailing In The Multiverse of Uncertainty"</i> GRC Summit "Sailing In The Multiverse of Uncertainty"	IRMAPA, LSP MKS	25 Agustus 2022 August 25 th , 2022
			<i>Pembicara: Mitigasi Risiko Industri Asuransi Hadapi Gejolak Ekonomi</i> Speaker: Risk Mitigation of the Insurance Industry in Facing Economic Turmoil	CNBC Indonesia	30 Agustus 2022 August 30 th , 2022
			<i>Workshop "Tanggung Jawab Hukum Perusahaan atau Organ Asuransi dalam Pengelolaan Bisnis dikaitkan dengan Perlindungan Konsumen"</i> "Legal Responsibilities of Companies or Insurance Organs in Business Management related to Consumer Protection" Workshop	UNAIR , AAJI	29 September 2022 September 29 th , 2022
			<i>Board and Executive Development Program for Insurance Batch XVIII: "Fraud Prevention and Board Responsibilities to Mitigate Corporate Reputation Risk"</i> Board and Executive Development Program for Insurance Batch XVIII: "Fraud Prevention and Board Responsibilities to Mitigate Corporate Reputation Risk"	Indonesian Senior Executive Association (ISEA)	22 - 23 September 2022 September 22 nd - 23 rd , 2022
			<i>Indonesia Re International Conference 2022 : "Reinsurance and Economic Resilience: Dealing with Climate Change, Pandemic and Geopolitical Challenges"</i> Indonesia Re International Conference 2022 : "Reinsurance and Economic Resilience: Dealing with Climate Change, Pandemic and Geopolitical Challenges"	Indonesia Re	28 September 2022 September 28 th , 2022

Direksi

Board of Directors

No.	Nama Name	Jabatan Position	Pelatihan/Seminar/ Sertifikasi Training/Seminar/Certification	Penyelenggara Organizer	Waktu Time
			<p><i>Insurance Forum 2022</i> "Supporting a Strong, Inclusive and Sustainable Recovery" Insurance Forum 2022 "Supporting a Strong, Inclusive and Sustainable Recovery"</p>	DRIM (Digital & Risk Management In Insurance) - AAJI	17 - 18 Oktober 2022 October 17 th - 18 th , 2022
			<p><i>Certified Investment Banking</i> Certified Investment Banking</p>	TAP Kapital Indonesia	10 September - 22 Oktober 2022 September 10 th - October 22 nd , 2022
			<p><i>HR Summit "Future of Work"</i> HR Summit "Future of Work"</p>	AAJI	7 Desember 2022 December 7 th , 2022
			<p><i>Risk Beyond 2022 "Cultivating The Perception: Managing It or Being Drifted Away"</i> Risk Beyond 2022 "Cultivating The Perception: Managing It or Being Drifted Away"</p>	ERMA International Conference on ERM	8 - 9 Desember 2022 December 8 th - 9 th , 2022
			<p>Sosialisasi Kamus Kompetensi Digital Sektor Jasa Keuangan the Digital Competency Dictionary of the Financial Services Sector Socialization</p>	OJK Institute	21 Desember 2022 December 21 st , 2022
3.	Neny Asriany	Direktur Director	<p>Virtual Seminar #78 Menumbuhkan Kepercayaan Masyarakat kepada Industri Asuransi Jiwa Growing Public Trust in the Life Insurance Industry #78 Virtual Seminar</p>	LPPI	16 Juni 2022 June 16 th , 2022
			<p><i>GRC Summit "Sailing In The Multiverse of Uncertainty"</i> GRC Summit "Sailing In The Multiverse of Uncertainty"</p>	LSP MKS	25 Agustus 2022 August 25 th , 2022
			<p>Webinar Sistem Manajemen Anti Penyuapan <i>Good Corporate Governance, Code of Conduct</i> dan penerapan ISO 37001:2016 di BNI, salah satunya adalah Sosialisasi Sistem Manajemen Anti Penyuapan (SMAP) kepada Segenap Mitra BNI Anti-Bribery Management System of Good Corporate Governance, Code of Conduct and implementation of ISO 37001:2016 at BNI webinar, one of which is Anti-Bribery Management System Dissemination (SMAP) to All BNI Partners</p>	BNI	14 September 2022 September 14 th , 2022
			<p>Webinar Indonesia <i>Financial Sector outlook 2023</i> 2023 Indonesia Financial Sector Outlook Webinar</p>	LPPI	13 Desember 2022 December 13 th , 2022

Direksi Board of Directors

No.	Nama Name	Jabatan Position	Pelatihan/Seminar/ Sertifikasi Training/Seminar/Certification	Penyelenggara Organizer	Waktu Time
4.	Hiroshi Ono	Direktur Director	<i>Business Meeting 2022 : "Be Faster" (11 Januari 2022) & "Exponential Leader" (12 Januari 2022)</i> Business Meeting 2022 : "Be Faster" (January 11 th , 2022) & "Exponential Leader" (January 12 th , 2022)	Remaja Tampubolon & Kubik Leadership	11 & 12 Januari 2022 January 11 th & 12 th , 2022
			Memahami Data <i>Integrity</i> Sebagai Fondasi Manajemen Risiko Terpadu Data Integrity Understanding as the Foundation of Integrated Risk Management	Way Academy	30 Maret 2022 March 30 th , 2022
			<i>GRC Summit "Sailing In The Multiverse of Uncertainty"</i> GRC Summit "Sailing In The Multiverse of Uncertainty"	LSP MKS	25 & 26 Agustus 2022 August 25 th & 26 th , 2022
			Sertifikasi Manajemen Risiko (QRGP) Risk Management Certification (QRGP)	LSP MKS - BNSP	30 September 2022 September 30 th , 2022
5.	Masaaki Fuse	Direktur Director	Sertifikasi Manajemen Risiko (QRGP) Risk Management Certification	LSP MKS - BNSP	12 Januari 2022 January 12 th , 2022
			<i>Insurance Forum 2022 "Supporting a Strong, Inclusive and Sustainable Recovery"</i> Insurance Forum 2022 "Supporting a Strong, Inclusive and Sustainable Recovery"	DRIM (Digital & Risk Management In Insurance) - AAJI	17 - 18 Oktober 2022 October 17 th - 18 th , 2022

Dewan Pengawas Syariah

Sharia Supervisory Board

Dewan Pengawas Syariah (DPS) adalah bagian dari Organ Perseroan yang menyelenggarakan kegiatan usaha berdasarkan prinsip Syariah. Dalam Perseroan, DPS menjalankan fungsi pengawasan atas penyelenggaraan usaha asuransi dan usaha reasuransi agar sesuai dengan prinsip Syariah.

KRITERIA DEWAN PENGAWAS SYARIAH

Kriteria pengangkatan DPS yang dilakukan oleh BNI Life adalah sebagai berikut:

1. Anggota DPS dinyatakan lulus penilaian kemampuan dan kepatutan;
2. Anggota DPS mampu untuk bertindak dengan itikad baik, jujur dan profesional;
3. Anggota DPS mampu bertindak untuk kepentingan Perseroan dan pemegang polis, tertanggung, peserta dan/atau pihak yang berhak memperoleh manfaat;
4. Anggota DPS mendahulukan kepentingan Perseroan dan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat daripada kepentingan pribadi;
5. Anggota DPS mampu mengambil keputusan berdasarkan penilaian independen dan objektif untuk kepentingan Perseroan dan pemegang polis tertanggung, peserta dan/atau pihak yang berhak memperoleh manfaat;
6. Anggota DPS mampu menghindari penyalahgunaan kewenangannya untuk mendapatkan keuntungan pribadi yang tidak semestinya atau menyebabkan kerugian bagi Perseroan;
7. Anggota DPS tidak merangkap sebagai anggota Direksi atau anggota Dewan Komisaris pada Perseroan yang sama;
8. Anggota Dewan Pengawas Syariah Perseroan hanya dapat merangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris atau anggota Dewan Pengawas Syariah pada 4 (empat) lembaga jasa keuangan lainnya.

Sharia Supervisory Board (DPS) is a part of the Company's Organ that carries out business activities based on Sharia principles. Within the Company, DPS carries out a supervisory function over the implementation of insurance and reinsurance businesses to comply with Sharia principles.

CRITERION OF THE SHARIA SUPERVISORY BOARD

The criteria for the appointment of DPS conducted by BNI Life are as follows:

1. DPS members are declared to have passed the fit and proper test;
2. Members of DPS are able to act in good faith, honestly and professionally;
3. Members of DPS are capable of acting in the interests of the Company and policyholders, the insured, participants and/or parties entitled to benefit;
4. Members of DPS prioritize the interests of the Company and policyholders, the insured, participants and/or parties entitled to benefit rather than personal interests;
5. Members of DPS are able to make decisions based on independent and objective assessments for the interests of the Company and the insured policyholders, participants and/or parties entitled to benefit;
6. Members of DPS are able to prevent abuse of their authority to obtain improper personal gain or cause harm to the Company;
7. Members of DPS do not concurrently serve as members of the Board of Directors or members of the Board of Commissioners in the same Company;
8. The Member of Sharia Supervisory Board of Insurance Company or Reinsurance Company is able to held positions in concurrently as member of Board of Directors, member of Board of Commissioners, member of Sharia Supervisory Board at 4 (four) other financial services institutions.

Dewan Pengawas Syariah Sharia Supervisory Board

9. Anggota DPS tidak pernah menjadi anggota Direksi, anggota Dewan Komisaris, atau anggota Dewan Pengawas Syariah yang dinyatakan bersalah atau lalai;
 10. Persyaratan lainnya mengenai DPS yang harus dipenuhi adalah sesuai dengan peraturan dan perundang-undangan yang berlaku di perasuransian.
9. Members of DPS have never been members of the Board of Directors, members of the Board of Commissioners, or members of the Sharia Supervisory Board who were found guilty or negligent;
 10. Other requirements regarding DPS that must be fulfilled are in accordance with the prevailing laws and regulations in insurance.

KETENTUAN MASA JABATAN

Anggota Dewan Pengawas Syariah diangkat oleh RUPS, untuk jangka waktu sejak tanggal RUPS yang menunjuk Dewan Pengawas Syariah tersebut sampai dengan berakhirnya RUPS tahunan ketiga sejak penunjukannya dan dapat diangkat kembali untuk 1 (satu) kali periode masa jabatan dengan jangka waktu yang sama setelah masa jabatannya berakhir.

Ketentuan terkait dengan masa jabatan dari anggota Dewan Pengawas Syariah tidak akan mengurangi hak dari RUPS untuk memberhentikan sebelum berakhirnya masa jabatan tersebut dengan menyebutkan alasannya. Pemberhentian demikian berlaku sejak penutupan RUPS tersebut atau tanggal pemberhentian lain yang ditentukan dalam RUPS.

Masa jabatan dari anggota Dewan Pengawas Syariah baru yang menggantikan anggota sebelumnya adalah sejak tanggal yang ditetapkan oleh RUPS yang mengangkatnya dan berakhir pada penutupan RUPS Tahunan ketiga sejak penunjukannya tanpa memperhitungkan sisa masa jabatan pendahulunya.

SUSUNAN, JUMLAH DAN KOMPOSISI DEWAN PENGAWAS SYARIAH TAHUN 2022

Berdasarkan Anggaran Dasar Perseroan, Dewan Pengawas Syariah harus terdiri dari sekurang-kurangnya 3 (tiga) orang anggota Dewan Pengawas Syariah. Komposisi Dewan Pengawas Syariah Perseroan hingga 31 Desember 2022 adalah sebagai berikut:

TERMS OF OFFICE REGULATION

Members of the Sharia Supervisory Board shall be appointed by the GMS, each for a term as of the date of the GMS appointing such member until the closing of the third annual GMS as of his or her appointment and may be reappointed for 1 (one) period with the same term of office after the expiration of his or her initial term.

The provision regarding terms of office of members of the Sharia Supervisory Board does not prejudice the rights of the GMS to terminate prior to the expiration of such terms of office by stating the reasons and giving the opportunity to the terminated member to defend himself. Such termination shall be effective upon the closing of the GMS or other termination date as determined in the GMS.

The terms of office of a new member of the Sharia Supervisory Board who replaces the previous member of Sharia Supervisory Board is valid as of the date stipulated by GMS appointing such member until the closing of third Annual GMS after the appointment as members of the Sharia Supervisory Board notwithstanding the remaining term of office of his or her predecessor's.

COMPOSITION AND AMOUNT OF THE SHARIA SUPERVISORY BOARD IN 2022

Based on the Articles of Association of the Company, the Sharia Supervisory Board must consist of at least 3 (three) members of the Sharia Supervisory Board. The composition of the Company's Sharia Supervisory Board as of December 31st, 2022 is as follows:

Dewan Pengawas Syariah Sharia Supervisory Board

• Komposisi dan Susunan Dewan Pengawas Syariah per 31 Desember 2022

Composition of the Sharia Supervisory Board as of December 31st, 2022

Nama Name	Jabatan Position	Masa Jabatan Term of Office	Periode Jabatan Period of Office	Dasar Pengangkatan Basic Appointment
H. Agus Haryadi	Ketua Chairman	1 Desember 2019 – RUPS Tahun Buku 2023 December 1 st , 2019 – GMS for the 2023 Fiscal Year	Ke-2 Second	Diangkat sebagai Ketua DPS sejak 1 Desember 2019 dan diangkat kembali pada tanggal 30 Juni 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No.65 tanggal 29 Juli 2021. Appointed as Chairman of the DPS since December 1 st , 2019 and reappointed on June 30 th , 2021 as stated on the Deed of Extraordinary GMS Resolutions No.65 dated July 29 th , 2021.
H. Utang Ranuwijaya	Anggota Member	1 April 2010 – RUPS Tahun Buku 2023 April 1 st , 2010 – GMS for the 2023 Fiscal Year	Ke-3 Third	Diangkat sebagai Anggota DPS sejak 1 April 2010 dan diangkat kembali pada tanggal 30 Juni 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No.65 tanggal 29 Juli 2021. Appointed as a member of DPS since April 1 st , 2010 and reappointed on June 30 th , 2021 as stated on the Deed of Extraordinary GMS No.65 dated July 29 th , 2021.
Hj. Siti Haniatunnisa	Anggota Member	12 Mei 2020 – RUPS Tahun Buku 2023 May 12 th , 2020 – GMS for the 2023 Fiscal Year	Ke-2 Second	Diangkat sebagai Anggota DPS sejak 12 Mei 2020 dan diangkat kembali pada tanggal 30 Juni 2021 tercantum dalam Akta Keputusan RUPS Luar Biasa No.65 tanggal 29 Juli 2021. Appointed as a member of the DPS since May 12 th , 2020 and reappointed on June 30 th , 2021 as stated the Deed of Extraordinary GMS No.65 dated July 29 th , 2021.

TUGAS DAN TANGGUNG JAWAB

Tugas dan tanggung jawab Dewan Pengawas Syariah (DPS) adalah sebagai berikut:

- Menjamin pengambilan keputusan efektif, tepat dan cepat serta dapat bertindak secara independen, tidak mempunyai kepentingan yang dapat mengganggu kemampuannya untuk melaksanakan tugasnya secara mandiri dan kritis;
- Mengawasi dan memberikan nasehat kepada Direksi serta mengawasi kegiatan Perseroan agar kegiatan Divisi Syariah di Perseroan sesuai dengan Prinsip Syariah dilakukan terhadap:
 - Kegiatan Divisi Syariah di Perseroan dalam pengelolaan kekayaan dan kewajiban baik dana Tabarru, dana Perseroan maupun dana investasi Peserta;
 - Produk Asuransi Syariah yang dipasarkan oleh Divisi Syariah di Perseroan;
 - Praktik pemasaran produk Asuransi Syariah yang dilakukan oleh Divisi Syariah di Perseroan;

DUTIES AND RESPONSIBILITIES

The duties and responsibilities of the Sharia Supervisory Board (DPS) are as follows:

- To ensure that decision-making is effective, precise and fast, and to be able to act independently and to not have interests that may interfere with his ability to carry out his duties independently and critically;
- To supervise and provide advice to the Board of Directors and supervise the activities of the Company so that the activities of the Sharia Division in the Company are in accordance with the Sharia Principles for:
 - The activities of the Sharia Division in the Company in managing assets and liabilities, whether it's Tabarru funds, Company funds or Participant investment funds;
 - Sharia Insurance Products marketed by the Sharia Division in the Company;
 - Sharia Insurance product marketing practices carried out by the Sharia Division in the Company;

Dewan Pengawas Syariah Sharia Supervisory Board

- | | |
|--|---|
| <p>3. Wajib menyelenggarakan Rapat Dewan Pengawas Syariah paling sedikit 6 (enam) kali dalam 1 (satu) tahun, hasil dari Rapat Dewan Syariah tersebut wajib dituangkan dalam risalah Rapat Dewan Pengawas Syariah dan didokumentasikan dengan baik;</p> <p>4. Membuat laporan jumlah rapat dan jumlah kehadiran masing- masing anggota Dewan Pengawas Syariah dalam laporan penerapan tata kelola Perseroan yang baik;</p> <p>5. Wajib menjaga keseimbangan kepentingan semua pihak, khususnya kepentingan Pemegang Polis, Tertanggung, Peserta, dan/atau pihak yang berhak mendapat manfaat;</p> <p>6. Melaporkan secara lengkap dan komprehensif kepada Otoritas Jasa Keuangan (OJK);</p> <p>7. Melakukan tugas-tugas pengawasan lainnya yang ditentukan oleh RUPS.</p> | <p>3. To hold Sharia Supervisory Board Meetings at least 6 (six) times in 1 (one) year, with the results of these Sharia Supervisory Board Meeting contained in the minutes of the Sharia Supervisory Board Meeting and be well documented;</p> <p>4. To make reports on the number of meetings and the attendance of each Sharia Supervisory Board member in the report on the implementation of good corporate governance;</p> <p>5. To be obligated to maintain the balance of the interests of all parties, especially the interests of the Policyholder, the Insured, Participants and/or parties entitled to benefits;</p> <p>6. To report completely and comprehensively to the Financial Services Authority (OJK);</p> <p>7. To perform other supervisory tasks as determined by the GMS.</p> |
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RAPAT INTERNAL DEWAN PENGAWAS SYARIAH

Dewan Pengawas Syariah menyelenggarakan rapat secara berkala paling sedikit 6 (enam) kali dalam 1 (satu) tahun. Hasil rapat DPS dituangkan dalam risalah rapat dan didokumentasikan dengan baik. Hingga akhir tahun 2022, DPS telah mengadakan rapat sebanyak 6 (enam) kali dengan jumlah kehadiran sebagai berikut:

SHARIA SUPERVISORY BOARD: INTERNAL MEETINGS

The Shariah Supervisory Board is required to hold regular meetings at least 6 (six) times in 1 (one) year. The results of these board meetings are presented in the minutes of the meetings and are well documented. As of the end of 2022, DPS held as many as 6 (six) meetings with the following attendance:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Kehadiran Attendance Percentage
H. Agus Haryadi	Ketua Chairman	6	6	100%
H. Utang Ranuwijaya	Anggota Member	6	6	100%
Hj. Siti Haniatunnisa	Anggota Member	6	6	100%

Dewan Pengawas Syariah

Sharia Supervisory Board

Adapun agenda yang menjadi pembahasan dalam pertemuan Rapat Dewan Pengawas Syariah adalah sebagai berikut:

The various agenda that were discussed at these Sharia Supervisory Board meetings are as follows:

No.	Tanggal Date	Agenda Agenda
1.	20 Januari 2022 January 20 th , 2022	Pembahasan Dana Kebajikan Virtue Fund Discussion
2.	7 Februari 2022 February 7 th , 2022	Persiapan Penawaran Asuransi <i>Managed Care</i> untuk Karyawan Bank BSI Offering preparation of Managed Care for BSI Bank Employees
3.	23 Maret 2022 March 23 rd , 2022	Tidak Lanjut Pembahasan Koasuransi BSI Follow up discussion of BSI Co-insurance
4.	12 Agustus 2022 August 12 th , 2022	<ul style="list-style-type: none"> • <i>Sharia Performance Update</i> Sharia Performance Update • <i>Update perubahan produk PAYDI</i> Changes in PAYDI Product Update • <i>Peralihan PIC KTKT</i> Transition of PIC KTKT
5.	9 November 2022 November 9 th , 2022	<i>Issue Reasuransi Syariah, khususnya Reasuransi Marein</i> Sharia Reinsurance Issue, especially Reasuransi Marein
6.	14 Desember 2022 December 14 th , 2022	<i>Discussion of BNI Life Sharia Unit Underwriting Surplus in 2020 - 2022</i> BNI Life Sharia Unit Underwriting Surplus in 2020 - 2022 Discussion

• OPINI DEWAN PENGAWAS SYARIAH

SHARIA SUPERVISORY BOARD OPINIONS

No.	Perihal Subject	Keterangan Description
1.	Dana Kebajikan dan Penggunaan Dana TBDSP Virtue Funds and Use of TBDSP Funds	<p>Opini DPS : Ada beberapa rujukan yang dapat dijadikan referensi dalam pedoman Dana Kebajikan tersebut, yaitu: DPS Opinion: There are several references that can be used as references in the Virtue Fund guidelines, namely:</p> <ul style="list-style-type: none"> • Fatwa DSN – MUI Nomor 123/DSN-MUI/XI/2018 tentang penggunaan Dana yang tidak boleh diakui sebagai Pendapatan bagi Lembaga Keuangan Syariah (LKS), Lembaga Bisnis Syariah (LBS) dan Lembaga Perekonomian Syariah (LPS); DSN-MUI Fatwa Number 123/DSN-MUI/XI/2018 concerning the use of Funds that may not be recognized as Income for Islamic Financial Institutions (LKS), Islamic Business Institutions (LBS) and Islamic Economic Institutions (LPS); • Pernyataan Standar Akuntansi Keuangan (PSAK) 101 tentang Penyajian Laporan Keuangan Syariah Statement of Financial Accounting Standards (PSAK) 101 concerning Presentation of Islamic Financial Statements <p>Dalam rangka tertib administrasi pengelolaan dana TBDSP atau dana non halal dan dana kebajikan (<i>qardhul hasan</i>), sebagai berikut: In the context of orderly administration of the management of TBDSP funds or non-halal funds and virtue funds (<i>qardhul hasan</i>), as follows:</p> <ul style="list-style-type: none"> • Perusahaan dalam hal ini Divisi Syariah akan menyiapkan 1 (rekening) giro di bank syariah apabila penerimaan dana TBDSP atau dana non halal dan dana kebajikan (<i>qardhul hasan</i>) telah mencapai minimal Rp. 10.000.000,- (sepuluh juta rupiah); The company, in this case the Sharia Division, will prepare 1 demand deposit (account) at the Sharia bank if the receipt of TBDSP funds or non-halal funds and virtue funds (<i>qardhul hasan</i>) has reached a minimum of Rp10.000.000,- (ten million rupiah);

Dewan Pengawas Syariah Sharia Supervisory Board

No.	Perihal Subject	Keterangan Description
		<ul style="list-style-type: none"> • Penggunaan dana TBDSP atau dana non halal dan dana kebajikan (<i>qardhul hasan</i>) sajikan pada Laporan Sumber dan Penggunaan Dana Kebajikan, yang merupakan bagian tidak terpisahkan dari Laporan Keuangan yang disusun perusahaan; The use of TBDSP funds or non-halal funds and virtue funds (<i>qardhul hasan</i>) is presented in the Source Report and Use of Virtue Funds, which is an integral part of the Financial Statements prepared by the Company; • Penggunaan dana TBDSP atau dana non halal dan dana kebajikan (<i>qardhul hasan</i>) dilaporkan kepada Dewan Pengawas Syariah (DPS) The use of TBDSP funds or non-halal funds and virtue funds (<i>qardhul hasan</i>) is reported to the Sharia Supervisory Board (DPS)
2.	<p>Persiapan Penawaran Asuransi <i>Managed Care</i> untuk Karyawan Bank BSI Offering Preparation of Managed Care Insurance for BSI Bank Employees</p>	<ul style="list-style-type: none"> • Apabila memang dilakukan PAB, DPS menyarankan untuk dilakukan PAB dengan asuransi yang telah mempunyai ijin prinsip pengelolaan asuransi syariah (ex: BRI Life Divisi Syariah, AXA Mandiri Divisi Syariah). If PAB is carried out, the DPS recommends that PAB to be carried out with insurance that already has a principle license for managing sharia insurance (ex: BRI Life Sharia Division, AXA Mandiri Syariah Division). • DPS menghimbau agar broker juga diberikan penjelasan mengenai Fatwa broker No.128/DSN-MUI/VII/2019 tentang Penyelenggaraan Usaha Pialang Asuransi dan Reasuransi berdasarkan prinsip syariah: DPS appeals the brokers to also be given an explanation regarding the Fatwa for brokers No.128/DSN-MUI/VII/2019 concerning the Implementation of Insurance and Reinsurance Brokerage Businesses based on sharia principles: <p>Penempatan penutupan pada asuransi syariah dan reasuransi Syariah berlaku ketentuan sebagai berikut: Closing placement in sharia insurance and sharia reinsurance applies the following conditions:</p> <ul style="list-style-type: none"> • Hanya pada perusahaan asuransi syariah atau perusahaan reasuransi syariah; Only in sharia insurance companies or sharia reinsurance companies; • Dalam hal perusahaan asuransi syariah atau perusahaan reasuransi syariah tidak memiliki kapasitas yang cukup untuk menutup risiko, maka dilalarkan kerjasama antar perusahaan asuransi syariah atau antar perusahaan reasuransi Syariah; In the event, a sharia insurance company or a sharia reinsurance company does not have sufficient capacity to cover risks, cooperation between sharia insurance or between sharia reinsurance companies shall be implemented; • Dalam hal kerjasama sebagaimana diatas tidak mencukupi, maka boleh dilakukan penutupan risiko oleh gabungan asuransi Syariah atau perusahaan reasuransi syariah dengan sisa penutupan risiko pada perusahaan asuransi atau reasuransi konvensional. In the event of the above cooperation is not sufficient, risk coverage may be carried out by a combination of Islamic insurance or Islamic reinsurance companies with the remaining risk coverage at conventional insurance or reinsurance companies.

Dewan Pengawas Syariah Sharia Supervisory Board

No.	Perihal Subject	Keterangan Description
		<p>Kesimpulan: Conclusion:</p> <ul style="list-style-type: none"> • <i>Broker</i> seharusnya mencari terlebih dahulu, Asuransi mana sajakah yang mempunyai produk asuransi MC Syariah, selanjutnya <i>Broker</i> akan menyampaikan beberapa alternatif produk asuransi syariah kepada BSI. Brokers shall first find out which insurers have MC Syariah insurance products, then the broker will submit several alternative Islamic insurance products to BSI. • Kemungkinan yang terjadi : Setelah dilakukan pemilihan, ternyata BSI menghendaki adanya kolaborasi kolaborasi 2 asuransi BNI Life dan Mandiri <i>in Health</i>, maka sehubungan dengan hal tersebut BSI akan menyampaikan usulan tersebut ke DPS Bank BSI Problems may happen: After the selection, it turned out that BSI wanted a collaboration between 2 insurance companies, BNI Life and Mandiri in Health, in connection with this, BSI will submit the proposal to the DPS of BSI Bank • Dengan kata lain, saat ini BNI Life Divisi Syariah menunggu konfirmasi dari <i>Broker</i> terkait dengan persetujuan asuransi yang akan dipilih oleh BSI. Apabila DPS dari Bank BSI menyetujui untuk dilaksanakan koasuransi antara syariah dan konven (BNI Life Divisi Syariah dan Mandiri <i>in Health</i>), maka DPS BNI Life juga akan mengikuti ketentuan tersebut dengan catatan ketentuan koasuransi/konsorsium harus diperhatikan kembali (merujuk pada regulasi OJK) In other words, currently the BNI Life Sharia Division is waiting for confirmation from the Broker regarding the insurance approval that will be selected by BSI. If the DPS from BSI Bank agrees to carry out co-insurance between sharia and the convention (BNI Life Sharia Division and Mandiri in Health), then the DPS BNI Life will also follow these provisions with a note that co-insurance/consortium provisions must be considered again (referring to OJK regulations) • Perlu diperhatikan juga, bahwa apabila memang nantinya benar-benar disepakati untuk koasuransi (BNI Life dengan Mandiri <i>in Health</i>), maka produk koasuransi tersebut bersifat sebagai produk darurat, dengan kata lain produk tersebut tidak dapat dipasarkan secara bebas ke partner bisnis yang lain. It should also be noted that if it is indeed agreed later on for co-insurance (BNI Life with Mandiri in Health), then the co-insurance product is an emergency product, in other words the product cannot be marketed freely to other business partners.
3.	Potensi Bisnis BSI BSI Business Potential	<ul style="list-style-type: none"> • Apabila memang dilakukan PAB, DPS menyarankan untuk dilakukan PAB dengan asuransi yang telah mempunyai ijin prinsip pengelolaan asuransi syariah (ex: BRI Life Divisi Syariah, AXA Mandiri Divisi Syariah) If PAB is taken, DPS recommends that PAB to be carried out with insurance that already has a principle license for managing sharia insurance (ex: BRI Life Sharia Division, AXA Mandiri Sharia Division). • DPS menghimbau agar broker juga diberikan penjelasan mengenai Fatwa untuk <i>broker</i> No.128/DSN-MUI/VII/2019 tentang Penyelenggaraan Usaha Pialang Asuransi dan Reasuransi berdasarkan prinsip syariah. DPS notices the brokers to also be given an explanation regarding the Fatwa for brokers No.128/DSN-MUI/VII/2019 concerning the Implementation of Insurance and Reinsurance Brokerage Businesses based on sharia principles.

Dewan Pengawas Syariah Sharia Supervisory Board

No.	Perihal Subject	Keterangan Description
		<p>Penempatan penutupan pada asuransi syariah dan reasuransi Syariah berlaku ketentuan berikut: Closing placements in sharia insurance and sharia reinsurance are subject to the following conditions:</p> <ul style="list-style-type: none"> • Hanya pada perusahaan asuransi syariah atau perusahaan reasuransi syariah; Only in sharia insurance companies or sharia reinsurance companies; • Dalam hal perusahaan asuransi syariah atau perusahaan reasuransi syariah tidak memiliki kapasitas yang cukup untuk menutup risiko, maka dilalarkan kerjasama antar perusahaan asuransi syariah atau antar perusahaan reasuransi syariah; In the event that Islamic insurance companies or Islamic reinsurance companies do not have sufficient capacity to cover risks, cooperation between Islamic insurance companies or Islamic reinsurance companies is enforced; • Dalam hal kerjasama sebagaimana diatas tidak mencukupi, maka boleh dilakukan penutupan risiko oleh gabungan asuransi syariah atau perusahaan reasuransi syariah dengan sisa penutupan risiko pada perusahaan asuransi atau reasuransi konvensional. In the event that the above cooperation is not sufficient, risk coverage may be carried out by a combination of sharia insurance or sharia reinsurance companies with the remaining risk coverage at conventional insurance or reinsurance companies. <p>Kesimpulan: Conclusion</p> <ul style="list-style-type: none"> • <i>Broker</i> seharusnya mencari terlebih dahulu, Asuransi mana sajakah yang mempunyai produk asuransi MC Syariah, selanjutnya <i>Broker</i> akan menyampaikan beberapa alternatif produk asuransi syariah kepada BSI. Brokers should first find out which insurers have MC Syariah insurance products, then the broker will submit several alternative Islamic insurance products to BSI. • Kemungkinan yang terjadi : Setelah dilakukan pemilihan, ternyata BSI menghendaki adanya kolaborasi 2 asuransi BNI Life dan Mandiri <i>in Health</i>, maka sehubungan dengan hal tersebut BSI akan menyampaikan usulan tersebut ke DPS Bank BSI. Problems may happen: After the selection, it turned out that BSI wanted a collaboration between 2 BNI Life insurance companies and Mandiri <i>in Health</i>, so in connection with this matter, BSI will submit the proposal to the DPS of BSI Bank. • Dengan kata lain, saat ini BNI Life Divisi Syariah menunggu konfirmasi dari <i>Broker</i> terkait dengan persetujuan asuransi yang akan dipilih oleh BSI. Apabila DPS dari Bank BSI menyetujui untuk dilaksanakan koasuransi antara syariah dan konven (BNI Life Divisi Syariah dan Mandiri Halaman 3 dari 3 Peserta <i>Meeting in Health</i>), maka DPS BNI Life juga akan mengikuti ketentuan tersebut dengan catatan ketentuan koasuransi/konsorsium harus diperhatikan kembali (merujuk pada regulasi OJK). In other words, currently the BNI Life Sharia Division is waiting for confirmation from the Broker regarding the insurance approval that will be selected by BSI. If the DPS from Bank BSI agrees to carry out co-insurance between sharia and the convention (BNI Life sharia and Mandiri units Page 3 of 3 Meeting in Health Participants), then the DPS BNI Life will also follow these provisions with a note that the co-insurance/consortium provisions must be considered again (referring on OJK regulations).

Dewan Pengawas Syariah

Sharia Supervisory Board

No.	Perihal Subject	Keterangan Description
		<ul style="list-style-type: none"> Perlu diperhatikan juga, bahwa apabila memang nantinya benar-benar disepakati untuk koasuransi (BNI Life dengan Mandiri <i>in Health</i>), maka produk koasuransi tersebut bersifat sebagai produk darurat, dengan kata lain produk tersebut tidak dapat dipasarkan secara bebas ke partner bisnis yang lain. <p>It shall also need attention, that if it is indeed agreed later on for co-insurance (BNI Life with Mandiri in Health), then the co-insurance product is an emergency product, in other words the product cannot be marketed freely to other business partners.</p>
4.	<p><i>Sharia Performance Update – Juli 2022</i> Sharia Performance Update – July 2022</p>	<p>Pendapatan kontribusi dari channel EB atas kontribusi <i>Managed Care</i> BSI merupakan 1 hal yang anomali, sehingga persintensi untuk tahun depan tetap harus dipertahankan, salah satunya yakni dengan cara memberikan pelayanan yang terbaik untuk BSI (jika memang diperlukan, sebaiknya ada PIC khusus untuk <i>menghandle</i> askes BSI/ semacam ada jalur khusus untuk pelayanannya.</p> <p>Revenue contribution from the EB channel for BSI's Managed Care contribution is an anomaly, so persistence for next year must be maintained, one of which is by providing the best service for BSI (if necessary, there should be a special PIC to handle BSI health insurance/ sort of there is a special line for his ministry.</p>
5.	<p><i>Issue Reasuransi, khususnya dengan Marein</i> Reinsurance Issue, especially with Marein</p>	<p>Opini DPS : Hal tersebut sebaiknya diputuskan oleh Direksi. Dan apabila tidak ada reasuransi syariah yang dapat menerima bisnis peralihan tersebut, karena keadaan darurat boleh mencari reasuransi konvensional, dengan dibuktikan oleh penolakan (boleh melalui surat atau email) dari seluruh reasuranis syariah.</p> <p>DPS Opinion: This shall be decided by the Board of Directors. And if there is no sharia reinsurance that can accept the transition business, due to an emergency, you may seek conventional reinsurance, as evidenced by rejection (maybe by letter or email) from all sharia reinsurers.</p>
6.	<p><i>Surplus Underwriting</i> Surplus Underwriting</p>	<p>Opini DPS mengenai Surplus Underwriting segera ditindaklanjuti kedalam pedoman pembagian surplus <i>underwriting</i> dana Tabaru dengan merujuk Fatwa DSN dan POJK atau peraturan lainnya.</p> <p>The Sharia Supervisory Board opinion regarding the Underwriting Surplus is immediately followed up into the guidelines for the distribution of the underwriting surplus of the Tabaru funds by referring to the DSN Fatwa and POJK or other regulations.</p>

Rapat Dewan Komisaris dan Direksi

Meetings of the Board of Commissioners and Board of Directors

RAPAT DEWAN KOMISARIS

Rapat Dewan Komisaris telah diatur dalam Board Manual dan telah disesuaikan dengan peraturan perundang-undangan yang berlaku. Dewan Komisaris wajib melaksanakan rapat sekurang-kurangnya 1 kali dalam 3 bulan.

Rapat Internal Dewan Komisaris

Sepanjang tahun 2022, Dewan Komisaris telah menyelenggarakan pertemuan sebanyak 5 kali dengan tingkat kehadiran sebagai berikut:

- Frekuensi dan Tingkat Kehadiran Rapat Dewan Komisaris**

Meeting Frequencies and Attendance of Board of Commissioners

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Kehadiran Attendance Percentage	Keterangan Description
Parikesit Suprpto	Komisaris Utama/ Komisaris Independen President Commissioner/ Independent Commissioner	5	5	100%	-
Teddy Wishadi	Komisaris Commissioner	1	1	100%	Mulai menjabat pada 21 Oktober 2022 Served since October 21 st , 2022
Kazuhiko Arai	Komisaris Commissioner	5	5	100%	-
Alwi Abdurrahman Shihab	Komisaris Independen Independent Commissioner	5	5	100%	-
Henry Cratein Suryanaga	Komisaris Independen Independent Commissioner	5	5	100%	-
Iwan Abdi	Komisaris Commissioner	4	4	100%	Jabatan berakhir pada 29 Juni 2022 Served until June 29 th , 2022

BOARD OF COMMISSIONERS: MEETINGS

The Board of Commissioners meeting has been regulated in the Board Manual and has been suitable with the relevant laws. The Board of Commissioners is required to conduct the meeting at least 1 meeting between 3 month.

Board of Commissioners Internal Meetings

Throughout 2022, the Board of Commissioners held 5 meetings with attendance levels as follows:

Rapat Dewan Komisaris dan Direksi

Meetings of the Board of Commissioners and Board of Directors



Agenda Rapat Internal Dewan Komisaris

Adapun agenda yang menjadi pembahasan dalam pertemuan Rapat Dewan Komisaris adalah sebagai berikut:

Board of Commissioners Meeting Agenda

The agenda discussed in the Board of Commissioners meeting is as follows:

No.	Tanggal Date	Agenda Agenda
1.	27 Januari 2022 January 27 th , 2022	<ol style="list-style-type: none"> 1. Persetujuan Kebijakan Penerapan Manajemen Risiko Approval of Risk Management Implementation Policy 2. Anggota Komite di bawah Dewan Komisaris Committee Members under Board of Commissioners 3. Remunerasi & Tantiem Eksekutif BNI Life Executive Remuneration & Tantiem of BNI Life
2.	24 Februari 2022 February 24 th , 2022	<p><i>Discussion concerning Approval of the 2021 Audited Financial Statements and 2021 Annual Report</i></p> <p>Discussion concerning Approval of the 2021 Audited Financial Statements and 2021 Annual Report</p>
3.	10 Maret 2022 March 10 th , 2022	<p><i>Discussion concerning Approval of the 2021 Audited Financial Statements and 2021 Annual Report</i></p> <p>Discussion concerning Approval of the 2021 Audited Financial Statements and 2021 Annual Report</p>
4.	9 Mei 2022 May 9 th , 2022	<ol style="list-style-type: none"> 1. <i>Committee Member</i> Committee Member 2. <i>Latest Update of 2021 AGMS</i> Latest Update of 2021 AGMS
5.	27 Desember 2022 December 27 th , 2022	<p><i>Audit and Risk Oversight Committee Update (as November 2022)</i></p> <p>Audit and Risk Oversight Committee Update (as November 2022)</p>

Rapat Dewan Komisaris dan Direksi

Meetings of the Board of Commissioners and Board of Directors

RAPAT GABUNGAN DEWAN KOMISARIS DAN DIREKSI

Sepanjang tahun 2022, diselenggarakan rapat gabungan dengan melibatkan Dewan Komisaris dan Direksi sebanyak 14 kali. Informasi terkait frekuensi dan tingkat kehadiran Dewan Komisaris dan Direksi dalam rapat gabungan adalah sebagai berikut:

JOINT MEETINGS OF BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

Throughout 2022, joint meetings involving the Board of Commissioners and Directors were held 14 times. Information related to the frequency and attendance level of the Board of Commissioners and Board of Directors in these joint meetings is as follows:

- Frekuensi dan Tingkat Kehadiran Rapat Gabungan Dewan Komisaris dan Direksi**

Frequency and Attendance Level of Board of Commissioners and Directors Joint Meeting

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Kehadiran Attendance Percentage	Keterangan Description
Dewan Komisaris Board of Commissioners					
Parikesit Suprpto	Komisaris Utama/ Komisaris Independen President Commissioner/ Independent Commissioner	14	14	100%	-
Teddy Wishadi	Komisaris Commissioner	3	3	100%	Mulai menjabat pada 21 Oktober 2022 Served since October 21 st , 2022
Kazuhiko Arai	Komisaris Commissioner	14	14	100%	-
Alwi Abdurrahman Shihab	Komisaris Independen Independent Commissioner	14	14	100%	-
Henry Cratein Suryanaga	Komisaris Independen Independent Commissioner	14	14	100%	-
Iwan Abdi	Komisaris Commissioner	7	7	100%	Jabatan berakhir pada 29 Juni 2022 Served until June 29 th , 2022
Direksi Board of Directors					
Shadiq Akasya	Direktur Utama President Director	14	14	100%	-
Eben Eser Nainggolan	Direktur Keuangan Finance Director	14	14	100%	-
Neny Asriany	Direktur Director	14	14	100%	-
Hiroshi Ono	Direktur Director	14	14	100%	-
Naoto Oda	Direktur Director	3	3	100%	Jabatan berakhir pada 31 Maret 2022 Served until March 31 st , 2022
Masaaki Fuse	Direktur Director	1	1	100%	Mulai menjabat pada 20 Desember 2022 Served since December 20 th , 2022

Rapat Dewan Komisaris dan Direksi

Meetings of the Board of Commissioners and Board of Directors

Agenda Rapat Gabungan

Adapun agenda yang menjadi pembahasan dalam pertemuan Rapat Gabungan Dewan Komisaris dan Direksi adalah sebagai berikut:

Joint Meeting Agenda

The various agenda that were discussed at these Joint Meetings of the Board of Commissioners and Directors are as follows:

No.	Tanggal Date	Agenda Agenda
1.	27 Januari 2022 January 27 th , 2022	<ol style="list-style-type: none"> BoD Monthly Report BoD Monthly Report Company Health Level Report as of December 2021 Company Health Level Report as of December 2021 The Update of AML-TF The Update of AML-TF Evaluation and Approval of the Risk Management Implementation Policy Evaluation and Approval of the Risk Management Implementation Policy Corporate Governance Implementation Evaluation Corporate Governance Implementation Evaluation BoD Accountability Evaluation on the Implementation of Risk Management in the Use of IT BoD Accountability Evaluation on the Implementation of Risk Management in the Use of IT
2.	15 Februari 2022 February 15 th , 2022	<p>Discussion concerning Pre AGMS Discussion concerning Pre AGMS</p>
3.	24 Februari 2022 February 24 th , 2022	<ol style="list-style-type: none"> BoD Monthly Report. BoD Monthly Report. Update of AML-TF (Evaluation Meeting and Approval of Policies and Procedures for the implementation of AML-TF Program). Update of AML-TF (Evaluation Meeting and Approval of Policies and Procedures for the implementation of AML-TF Program). Update of Board Manual Revision. Update of Board Manual Revision. Presentation related to BNIL's roadmap to become one of the 5 Best Insurance Companies in Indonesia. Presentation related to BNIL's roadmap to become one of the 5 Best Insurance Companies in Indonesia.
4.	24 Maret 2022 March 24 th , 2022	<p>AGMS Preparation AGMS Preparation</p>
5.	14 April 2022 April 14 th , 2022	<ol style="list-style-type: none"> BoD Monthly Report (February performance) BoD Monthly Report (February performance) BoD Monthly Report (March performance) BoD Monthly Report (March performance) Update of AML-TF Update of AML-TF Update of Persistency Update of Persistency
6.	24 Mei 2022 May 24 th , 2022	<ol style="list-style-type: none"> BoD Monthly Report (April performance) BoD Monthly Report (April performance) Update of AML-TF Update of AML-TF
7.	23 Juni 2022 June 23 rd , 2022	<ol style="list-style-type: none"> Update of AML-TF BoD Monthly Report (May performance) Update of AML-TF BoD Monthly Report (May performance) Update of AML-TF Update of AML-TF
8.	21 Juli 2022 July 21 st , 2022	<ol style="list-style-type: none"> BoD Quarterly Report (Q2) BoD Quarterly Report (Q2) Update of AML-TF Update of AML-TF

Rapat Dewan Komisaris dan Direksi

Meetings of the Board of Commissioners and Board of Directors

No.	Tanggal Date	Agenda Agenda
9.	24 Agustus 2022 August 24 th , 2022	<ol style="list-style-type: none"> BoD Monthly Report (July performance) BoD Monthly Report (July performance) Update of AML-TF Update of AML-TF Preparation and Timeline in 2023 Preparation and Timeline in 2023
10.	20 September 2022 September 20 th , 2022	<ol style="list-style-type: none"> BoD Monthly Report (May performance) BoD Monthly Report (May performance) Update of AML-TF Update of AML-TF
11.	27 Oktober 2022 October 27 th , 2022	<ol style="list-style-type: none"> BOD Quarterly Report (Q3) BOD Quarterly Report (Q3) Update of AML-TF Update of AML-TF Update of Business Plan 2023 Progress Update of Business Plan 2023 Progress
12.	7 November 2022 November 7 th , 2022	Approval of Business Plan and Company Budget 2023 Approval of Business Plan and Company Budget 2023
13.	11 November 2022 November 11 th , 2022	<ol style="list-style-type: none"> BoD Monthly Report (October performance) BoD Monthly Report (October performance) Update of AML-TF Update of AML-TF Update of Business Plan 2023 Progress Update of Business Plan 2023 Progress
14.	24 November 2022 November 24 th , 2022	Discussion and approval of Business Plan 2023 Discussion and approval of Business Plan 2023

RAPAT DIREKSI

Sepanjang tahun 2022, Direksi telah menyelenggarakan pertemuan sebanyak 52 kali dengan tingkat kehadiran sebagai berikut:

BOARD OF DIRECTORS MEETINGS

Throughout 2022, the Board of Directors held 52 meetings with attendance levels as follows:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Kehadiran Attendance Percentage	Keterangan Description
Shadiq Akasya	Direktur Utama President Director	52	46	88%	Ketidakhadiran dikarenakan menghadiri Rapat BNI The absence due to attending meeting at BNI
Eben Eser Nainggolan	Direktur Keuangan Finance Director	52	52	100%	
Neny Asriany	Direktur <i>Captive Market</i> Captive Market Director	52	49	94%	Ketidakhadiran dikarenakan menghadiri Rapat BNI The absence due to attending meeting at BNI
Hiroshi Ono	Direktur <i>Non Captive Market</i> Non Captive Market Director	52	52	100%	
Naoto Oda	Direktur <i>Risk Management</i> Risk Management Director	12	12	100%	Menjabat sampai dengan Maret 2022 Assigned until March 2022
Masaaki Fuse	Direktur <i>Compliance</i> Compliance Director	2	2	100%	Menjabat mulai dari 16 Desember 2022 Assigned starting from December 16 th , 2022

Rapat Dewan Komisaris dan Direksi

Meetings of the Board of Commissioners and Board of Directors

Adapun agenda yang menjadi pembahasan dalam pertemuan Rapat Internal Direksi adalah sebagai berikut:

The various agenda that were discussed at these Board of Directors meetings are as follows:

No.	Tanggal Date	Agenda Agenda
1.	3 Januari 2022 January 3 rd , 2022	Business Support : 2022 Programme Business Support : 2022 Programme
		Sales Academy : 2022 Programme Sales Academy : 2022 Programme
		Alternative Distribution : 2022 Programme Alternative Distribution : 2022 Programme
2.	10 Januari 2022 January 10 th , 2022	Internal Audit : 2022 Action Plan Internal Audit : 2022 Action Plan
		Sharia : Approval Detail Timeline Simulation Sharia Spin Off Sharia : Approval Detail Timeline Simulation Sharia Spin Off
		Corporate Planning : Business Meeting Preparation Corporate Planning : Business Meeting Preparation
		Procurement & GA : 2022 Action Plan Procurement & GA : 2022 Action Plan
3.	17 Januari 2022 January 17 th , 2022	Finance Controller : Performance Update Finance Controller : Performance Update
		Investment & Treasury : Performance Update Investment & Treasury : Performance Update
		Actuary & Product Development : Performance Update Actuary & Product Development : Performance Update
4.	24 Januari 2022 January 24 th , 2022	Bancassurance & Affinity : 2021 Achievement and 2022 Program, Target & Strategy Bancassurance & Affinity : 2021 Achievement and 2022 Program, Target & Strategy
		EB Business Banking & Open Market : 2021 Achievement and 2022 Program, Target & Strategy EB Business Banking & Open Market : 2021 Achievement and 2022 Program, Target & Strategy
		Agency : 2021 Achievement and 2022 Program, Target & Strategy Agency : 2021 Achievement and 2022 Program, Target & Strategy
		RMC : Approval Company Health Report RMC : Approval Company Health Report
5.	31 Januari 2022 January 31 st , 2022	Finance Controller : Approval for Audited Financial Report of 2021 Finance Controller : Approval for Audited Financial Report of 2021
		Underwriting : 2022 Program, Current Issue, Strategy and Action Plan Underwriting : 2022 Program, Current Issue, Strategy and Action Plan
		Claim & Provider : 2022 Program, Current Issue, Strategy and Action Plan Claim & Provider : 2022 Program, Current Issue, Strategy and Action Plan
		POS, Collection & Business Conservation : 2022 Program, Current Issue, Strategy and Action Plan POS, Collection & Business Conservation : 2022 Program, Current Issue, Strategy and Action Plan
		Customer Service & Complaint Handling : 2022 Program, Current Issue, Strategy and Action Plan Customer Service & Complaint Handling : 2022 Program, Current Issue, Strategy and Action Plan
6.	7 Februari 2022 February 7 th , 2022	Sales Academy : Performance Update, Issues and Strategy Sales Academy : Performance Update, Issues and Strategy
		Alternative Distribution : Performance Update, Issues and Strategy Alternative Distribution : Performance Update, Issues and Strategy
		IT Solution & Digital : Project Update, Issues and Strategy IT Solution & Digital : Project Update, Issues and Strategy
7.	14 Februari 2022 February 14 th , 2022	Bancassurance & Affinity : Performance Update, Issues and Strategy Bancassurance & Affinity : Performance Update, Issues and Strategy
		EB Business Banking & Open Market : Performance Update, Issues and Strategy EB Business Banking & Open Market : Performance Update, Issues and Strategy
		Procurement & General Affair : Office Space Rental Update Procurement & General Affair : Office Space Rental Update

Rapat Dewan Komisaris dan Direksi

Meetings of the Board of Commissioners and Board of Directors

No.	Tanggal Date	Agenda Agenda
8.	21 Februari 2022 February 21 st , 2022	Investment & Treasury : Investment Performance Update Investment & Treasury : Investment Performance Update
		Agency : Performance Update, Issues and Strategy Agency : Performance Update, Issues and Strategy
		Finance Controller : Financial Performance Update Finance Controller : Financial Performance Update
9.	1 Maret 2022 March 1 st , 2022	Transformation & Digital : 2022 Program, Current Issue, Strategy and Action Plan Transformation & Digital : 2022 Program, Current Issue, Strategy and Action Plan
		Actuary & Product Development : Performance Update Actuary & Product Development : Performance Update
		Underwriting : January 2022 Performance Update Underwriting : January 2022 Performance Update
10.	7 Maret 2022 March 7 th , 2022	Business Support : Performance Update, Issues and Strategy Business Support : Performance Update, Issues and Strategy
		Sales Academy : Performance Update, Issues and Strategy Sales Academy : Performance Update, Issues and Strategy
		Sharia : Performance Update, Issues and Strategy Sharia : Performance Update, Issues and Strategy
		Operation (PCBC) : January 2022 Performance Update Operation (PCBC) : January 2022 Performance Update
11.	14 Maret 2022 March 14 th , 2022	Bancassurance & Affinity : February Performance Update, Issues and Strategy Bancassurance & Affinity : February Performance Update, Issues and Strategy
		Agency : February Performance Update, Issues and Strategy Agency : February Performance Update, Issues and Strategy
12.	21 Maret 2022 March 21 st , 2022	Finance Controller : February 2022 Financial Performance Update Finance Controller : February 2022 Financial Performance Update
		Investment & Treasury : February 2020 Performance Update & Approval Submission of BNI Life's Broker & Bank Approved List Investment & Treasury : February 2020 Performance Update & Approval Submission of BNI Life's Broker & Bank Approved List
		Actuary & Product Development : Performance Update Actuary & Product Development : Performance Update
		Customer Service & Complaint Handling : February 2022 Performance Update, Issues and Strategy Customer Service & Complaint Handling : February 2022 Performance Update, Issues and Strategy
13.	28 Maret 2022 March 28 th , 2022	Underwriting : February 2022 Performance Update, Issues and Strategy Underwriting : February 2022 Performance Update, Issues and Strategy
		Claim & Provider : February 2022 Performance Update, Issues and Strategy Claim & Provider : February 2022 Performance Update, Issues and Strategy
		Operation (PCBC) : February 2022 Performance Update, Issues and Strategy Operation (PCBC) : February 2022 Performance Update, Issues and Strategy
14.	4 April 2022 April 4 th , 2022	Business Support : March 2022 Performance Update, Issues and Strategy Business Support : March 2022 Performance Update, Issues and Strategy
		Sales Academy : March 2022 Performance Update, Issues and Strategy Sales Academy : March 2022 Performance Update, Issues and Strategy
		Alternative Distribution : March 2022 Performance Update, Issues and Strategy Alternative Distribution : March 2022 Performance Update, Issues and Strategy
15.	11 April 2022 April 11 st , 2022	Bancassurance & Affinity : March 2022 Performance Update, Issues and Strategy Bancassurance & Affinity : March 2022 Performance Update, Issues and Strategy
		EB Business Banking & EB Open Market : March 2022 Performance Update, Issues and Strategy EB Business Banking & EB Open Market : March 2022 Performance Update, Issues and Strategy
		Agency : March 2022 Performance Update, Issues and Strategy Agency : March 2022 Performance Update, Issues and Strategy
		Sharia : March 2022 Performance Update, Issues and Strategy Sharia : March 2022 Performance Update, Issues and Strategy

Rapat Dewan Komisaris dan Direksi

Meetings of the Board of Commissioners and Board of Directors

No.	Tanggal Date	Agenda Agenda
16.	18 April 2022 April 18 th , 2022	Financial Controller : March 2022 Financial Performance Update Financial Controller : March 2022 Financial Performance Update
		Investment & Treasury : March 2020 Performance Update Investment & Treasury : March 2020 Performance Update
		Actuary & Product Development : Progress Update Actuary & Product Development : Progress Update
17.	25 April 2022 April 25 th , 2022	Underwriting : March 2022 Performance Update and Update Progress of BOD Directions Underwriting : March 2022 Performance Update and Update Progress of BOD Directions
		Claim & Provider : March 2022 Performance Update and Update Progress of BOD Directions Claim & Provider : March 2022 Performance Update and Update Progress of BOD Directions
		Operation (PCBC) : March 2022 Performance Update and Update Progress of BOD Directions Operation (PCBC) : March 2022 Performance Update and Update Progress of BOD Directions
		Customer Service & Complaint Handling : March 2022 Performance Update and Update Progress of BOD Directions Customer Service & Complaint Handling : March 2022 Performance Update and Update Progress of BOD Directions
18.	17 Mei 2022 May 17 th , 2022	Financial Controller : April 2022 Financial Performance Update Financial Controller : April 2022 Financial Performance Update
		Investment & Treasury : April 2022 Investment Performance Update and Approval of Purchase BNI Green Bond Investment & Treasury : April 2022 Investment Performance Update and Approval of Purchase BNI Green Bond
		Bancassurance & Affinity : April 2022 Performance Update, Issues and Strategy and Approval of BAS & ASM New Remuneration Bancassurance & Affinity : April 2022 Performance Update, Issues and Strategy and Approval of BAS & ASM New Remuneration
		EB Business Banking & EB Open Market : April 2022 Performance Update, Issues and Strategy EB Business Banking & EB Open Market : April 2022 Performance Update, Issues and Strategy
19.	23 Mei 2022 May 23 rd , 2022	Actuary & Product Development : Progress Update & Approval of BLPM Plus & Hy End Pro Development Product Actuary & Product Development : Progress Update & Approval of BLPM Plus & Hy End Pro Development Product
		Sharia : April 2022 Performance Update, Issues and Strategy Sharia : April 2022 Performance Update, Issues and Strategy
		Agency : April 2022 Performance Update, Issues and Strategy Agency : April 2022 Performance Update, Issues and Strategy
20.	30 Mei 2022 May 30 th , 2022	Underwriting : April 2022 Performance, Issues & Strategy and Update Progress of BOD Directions Underwriting : April 2022 Performance, Issues & Strategy and Update Progress of BOD Directions
		Claim & Provider : April 2022 Performance, Issues & Strategy and Update Progress of BOD Directions Claim & Provider : April 2022 Performance, Issues & Strategy and Update Progress of BOD Directions
		Operation (PCBC) : April 2022 Performance, Issues & Strategy and Update Progress of BOD Directions Operation (PCBC) : April 2022 Performance, Issues & Strategy and Update Progress of BOD Directions
		Customer Service & Complaint Handling : April 2022 Performance, Issues & Strategy and Update Progress of BOD Directions Customer Service & Complaint Handling : April 2022 Performance, Issues & Strategy and Update Progress of BOD Directions

Rapat Dewan Komisaris dan Direksi

Meetings of the Board of Commissioners and Board of Directors

No.	Tanggal Date	Agenda Agenda
21.	6 Juni 2022 June 6 th , 2022	Business Support : May 2022 Performance Update, Issues and Strategy Business Support : May 2022 Performance Update, Issues and Strategy
		Sales Academy : May 2022 Performance Update, Issues and Strategy Sales Academy : May 2022 Performance Update, Issues and Strategy
		Alternative Distribution : May 2022 Performance Update, Issues and Strategy Alternative Distribution : May 2022 Performance Update, Issues and Strategy
22.	13 Juni 2022 June 13 th , 2022	Bancassurance & Affinity : May 2022 Performance Update, Issues & Strategy and Update Progress of BOD Directions Bancassurance & Affinity : May 2022 Performance Update, Issues & Strategy and Update Progress of BOD Directions
		EB BB & EB OM : May 2022 Performance Update, Issues & Strategy and Update Progress of BOD Directions EB BB & EB OM : May 2022 Performance Update, Issues & Strategy and Update Progress of BOD Directions
23.	20 Juni 2022 June 20 th , 2022	Investment & Treasury : May 2022 Investment Performance Update and Proposal on Government Bond Exposure Limit Investment & Treasury : May 2022 Investment Performance Update and Proposal on Government Bond Exposure Limit
		Financial Controller : May 2022 Financial Performance Update Financial Controller : May 2022 Financial Performance Update
		Sharia : May 2022 Performance Update, Issues & Strategy and Update Progress of BOD Directions Sharia : May 2022 Performance Update, Issues & Strategy and Update Progress of BOD Directions
		Agency : May 2022 Performance Update, Issues & Strategy and Update Progress of BOD Directions Agency : May 2022 Performance Update, Issues & Strategy and Update Progress of BOD Directions
24.	27 Juni 2022 June 27 th , 2022	Underwriting : May 2022 Performance Update and Update Progress of BOD Directions Underwriting : May 2022 Performance Update and Update Progress of BOD Directions
		Claim & Provider : May 2022 Performance Update and Update Progress of BOD Directions Claim & Provider : May 2022 Performance Update and Update Progress of BOD Directions
		Operation (PCBC) : May 2022 Performance Update and Update Progress of BOD Directions Operation (PCBC) : May 2022 Performance Update and Update Progress of BOD Directions
		Customer Service & Complaint Handling : May 2022 Performance Update and Update Progress of BOD Directions Customer Service & Complaint Handling : May 2022 Performance Update and Update Progress of BOD Directions
25.	4 Juli 2022 July 4 th , 2022	Actuary & Product Development : Progress Update Actuary & Product Development : Progress Update
		Business Support : June 2022 Performance Update, Issues and Strategy and Update Progress of BOD Directions Business Support : June 2022 Performance Update, Issues and Strategy and Update Progress of BOD Directions
		Sales Academy : June 2022 Performance Update, Issues and Strategy and Update Progress of BOD Directions Sales Academy : June 2022 Performance Update, Issues and Strategy and Update Progress of BOD Directions
		Alternative Distribution : June 2022 Performance Update, Issues and Strategy and Update Progress of BOD Directions Alternative Distribution : June 2022 Performance Update, Issues and Strategy and Update Progress of BOD Directions

Rapat Dewan Komisaris dan Direksi

Meetings of the Board of Commissioners and Board of Directors

No.	Tanggal Date	Agenda Agenda
26.	11 Juli 2022 July 11 st , 2022	Bancassurance & Affinity : June 2022 Performance Update, Issues & Strategy and Update Progress of BOD Directions Bancassurance & Affinity : June 2022 Performance Update, Issues & Strategy and Update Progress of BOD Directions
		EB BB & EB OM : June 2022 Performance Update, Issues & Strategy and Update Progress of BOD Directions EB BB & EB OM : June 2022 Performance Update, Issues & Strategy and Update Progress of BOD Directions
27.	18 Juli 2022 July 18 th , 2022	Financial Controller : June 2022 Financial Performance Update and Update Progress of Previous BOD Directions Financial Controller : June 2022 Financial Performance Update and Update Progress of Previous BOD Directions
		Investment & Treasury : June 2022 Investment Performance Update, Prposal of ICM Investment and Update Progress of Previous BOD Directions Investment & Treasury : June 2022 Investment Performance Update, Prposal of ICM Investment and Update Progress of Previous BOD Directions
		Sharia : June 2022 Performance Update, Issues & Strategy and Update Progress of Previous BOD Directions Sharia : June 2022 Performance Update, Issues & Strategy and Update Progress of Previous BOD Directions
		Agency : June 2022 Performance Update, Issues & Strategy and Update Progress of Previous BOD Directions Agency : June 2022 Performance Update, Issues & Strategy and Update Progress of Previous BOD Directions
28.	25 Juli 2022 July 25 th , 2022	Underwriting : June 2022 Performance Update and Update Progress of BOD Directions Underwriting : June 2022 Performance Update and Update Progress of BOD Directions
		Claim & Provider : June 2022 Performance Update and Update Progress of BOD Directions Claim & Provider : June 2022 Performance Update and Update Progress of BOD Directions
		Operation (PCBC) : June 2022 Performance Update and Update Progress of BOD Directions Operation (PCBC) : June 2022 Performance Update and Update Progress of BOD Directions
		Customer Service & Complaint Handling : June 2022 Performance Update and Update Progress of BOD Directions Customer Service & Complaint Handling : June 2022 Performance Update and Update Progress of BOD Directions
29.	1 Agustus 2022 August 1 st , 2022	Corporate Planning :Business Review Meeting Corporate Planning :Business Review Meeting
		Actuary & Product Development : Progress Update and Update Progress of BOD Directions Actuary & Product Development : Progress Update and Update Progress of BOD Directions
		Business Support : July 2022 Performance Update, Issues and Strategy and Update Progress of BOD Directions Business Support : July 2022 Performance Update, Issues and Strategy and Update Progress of BOD Directions
		Sales Academy : July 2022 Performance Update, Issues and Strategy and Update Progress of BOD Directions Sales Academy : July 2022 Performance Update, Issues and Strategy and Update Progress of BOD Directions
30.	5 Agustus 2022 August 5 th , 2022	Actuary & Product Development : Approval of Hy End Pro Product Scheme Actuary & Product Development : Approval of Hy End Pro Product Scheme
31.	15 Agustus 2022 August 15 th , 2022	Bancassurance & Affinity : July 2022 Performance Update Bancassurance & Affinity : July 2022 Performance Update
		EB BB & EB OM : July 2022 Performance Update EB BB & EB OM : July 2022 Performance Update

Rapat Dewan Komisaris dan Direksi

Meetings of the Board of Commissioners and Board of Directors

No.	Tanggal Date	Agenda Agenda
32.	22 Agustus 2022 August 22 th , 2022	Financial Controller : July 2022 Financial Performance Update and Update Progress of Previous BOD Directions Financial Controller : July 2022 Financial Performance Update and Update Progress of Previous BOD Directions
		Investment & Treasury : July 2022 Investment Performance Update Investment & Treasury : July 2022 Investment Performance Update
		Sharia : July 2022 Performance Update, Issues & Strategy Sharia : July 2022 Performance Update, Issues & Strategy
		Agency : July 2022 Performance Update, Issues & Strategy Agency : July 2022 Performance Update, Issues & Strategy
33.	30 Agustus 2022 August 30 th , 2022	Underwriting : July 2022 Performance Update and Update Progress of BOD Directions Underwriting : July 2022 Performance Update and Update Progress of BOD Directions
		Claim & Provider : July 2022 Performance Update and Update Progress of BOD Directions Claim & Provider : July 2022 Performance Update and Update Progress of BOD Directions
		Operation (PCBC) : July 2022 Performance Update and Update Progress of BOD Directions Operation (PCBC) : July 2022 Performance Update and Update Progress of BOD Directions
		Division Persistency Division Persistency
34.	6 September 2022 September 6 th , 2022	Actuary & Product Development : Product Development Update and Update Progres of BOD Directions Actuary & Product Development : Product Development Update and Update Progres of BOD Directions
		Business Support : August 2022 Performance Update, Issues and Strategy and Update Progress of BOD Directions Business Support : August 2022 Performance Update, Issues and Strategy and Update Progress of BOD Directions
		Sales Academy : August 2022 Performance Update, Issues and Strategy and Update Progress of BOD Directions Sales Academy : August 2022 Performance Update, Issues and Strategy and Update Progress of BOD Directions
35.	12 September 2022 September 12 th , 2022	Actuary & Product Development : Approval of BNI Life Hy End Pro Revamp of BNI Rejection Anticipation Actuary & Product Development : Approval of BNI Life Hy End Pro Revamp of BNI Rejection Anticipation
		Bancassurance : August 2022 Performance Update, Current Issues & Strategy and Update Progress of BOD Directions Bancassurance : August 2022 Performance Update, Current Issues & Strategy and Update Progress of BOD Directions
		EB Business Banking & EB Open Market : August 2022 Performance Update, Current Issues & Strategy and Update Progress of BOD Directions EB Business Banking & EB Open Market : August 2022 Performance Update, Current Issues & Strategy and Update Progress of BOD Directions
36.	19 September 2022 September 19 th , 2022	Investment & Treasury : August 2022 Investment Performance Update and Liquidation of Protected Mutual Funds that Cover Yearly Accrual Expense MBAA Proposal Investment & Treasury : August 2022 Investment Performance Update and Liquidation of Protected Mutual Funds that Cover Yearly Accrual Expense MBAA Proposal
		Financial Controller : August 2022 Financial Performance Update and Update Progress of Previous BOD Directions Financial Controller : August 2022 Financial Performance Update and Update Progress of Previous BOD Directions
		Affinity : August 2022 Performance Update, Current Issues & Strategy to Close the Gap and Update Progress of Previous BOD Direction Affinity : August 2022 Performance Update, Current Issues & Strategy to Close the Gap and Update Progress of Previous BOD Direction

Rapat Dewan Komisaris dan Direksi

Meetings of the Board of Commissioners and Board of Directors

No.	Tanggal Date	Agenda Agenda
37.	26 September 2022 September 26 th , 2022	Underwriting : August 2022 Performance Update and Update Progress of BOD Directions Underwriting : August 2022 Performance Update and Update Progress of BOD Directions
		Claim & Provider : August 2022 Performance Update and Update Progress of BOD Directions Claim & Provider : August 2022 Performance Update and Update Progress of BOD Directions
		Operation (PCBC) : Telemarketing & Landing Page Update and Update Progress of BOD Directions Operation (PCBC) : Telemarketing & Landing Page Update and Update Progress of BOD Directions
		Customer Service & Complaint Handling : August 2022 Performance Update and Update Progress of BOD Directions Customer Service & Complaint Handling : August 2022 Performance Update and Update Progress of BOD Directions
38.	3 Oktober 2022 October 3 rd , 2022	Actuary & Product Development : Progress Update Actuary & Product Development : Progress Update
		Business Support : September 2022 Performance Update, Strategy to Close the Gap and Update Progress of BOD Directions Business Support : September 2022 Performance Update, Strategy to Close the Gap and Update Progress of BOD Directions
		Sales Academy : September 2022 Performance Update, Strategy to Close the Gap and Update Progress of BOD Directions Sales Academy : September 2022 Performance Update, Strategy to Close the Gap and Update Progress of BOD Directions
39.	10 Oktober 2022 October 10 th , 2022	Bancassurance & Affinity : September 2022 Performance Update, Current Issues and Strategy to Close the Gap Bancassurance & Affinity : September 2022 Performance Update, Current Issues and Strategy to Close the Gap
		EB Business Banking & EB Open Market : September 2022 Performance Update, Current Issues and Strategy to Close the Gap EB Business Banking & EB Open Market : September 2022 Performance Update, Current Issues and Strategy to Close the Gap
40.	19 Oktober 2022 October 19 th , 2022	Sharia : September 2022 Performance Update, Current Issues and Strategy to Close the Gap Sharia : September 2022 Performance Update, Current Issues and Strategy to Close the Gap
		Agency : September 2022 Performance Update, Current Issues and Strategy to Close the Gap Agency : September 2022 Performance Update, Current Issues and Strategy to Close the Gap
		Alternative Distribution : September 2022 Performance Update, Current Issues and Strategy to Close the Gap Alternative Distribution : September 2022 Performance Update, Current Issues and Strategy to Close the Gap
41.	24 Oktober 2022 October 24 th , 2022	Financial Controller : September 2022 Financial Performance Update Financial Controller : September 2022 Financial Performance Update
		Investment & Treasury : September 2022 Financial Performance Update Investment & Treasury : September 2022 Financial Performance Update
42.	26 Oktober 2022 October 26 th , 2022	Corporate Planning : Breezing of Business Plan 2023 Corporate Planning : Breezing of Business Plan 2023

Rapat Dewan Komisaris dan Direksi

Meetings of the Board of Commissioners and Board of Directors

No.	Tanggal Date	Agenda Agenda
43.	31 Oktober 2022 October 31 st , 2022	Underwriting : September 2022 Performance Update and Update Progress of BOD Directions Underwriting : September 2022 Performance Update and Update Progress of BOD Directions
		Claim & Provider : September 2022 Performance Update and Update Progress of BOD Directions Claim & Provider : September 2022 Performance Update and Update Progress of BOD Directions
		Operation (PCBC) : September 2022 Performance Update and Update Progress of BOD Directions Operation (PCBC) : September 2022 Performance Update and Update Progress of BOD Directions
		Customer Service & Complaint Handling : September 2022 Performance Update and Update Progress of BOD Directions Customer Service & Complaint Handling : September 2022 Performance Update and Update Progress of BOD Directions
44.	7 November 2022 November 7 th , 2022	Corporate Planning : Business Plan 2023 Corporate Planning : Business Plan 2023
45.	9 November 2022 November 9 th , 2022	PAYDI Implementation Update PAYDI Implementation Update
46.	22 November 2022 November 22 nd , 2022	Corporate Planning : Approval of Business Plan 2023 Corporate Planning : Approval of Business Plan 2023
47.	24 November 2022 November 24 th , 2022	Actuary & Product Development : AJK Reinsurance Update Actuary & Product Development : AJK Reinsurance Update
48.	2 Desember 2022 December 2 nd , 2022	Financial Controller : Financial Performance Update Financial Controller : Financial Performance Update
		Claim & Provider : October 2022 Performance Update Claim & Provider : October 2022 Performance Update
49.	5 Desember 2022 December 5 th , 2022	Bancassurance & Affinity : November 2022 Performance Update, Current Issues and Strategy to Close the Gap Bancassurance & Affinity : November 2022 Performance Update, Current Issues and Strategy to Close the Gap
		EB Business Banking & EB Open Market : November 2022 Performance Update, Current Issues and Strategy to Close the Gap EB Business Banking & EB Open Market : November 2022 Performance Update, Current Issues and Strategy to Close the Gap
50.	12 Desember 2022 December 12 th , 2022	Financial Controller : November 2022 Financial Performance Update and 2023 Action Plan Financial Controller : November 2022 Financial Performance Update and 2023 Action Plan
		Investment & Treasury : November 2022 Investment Performance Update and 2023 Action Plan Investment & Treasury : November 2022 Investment Performance Update and 2023 Action Plan
		Actuary & Product Development : Actuary & Product Development Update and 2023 Action Plan Actuary & Product Development : Actuary & Product Development Update and 2023 Action Plan
		Sharia : November 2022 Performance Update, Current Issues and 2023 Strategy & Action Plan Sharia : November 2022 Performance Update, Current Issues and 2023 Strategy & Action Plan
51.	19 Desember 2022 December 19 th , 2022	Special Task Force Team : IFRS17 Implementation Update Special Task Force Team : IFRS17 Implementation Update
52.	27 Desember 2022 December 27 th , 2022	Underwriting : November 2022 Performance Update & 2023 Action Plan Underwriting : November 2022 Performance Update & 2023 Action Plan
		Claim & Provider : November 2022 Performance Update & 2023 Action Plan Claim & Provider : November 2022 Performance Update & 2023 Action Plan
		Operation (PCBC) : November 2022 Performance Update & 2023 Action Plan Operation (PCBC) : November 2022 Performance Update & 2023 Action Plan
		Customer Service & Complaint Handling : November 2022 Performance Update & 2023 Action Plan Customer Service & Complaint Handling : November 2022 Performance Update & 2023 Action Plan

Kebijakan Remunerasi Dewan Komisaris, Direksi dan Dewan Pengawas Syariah

Board of Commissioners, Board of Directors and Sharia Supervisory Board Remuneration Policy

Remunerasi bagi anggota Dewan Komisaris, Direksi dan Dewan Pengawas Syariah dilakukan dengan basis formula yang ditetapkan oleh RUPS serta telah melalui kajian oleh Dewan Komisaris bersama Komite Remunerasi dan Nominasi melalui pendalaman yang dilakukan oleh Pemegang Saham dengan memperhatikan Pedoman Penetapan Penghasilan yang diatur dalam Peraturan Menteri BUMN No.PER-04/MBU/2014 tentang Pedoman Penetapan Penghasilan Direksi Dewan Komisaris dan Dewan Pengawas Badan Usaha Milik Negara sebagaimana telah diubah terakhir dengan Peraturan Menteri Badan Usaha Milik Negara Republik Indonesia Nomor PER-12/MBU/11/2020 tanggal 25 November 2020, tentang Perubahan Kelima Atas Peraturan Menteri Badan Usaha Milik Negara Nomor PER-04/MBU/2014 tentang Pedoman Penetapan Penghasilan Direksi, Dewan Komisaris dan Dewan Pengawas Badan Usaha Milik Negara.

PROSEDUR PENETAPAN REMUNERASI ANGGOTA DEWAN KOMISARIS, DIREKSI DAN DEWAN PENGAWAS SYARIAH

Keputusan penetapan remunerasi Dewan Komisaris, Direksi dan Dewan Pengawas Syariah ditetapkan melalui RUPS Tahunan Perseroan tanggal 29 Juli 2022 tentang Penetapan Tantiem, Gaji, dan Honorarium serta Tunjangan lainnya untuk anggota Direksi dan Dewan Komisaris Tahun 2022.

Kebijakan remunerasi diatur Peraturan Otoritas Jasa Keuangan Nomor 73/POJK.05/2016 yang mengatur bahwa Perseroan wajib menerapkan kebijakan remunerasi bagi anggota Direksi, anggota Dewan Komisaris dan pegawai yang mendorong perilaku berdasarkan prinsip kehati-hatian (*prudent behaviour*) yang sejalan dengan kepentingan jangka panjang Perseroan dan perlakuan adil terhadap pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat.

Remuneration for members of the Board of Commissioners, the Board of Directors and Sharia Supervisory Board is carried out on the basis of a formula set by the GMS. This formula has been reviewed by the Board of Commissioners together with Nomination and Remuneration Committee through an in depth study carried out by Shareholders that take into account the following regulatory Guidelines for Determining Income: SOE Minister Regulation No.PER-04/MBU/2014 concerning Guidelines for Determining the Income of the Board of Directors, the Board of Commissioners and the Supervisory Board of State-Owned Enterprises as last amended by the Minister of State-Owned Enterprises Regulation Number PER-12/MBU/11/2020 on November 25th, 2020, regarding the Fifth Amendment to the Minister of State-Owned Enterprises Regulation Number PER-04/MBU/2014 concerning Guidelines for Determining the Income of Board of Commissioners, the Board of Directors and Supervisory Board of SOE.

PROCEDURE FOR DETERMINING REMUNERATION FOR THE BOARD OF COMMISSIONERS, BOARD OF DIRECTORS AND SHARIA SUPERVISORY BOARD

The decision to determine the remuneration for the Board of Commissioners, Board of Directors and Sharia Supervisory Board was stipulated by the Annual General Meeting of Shareholders of the Company on July 29th, 2022 regarding the Determination of Tantiem, Salary and Honorarium and other Allowances for members of the Board of Directors and Board of Commissioners for the Year of 2022.

The remuneration policy is regulated by Financial Services Authority Regulation No. 73/POJK.05/2016, which stipulates that the Company is required to implement a remuneration policy for members of the Board of Directors, members of the Board of Commissioners and employees that encourage behavior based on the principle of prudence in line with long-term interests of the Company and fair treatment of policyholders, the insured, participants, and/or other parties entitled to benefits.

Kebijakan Remunerasi Dewan Komisaris, Direksi dan Dewan Pengawas Syariah

Board of Commissioners, Board of Directors and Sharia Supervisory Board Remuneration Policy

Kebijakan remunerasi bagi Dewan Komisaris dan Direksi harus memperhatikan hal-hal berikut:

1. Kinerja keuangan dan pemenuhan kewajiban Perseroan sebagaimana diatur dalam peraturan perundang undangan yang berlaku;
2. Prestasi kerja individu;
3. Kewajaran dengan *peer group*;
4. Pertimbangan sasaran dan strategi jangka panjang Perseroan.

Indikator Penerapan Remunerasi Dewan Komisaris, Direksi dan Dewan Pengawas Syariah

Besaran Remunerasi Dewan Komisaris, Direksi dan Dewan Pengawas Syariah ditetapkan melalui RUPS. Besaran Remunerasi Dewan Komisaris, Direksi dan Dewan Pengawas Syariah didasarkan atas capaian kinerja Dewan Komisaris, Direksi dan Dewan Pengawas Syariah, sesuai hasil analisis dan rekomendasi Komite Nominasi dan Remunerasi. Komite Nominasi dan Remunerasi mengusulkan hal tersebut kepada Dewan Komisaris, untuk kemudian hasilnya diteruskan kepada RUPS. Pada tahun 2022, Prosedur Pengusulan dan Penetapan Gaji/Honorarium, Tunjangan dan fasilitas untuk tahun 2022 serta tantiem atas Kinerja Tahun Buku 2022 untuk Dewan Komisaris, Direksi dan Dewan Pengawas Syariah adalah sebagai berikut:

1. Penetapan Penghasilan yang bersifat tetap berupa Gaji/Honorarium, Tunjangan, dan Fasilitas dilakukan dengan mempertimbangkan:
 - a. Faktor Skala Usaha
 - b. Faktor Kompleksitas Usaha
 - c. Tingkat Inflasi
 - d. Kondisi dan Kemampuan Keuangan Perseroan
 - e. Faktor-faktor lain yang relevan serta tidak boleh bertentangan dengan Peraturan Perundang Undangan

The remuneration policy for the Board of Commissioners and the Board of Directors must pay attention to the following:

1. Financial performance and fulfillment of the Company's obligations as stipulated in prevailing laws and regulations;
2. Individual work performance;
3. Fairness in regards to peer groups;
4. Consideration of the Company's long-term goals and strategies.

Remuneration Indicators for the Board of Commissioners, Board of Directors and Sharia Supervisory Board

The amount of Remuneration for the Board of Commissioners, Directors and Sharia Supervisory Board is determined through an AGMS. The amount of Remuneration for BOC, BOD and Sharia Supervisory Board is based on the performance achievements of BOC and BOD, according to the results of the analysis and recommendations of the Nomination and Remuneration Committee. The Nomination and Remuneration Committee proposes this to BOC and forward the result to the AGMS. In 2022, the Procedure for Proposing and Determining Salary/Honorarium, Allowances and facilities for the fiscal year of 2022 and bonuses for the Fiscal Year Performance of 2022 for BOC and BOD were as follows:

1. Determining fixed income in the form of salary/honorarium, allowances and facilities is carried out by considering:
 - a. Business Scale Factors
 - b. Business Complexity Factors
 - c. Inflation Rate
 - d. The Company's Financial Condition and Capability
 - e. Other factors that are relevant and must not conflict with Prevailing Laws

Kebijakan Remunerasi Dewan Komisaris, Direksi dan Dewan Pengawas Syariah

Board of Commissioners, Board of Directors and Sharia Supervisory Board Remuneration Policy

Penetapan Penghasilan yang bersifat variabel berupa Tantiem/Insentif Kinerja dilakukan dengan mempertimbangkan:

- Faktor Kinerja
- Faktor Kemampuan Keuangan Perseroan
- Faktor-faktor lain yang relevan

Determining variable income in the form of bonuses/performance incentives is carried out by considering:

- Performance Factors
- Financial Capability Factors of the Company
- Other relevant factors

Pada 2022, besaran remunerasi yang diterima oleh Direksi mengacu pada Keputusan Rapat Umum Pemegang Saham Tahunan tahun buku 2022. Struktur remunerasi untuk seluruh anggota Dewan Komisaris, Dewan Pengawas Syariah, dan Direksi Perseroan adalah sebagai berikut:

In 2022, the amount of remuneration received by the Board of Directors was made in reference to the Resolution of the Annual General Meeting of Shareholders for the fiscal year 2022. The remuneration structure for all members of the Board of Commissioners, Sharia Supervisory Board and Board of Directors of the Company is as follows:

Jenis Remunerasi Remuneration Type	Jumlah yang Diterima dalam 1 Tahun Amount Accepted in 1 Year					
	Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Dewan Pengawas Syariah Sharia Supervisory Board	
	Orang Person	Nominal (Rp juta) Nominal (Millions of Rp)	Orang Person	Nominal (Rp juta) Nominal (Millions of Rp)	Orang Person	Nominal (Rp juta) Nominal (Millions of Rp)
Remunerasi (Gaji, Bonus, Tunjangan Rutin, Kompensasi berbasis saham, Tantiem dan Fasilitas Lainnya dalam bentuk Non Natural) Remuneration (Salary, Bonus, Routine Allowance, Share-based Compensation, Tantiem and Other Facilities in Non-Natural form)	5 Orang 5 People	5.707.149.101	5 Orang 5 People	14.401.701.023	3 Orang 3 People	838.657.243
Fasilitas lain dalam bentuk (perumahan, transportasi, asuransi kesehatan, dan sebagainya) Other facilities in the form (housing, transportation, health insurance, etc.)	5 Orang 5 People	3.366.853.366	5 Orang 5 People	7.089.886.110	3 Orang 3 People	650.083.068
Jumlah Total	5 Orang 5 People	9.074.002.467	5 Orang 5 People	21.491.587.133	3 Orang 3 People	1.488.740.311

Catatan | Note:

1 (satu) anggota Direksi dan 1 anggota Dewan Komisaris berakhir menjabat di Tahun 2022 dan 1 (satu) anggota Dewan Komisaris baru menjabat di Tahun 2022
1 (one) member of the Board of Directors and 1 (one) member of the Board of Commissioners no longer served in 2022 and 1 (one) new member of the Board of Commissioners effectively took office in 2022

Keberagaman Komposisi Dewan Komisaris, Direksi dan Dewan Pengawas Syariah

Board of Commissioners, Board of Directors and Sharia Supervisory Board Compositional Diversity

Nama Name	Jabatan Position	Usia (tahun) Age (year)	Jenis Kelamin Gender	Keahlian Expertise
Dewan Komisaris Board of Commissioners				
Parikesit Suprpto	Komisaris Utama/ Komisaris Independen President/Independent Commissioner	71	Laki-Laki Male	Manajemen Risiko, Keuangan dan Pemasaran Risk Management, Finance and Marketing
Iwan Abdi*	Komisaris Commissioner	57	Laki-Laki Male	Manajemen Risiko dan Keuangan Risk Management and Finance
Teddy Wishadi	Komisaris Commissioner	51	Laki-Laki Male	Ilmu Komputer Computer Science
Kazuhiko Arai	Komisaris Commissioner	60	Laki-Laki Male	Manajemen Risiko, Keuangan dan Pemasaran Risk Management, Finance and Marketing
Alwi Abdurrahman Shihab	Komisaris Independen Independent Commissioner	76	Laki-Laki Male	Manajemen Risiko dan Keuangan Risk Management and Finance
Henry Cratein Suryanaga	Komisaris Independen Independent Commissioner	61	Laki-Laki Male	Manajemen Risiko dan Keuangan Risk Management and Finance
Direksi Board of Directors				
Shadiq Akasya	Direktur Utama President Director	54	Laki-Laki Male	Manajemen Risiko, Keuangan dan Pemasaran Risk Management, Finance and Marketing
Eben Eser Nainggolan	Direktur Keuangan Finance Director	53	Laki-Laki Male	Manajemen Risiko, Keuangan dan Pemasaran Risk Management, Finance and Marketing
Neny Asriany	Direktur Director	52	Perempuan Female	Manajemen Risiko, Keuangan dan Pemasaran Risk Management, Finance and Marketing
Naoto Oda**	Direktur Director	52	Laki-Laki Male	Manajemen Risiko, Keuangan dan Pemasaran Risk Management, Finance and Marketing
Hiroshi Ono	Direktur Director	60	Laki-Laki Male	Manajemen Risiko dan Keuangan Risk Management and Finance
Masaaki Fuse	Direktur Director	50	Laki-Laki Male	Sosiologi Sociology
Dewan Pengawas Syariah Sharia Supervisory Board				
H. Agus Haryadi	Ketua Dewan Pengawas Syariah Chairman of Sharia Supervisory Board	60	Laki-Laki Male	Keuangan Syariah Sharia Finance
H. Utang Ranuwijaya	Anggota Dewan Pengawas Syariah Member of Sharia Supervisory Board	64	Laki-Laki Male	Keuangan Syariah Sharia Finance
Hj. Siti Haniatunnisa	Anggota Dewan Pengawas Syariah Member of Sharia Supervisory Board	38	Perempuan Female	Hukum Law

*Sudah tidak menjabat per 29 Juni 2022 berdasarkan Akta Keputusan RUPS Luar Biasa No.36 Tanggal 5 Juli 2022
No longer served as of June 29th, 2022 based on the Deed of the Extraordinary GMS Resolutions No. 36 dated July 5th, 2022

**Sudah tidak menjabat per 31 Maret 2022 berdasarkan Akta RUPS Luar Biasa No.61 Tanggal 22 April 2022

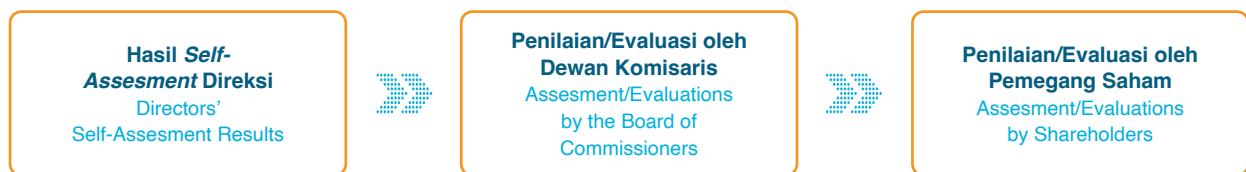
**No longer served as of March 31st, 2022 based on the Deed of the Extraordinary GMS No. 61 dated April 22nd, 2022

Penilaian Kinerja Dewan Komisaris dan Direksi

Board of Commissioners and Board of Directors Performance Assessment

Penilaian kinerja tahunan anggota Dewan Komisaris dan Direksi dilaksanakan oleh Pemegang Saham Pengendali. Skema prosedur pelaksanaan penilaian (*assessment*) atas kinerja Direksi dapat diilustrasikan sebagai berikut:

The annual performance evaluation of the members of the Board of Commissioners and the Board of Directors is carried out by the Controlling Shareholders. The procedures for carrying out assessments on the performance of the Board of Directors can be illustrated as follows:



PENILAIAN KINERJA DEWAN KOMISARIS

Penilaian kinerja Dewan Komisaris dilaksanakan sekali setiap tahun melalui mekanisme Rapat Umum Pemegang Saham Tahunan. Penilaian menggunakan indikator (*performance appraisal indicator*) yang secara garis besar adalah sebagai berikut:

1. Kontribusi dan dukungan Dewan Komisaris dalam mengimplementasikan visi dan misi Perseroan dalam program kerja di tahun berjalan, dengan tetap berpegang kepada nilai-nilai Perseroan.
2. Kegiatan pengawasan terhadap penerapan GCG sesuai dengan Anggaran Dasar, *Board Manual*, dan peraturan perundang-undangan yang berlaku.

KRITERIA PENILAIAN KINERJA DEWAN KOMISARIS

Kriteria yang digunakan dalam pelaksanaan penilaian atas kinerja Dewan Komisaris seperti yang diusulkan oleh Komite Remunerasi dan Nominasi meliputi:

1. Aspek *Finance* dan *Market*;
2. Aspek Fokus pada *Customer/Nasabah*;
3. Aspek Efektivitas Produk dan Prosesnya;
4. Aspek Fokus pada Karyawan;
5. Aspek Kepemimpinan;
6. Dan sebagainya.

BOARD OF COMMISSIONERS PERFORMANCE ASSESSMENTS

Performance assessments of the Board of Commissioners are carried out once annually through the mechanism of the Annual General Meeting of Shareholders. The assessments make use of performance appraisal indicators, which in general are as follows:

1. Contribution and support of the Board of Commissioners in implementing the Company's vision and mission in the current year's work program while adhering to the Company's values.
2. Supervisory activities on the implementation of GCG in accordance with the Articles of Association, Board Manual, and applicable laws and regulations.

BOARD OF COMMISSIONERS PERFORMANCE ASSESSMENT CRITERIA

The criteria used in the assessment of the performance of the Board of Commissioners as proposed by the Remuneration and Nomination Committee include the following aspects:

1. Finance and Marketing;
2. Focus on Customers;
3. Product Effectiveness and Process;
4. Focus on Employees;
5. Leadership;
6. And so on.

Penilaian Kinerja Dewan Komisaris dan Direksi

Board of Commissioners and Board of Directors Performance Assessment

HASIL PENILAIAN KINERJA DEWAN KOMISARIS

Rapat Umum Pemegang Saham Tahunan yang diselenggarakan pada 29 Juni 2022 telah menerima Laporan Kinerja Pengawasan Dewan Komisaris terhadap operasional Perusahaan dan memberikan pelunasan dan pembebasan sepenuhnya dari tanggung jawab (*acquitt et de charge*) kepada Dewan Komisaris atas tindakan pengawasan yang telah dijalankan selama tahun buku 2021.

BOARD OF COMMISSIONERS PERFORMANCE ASSESSMENT RESULTS

The Annual General Meeting of Shareholders, which was held on June 29th, 2022, received the Board of Commissioners' Supervisory Performance Report on the Company's operations and provided full payment and release from responsibility (*acquitt et de charge*) to the Board of Commissioners for the supervisory actions that they have carried out during the 2021 fiscal year.



Penilaian Kinerja Dewan Komisaris dan Direksi

Board of Commissioners and Board of Directors Performance Assessment

PENILAIAN KINERJA DIREKSI

Penilaian kinerja anggota Direksi dilakukan dengan cara melaksanakan *self assessment* dan dinilai oleh Dewan Komisaris. Secara garis besar hal-hal yang menjadi dasar penilaian terhadap anggota Direksi adalah sebagai berikut:

1. Bagaimana pelaksanaan Direksi dalam mengimplementasikan visi dan misi Perseroan dalam program kerja di tahun berjalan, dengan tetap berpegang kepada nilai-nilai Perseroan.
2. Pelaksanaan praktik GCG sesuai dengan Anggaran Dasar, *Board Manual*, dan peraturan perundang undangan yang berlaku.

KRITERIA PENILAIAN KINERJA DIREKSI

Kriteria yang digunakan dalam pelaksanaan penilaian atas kinerja Direksi seperti yang diusulkan oleh Komite Remunerasi dan Nominasi meliputi:

1. Aspek *Finance* dan *Market*;
2. Aspek Fokus pada *Customer/Nasabah*;
3. Aspek Efektivitas Produk dan Prosesnya;
4. Aspek Fokus pada Karyawan;
5. Aspek Kepemimpinan;
6. Dan sebagainya.

HASIL PENILAIAN KINERJA DIREKSI

Dewan Komisaris telah melakukan review terhadap kinerja Direksi sesuai dengan target yang telah ditetapkan. Penilaian kinerja tersebut juga telah disampaikan pada Rapat Umum Pemegang Saham Tahunan yang diselenggarakan pada 30 Juni 2020 telah mendapat persetujuan Pemegang Saham.

BOARD OF DIRECTORS PERFORMANCE ASSESSMENTS

Performance assessments of the members of the Board of Directors are carried out through means of self-assessments that are then analyzed by the Board of Commissioners. In general, the matters that become the basis for evaluating members of the Board of Directors are as follows:

1. The implementation of the Board of Directors in carrying out the Company's vision and mission in the current year's work program while still adhering to the Company's values.
2. Implementation of GCG practices in accordance with the Articles of Association, Board Manual, and applicable laws and regulations.

BOARD OF DIRECTORS PERFORMANCE ASSESSMENT CRITERIA

The criteria used in the assessment of the performance of the Board of Directors, as proposed by the Remuneration and Nomination Committee, include the following aspects:

1. Finance and Marketing;
2. Focus on Customers;
3. Product Effectiveness and Process;
4. Focus on Employees;
5. Leadership;
6. And so on.

BOARD OF DIRECTOR PERFORMANCE ASSESSMENT RESULTS

The Board of Commissioners has reviewed the performance of the Board of Directors in accordance with established targets. This performance assessment has also been submitted at the Annual General Meeting of Shareholders, which was held on June 30th, 2020 with the approval of Shareholders.

Hubungan Afiliasi Antara Dewan Komisaris, Direksi, Dewan Pengawas Syariah dan Pemegang Saham

Affiliation Between Board of Commissioners, Board of Directors, Sharia Supervisory Board and Shareholders

Antara anggota Dewan Komisaris, Direksi, Dewan Pengawas Syariah, dan Pemegang Saham Utama dan/atau Pengendali tidak ada memiliki hubungan keluarga sedarah sampai dengan derajat ketiga, baik menurut garis lurus maupun garis kesamping atau Hubungan semenda.

Between members of the Board of Commissioners, Board of Directors, Sharia Supervisory Board, and the Majority Shareholders and/or controlling Shareholder do not have any blood relation up to the third lines, either on a straight or a lateral line or in law relationship.

Hubungan keluarga dan keuangan antara anggota Dewan Komisaris, Direksi, Dewan Pengawas Syariah, dan Pemegang Saham pada tahun 2022 digambarkan dalam tabel dibawah ini:

Family and financial relation between the Board of Commissioners, Board of Directors, Sharia Supervisory Board and Shareholders in 2022 are explained in the table below:

Nama Name	Hubungan keluarga dengan Family relationship with								Hubungan keuangan dengan Financial relationship with							
	Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Dewan Pengawas Syariah Sharia Supervisory Board		Pemegang Saham Shareholders		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Dewan Pengawas Syariah Sharia Supervisory Board		Pemegang Saham 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	Ya Yes	Tidak No	Ya Yes	Tidak No
Dewan Komisaris Board of Commissioners																
Parikesit Suprpto	-	-	√		√		√		-	-	√		√		√	
Teddy Wishadi	-	-	√		√		√		-	-	√		√		√	
Kazuhiko Arai	-	-	√		√		√		-	-	√		√		√	
Iwan Abdi*	-	-	√		√		√		-	-	√		√		√	
Alwi Abdurrahman Shihab	-	-	√		√		√		-	-	√		√		√	
Henry Cratein Suryanaga	-	-	√		√		√		-	-	√		√		√	
Direksi Board of Directors																
Shadiq Akasya		√	-	-	√		√		√	-	-		√		√	
Eben Eser Nainggolan		√	-	-	√		√		√	-	-		√		√	
Neny Asriany		√	-	-	√		√		√	-	-		√		√	
Hiroshi Ono		√	-	-	√		√		√	-	-		√		√	
Naoto Oda**		√	-	-	√		√		√	-	-		√		√	
Masaaki Fuse***		√	-	-	√		√		√	-	-		√		√	
Dewan Pengawas Syariah Sharia Supervisory Board																
H. Agus Haryadi		√		√	-	-	√		√		√	-	-	√		√
H. Utang Ranuwijaya		√		√	-	-	√		√		√	-	-	√		√
Hj. Siti Haniatunnisa		√		√	-	-	√		√		√	-	-	√		√

* Sudah tidak menjabat per 29 Juni 2022 berdasarkan Akta Keputusan RUPS Luar Biasa No.36 Tanggal 5 Juli 2022
No longer served as of June 29th, 2022 based on the Deed of the Extraordinary GMS Resolutions No. 36 dated July 5th, 2022

** Sudah tidak menjabat per 31 Maret 2022 berdasarkan Akta RUPS Luar Biasa No.61 Tanggal 22 April 2022
No longer served as of March 31st, 2022 based on the Deed of the Extraordinary GMS No. 61 dated April 22nd, 2022

*** Mulai menjabat sejak 16 Desember 2022 berdasarkan Akta No.104 tanggal 20 Desember 2022
Served since December 16th, 2022 based on the Deed No.104 dated December 20th, 2022

Selama tahun 2022, seluruh anggota Dewan Komisaris, Direksi dan Dewan Pengawas Syariah tidak memiliki hubungan keluarga dan keuangan dengan sesama anggota Dewan Komisaris, Direksi dan Dewan Pengawas Syariah maupun dengan Pemegang Saham.

Throughout 2022, all members of the Board of Commissioners, Board of Directors and Sharia Supervisory Board were not having family and financial affiliations with other members of the Board of Commissioners, Board of Directors and Sharia Supervisory Board or with the Shareholders.

Kepemilikan Saham Dewan Komisaris, Direksi dan Dewan Pengawas Syariah

Board of Commissioners, Board of Directors and Sharia Supervisory Board Shares Ownership

Anggota Dewan Komisaris, anggota Direksi, anggota Dewan Pengawas Syariah tidak memiliki saham Perusahaan dengan rincian sebagai berikut:

Members of the Board of Commissioners, the Board of Directors and the Sharia Supervisory Board do not have share in the Company as detailed below:

No.	Nama Name	Memiliki Saham di Having shares at		
		Anak Perusahaan Subsidiaries	Perusahaan Lain Other Companies	Instansi Lain Other Institutions
Dewan Komisaris Board of Commissioners				
1	Parikesit Suprpto	Tidak ada None	Tidak ada None	Tidak ada None
2	Iwan Abdi*	Tidak ada None	Tidak ada None	Tidak ada None
3	Teddy Wishadi	Tidak ada None	Tidak ada None	Tidak ada None
4	Kazuhiko Arai	Tidak ada None	Tidak ada None	Tidak ada None
5	Alwi Abdurrahman Shihab	Tidak ada None	Tidak ada None	Tidak ada None
6	Henry Cratein Suryanaga	Tidak ada None	Tidak ada None	Tidak ada None
Direksi Board of Directors				
1	Shadiq Akasya	Tidak ada None	Tidak ada None	Tidak ada None
2	Eben Eser Nainggolan	Tidak ada None	Tidak ada None	Tidak ada None
3	Neny Asriany	Tidak ada None	Tidak ada None	Tidak ada None
4	Hiroshi Ono	Tidak ada None	Tidak ada None	Tidak ada None
5	Naoto Oda**	Tidak ada None	Tidak ada None	Tidak ada None
6	Masaaki Fuse	Tidak ada None	Tidak ada None	Tidak ada None
Dewan Pengawas Syariah Sharia Supervisory Board				
1.	H. Agus Haryadi	Tidak ada None	Tidak ada None	Tidak ada None
2.	H. Utang Ranuwijaya	Tidak ada None	Tidak ada None	Tidak ada None
3.	Hj. Siti Haniatunnisa	Tidak ada None	Tidak ada None	Tidak ada None

* Sudah tidak menjabat per 29 Juni 2022 berdasarkan Akta Keputusan RUPS Luar Biasa No.36 Tanggal 5 Juli 2022
No longer served as of June 29th, 2022 based on the Deed of the Extraordinary GMS Resolutions No. 36 dated July 5th, 2022

** Sudah tidak menjabat per 31 Maret 2022 berdasarkan Akta RUPS Luar Biasa No.61 Tanggal 22 April 2022
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*** Mulai menjabat sejak 16 Desember 2022 berdasarkan Akta No.104 tanggal 20 Desember 2022
Served since December 16th, 2022 based on the Deed No.104 dated December 20th, 2022

Rangkap Jabatan Dewan Komisaris, Direksi dan Dewan Pengawas Syariah

Concurrent Position of Board of Commissioners, Board of Directors and Sharia Supervisory Board

Penjelasan rangkap jabatan di perusahaan atau instansi lain dijabarkan dalam tabel berikut:

Concurrent position explanation in other companies or agencies is described in the following table:

No	Nama Name	Rangkap Jabatan Concurrent Position	
		Anak Perusahaan Subsidiary	Perusahaan/Instansi Lain Other Companies/Institutions
Dewan Komisaris Board of Commissioners			
1	Parikesit Suprpto	-	-
2	Teddy Wishadi	-	-
3	Kazuhiko Arai	-	-
4	Henry Cratein Suryanaga	-	-
5	Alwi Abdurrahman Shihab	-	-
6	Iwan Abdi*	-	-
Direksi Board of Directors			
1	Shadiq Akasya	-	-
2	Eben Eser Nainggolan	-	-
3	Neny Asriany	-	-
4	Hiroshi Ono	-	-
5	Naoto Oda**	-	-
6	Masaaki Fuse	-	-
Dewan Pengawas Syariah Sharia Supervisory Board			
1	H. Agus Haryadi	-	<ul style="list-style-type: none"> • Anggota DPS BRI Life Member of DPS BRI Life • Ketua DPS Chubb Life Chairman of DPS Chubb Life • Anggota DPS PT Paytren Aset Management Member of DPS PT Paytren Aset Management
2	H. Utang Ranuwijaya	-	<ul style="list-style-type: none"> • Ketua DPS Asuransi Bangun Askrida Chairman of DPS Asuransi Bangun Askrida • Anggota DPS Marein Member of DPS Marein • Ketua DPS BPRS HIK Parahyangan Chairman of DPS BPRS HIK Parahyangan
3.	Hj. Siti Haniatunnisa	-	<ul style="list-style-type: none"> • Anggota DPS Dana Pensiun Lembaga Keuangan Syariah Muamalat Member of DPS of Muamalat Sharia Financial Institution Pension Fund • Anggota DPS PT Asuransi Jasindo Syariah Member of DPS of PT Asuransi Jasindo Syariah • Anggota DPS PT BRI Life Syariah Member of DPS of PT BRI Life Syariah • Anggota DPS PT Asuransi Jiwa Syariah Bumiputera Member of DPS of PT Asuransi Jiwa Syariah Bumiputera

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Served since December 16th, 2022 based on the Deed No.104 dated December 20th, 2022

Komite di Bawah Dewan Komisaris

Committees Under the Board of Commissioners



Guna menunjang pelaksanaan tugas dan tanggung jawab pengawasan, pemberian nasihat, serta rekomendasi untuk operasional Perseroan, Dewan Komisaris dibantu oleh tiga komite, yaitu:

1. Komite Audit
2. Komite Remunerasi dan Nominasi
3. Komite Pemantau Risiko

Komite-komite di bawah Dewan Komisaris tersebut bertujuan untuk menyempurnakan implementasi prinsip-prinsip GCG dalam kegiatan Perseroan dan keberadaannya telah sesuai dengan ketentuan-ketentuan yang berlaku.

In implementing its supervisory duties and in carrying out its responsibility for providing advice and recommendations for the Company's operations, the Board of Commissioners has the assistance of three committees, as follows:

1. Audit Committee
2. Remuneration and Nomination Committee
3. Risk Oversight Committee

The committees under the Board of Commissioners are aim to improve the implementation of GCG principles in the Company's activities and their existence is in accordance with applicable regulations.

Komite Audit

Audit Committee

Dewan Komisaris membentuk Komite Audit sebagai bentuk upaya memperkuat pelaksanaan *Good Corporate Governance* (GCG). Komite Audit turut mendukung Dewan Komisaris dalam melaksanakan pengawasan atas pelaksanaan fungsi Direksi agar dapat memastikan Perseroan dikelola dengan manajemen yang sehat secara konsisten sesuai Prinsip-prinsip GCG, etika perusahaan dan nilai-nilai lainnya.

Kedudukan Komite Audit dalam struktur Organisasi Perseroan berada di bawah Komisaris Independen dalam Dewan Komisaris.

Pengangkatan dan pemberhentian anggota Komite Audit dilakukan oleh Dewan Komisaris berdasarkan Keputusan Rapat Dewan Komisaris yang dituangkan dalam Surat Keputusan dengan Dewan Komisaris. Keanggotaan Komite Audit Perseroan paling sedikit terdiri dari seorang Komisaris Independen yang menjabat sebagai ketua dan 2 (dua) orang anggota yang memiliki keahlian di bidang audit keuangan dan hukum.

PIAGAM KOMITE AUDIT

Dewan Komisaris menyusun pedoman kerja berupa Piagam Komite Audit guna menunjang pelaksanaan tugas dan tanggung jawabnya dalam mendukung peran Dewan Komisaris di bidang pengawasan. Piagam Komite Audit ditandatangani oleh seluruh jajaran Direksi dan Dewan Komisaris pada tanggal 15 September 2015. Piagam Komite Audit yang disusun berlaku sejak disepakati dan ditandatangani oleh Dewan Komisaris dan Direksi, dengan No. 004.SK.BL.KOM.0915 sebagaimana telah diperbaharui melalui Surat Keputusan Dewan Komisaris No.020.SK.BL.KOM.1221 yang ditetapkan pada tanggal 31 Desember 2021. Piagam ini bertujuan untuk menetapkan misi dan cakupan tugas Komite Audit, posisi Komite Audit dalam Perseroan, serta kewenangan dan tanggung jawabnya.

The Board of Commissioners established the Audit Committee as an effort to strengthen the implementation of Good Corporate Governance (GCG). The Audit Committee also supports the Board of Commissioners in carrying out oversight on the implementation of the function of the Board of Directors in order to ensure that the Company is managed with sound management consistently in accordance with GCG principles, Company ethics and other values.

The position of the Audit Committee within the Company's organizational structure is under an Independent Commissioner in the Board of Commissioners.

The appointment and discharge of members of the Audit Committee is carried out by the Board of Commissioners in accordance with decisions made at the Board of Commissioners Meetings as outlined in the Decree of the Board of Commissioners. The membership of the Company's Audit Committee consists of at least an Independent Commissioner who serves as chairman and 2 (two) members who have expertise in financial and legal audits.

AUDIT COMMITTEE CHARTER

The Board of Commissioners formulates a work guideline in the form of an Audit Committee Charter to support the implementation of its duties and responsibilities in supporting the role of the Board of Commissioners in the field of supervision. The Audit Committee Charter was signed by all levels of the Board of Directors and the Board of Commissioners on September 15th, 2015. The Audit Committee Charter that has been drawn up is valid since it was agreed upon and signed by the Board of Commissioners and Board Directors, through No. 004. SK.BL.KOM.0915 was updated through BOC Decree No.020.SK.BL.KOM.1221 signed on December 31st, 2021. This Charter aims to determine the mission and scope of duties of the Audit Committee, the position of the Audit Committee in the Company, and its authorities and responsibilities.

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Audit Committee Charter (Piagam Komite Audit) mengatur hal-hal mengenai Struktur Komite Audit, Persyaratan Keanggotaan, Tanggung Jawab Komite Audit, Tugas Komite Audit, Wewenang Komite Audit, Rapat Komite Audit, Tanggung Jawab Pelaporan dan Masa Tugas.

KRITERIA ANGGOTA KOMITE AUDIT

Anggota Komite Audit telah memenuhi persyaratan yang diperlukan sebagai Komite Audit, yaitu:

1. Wajib memiliki integritas yang tinggi, akhlak dan moral yang baik, kemampuan, pengetahuan, pengalaman sesuai dengan bidang pekerjaannya, serta mampu berkomunikasi dengan baik;
2. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Perseroan dalam waktu 6 (enam) bulan terakhir kecuali Komisaris Independen;
3. Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberi jasa assurance, jasa non assurance, jasa penilai dan/ atau jasa konsultasi lain kepada Perseroan dalam waktu 6 (enam) bulan terakhir;
4. Wajib memahami laporan keuangan, bisnis Perseroan khususnya yang terkait dengan layanan jasa atau kegiatan usaha Perseroan, proses audit, manajemen risiko, dan peraturan perundang-undangan di bidang Pasar Modal serta peraturan perundang-undangan terkait lainnya;
5. Wajib mematuhi kode etik Komite Audit yang ditetapkan oleh Perseroan;
6. Bersedia meningkatkan kompetensi secara terus menerus melalui pendidikan dan pelatihan;

Audit Committee's Charter regulates aspects related to Audit Committee Structure, Position Requirement, Responsibilities, Duties, and Authority of Audit Committee, Audit Committee Meeting, Reporting Responsibility and Tenure.

AUDIT COMMITTEE MEMBERSHIP CRITERIA

Audit Committee members have met the necessary requirements for being part of an Audit Committee, namely:

1. A member must have high integrity, good character and morals, ability, knowledge, experience in accordance with their fields of work, and be able to communicate well;
2. A member must not be a person who has the authority and responsibility to plan, lead, control, or supervise the Company's activities within the last 6 (six) months, except for Independent Commissioners;
3. A member must not be a person in a Public Accounting Firm, Legal Consulting Firm, Public Appraisal Service Office or any other party providing assurance services, non-assurance services, appraisal services and/or other consulting services to the Company within the last 6 (six) months;
4. A member must understand financial reports, the Company's business, especially those related to the services or business activities of the Company, the audit process, risk management, and laws and regulations in the Capital Market sector as well as other related laws and regulations;
5. A member must comply with the Audit Committee code of conduct established by the Company;
6. A member must be willing to continuously improve competence through education and training;

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7. Wajib memiliki paling kurang 1 (satu) anggota yang berlatar belakang pendidikan dan keahlian di bidang akuntansi dan/atau keuangan;
 8. Tidak mempunyai saham langsung maupun tidak langsung pada Perseroan;
 9. Dalam hal anggota Komite Audit memperoleh saham Perseroan baik langsung maupun tidak langsung akibat suatu peristiwa hukum, maka saham tersebut wajib dialihkan kepada pihak lain dalam jangka waktu paling lama 6 (enam) bulan setelah diperolehnya saham tersebut;
 10. Tidak mempunyai hubungan Afiliasi dengan anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Perseroan; dan
 11. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Perseroan.
7. The committee must have at least 1 (one) member with an educational background and expertise in accounting and/or finance;
 8. Members must not have direct or indirect shares in the Company;
 9. In the event that a member of the Audit Committee acquires the Company's shares, either directly or indirectly as a result of a legal event, the shares must be transferred to another party within a maximum period of 6 (six) months after the shares were acquired;
 10. A member must have no affiliation with members of the Board of Commissioners, members of the Board of Directors, or the Company's Major Shareholders; and
 11. A member must not have a business relationship, either directly or indirectly, related to the Company's business activities.

KETENTUAN MASA JABATAN KOMITE AUDIT

Pengangkatan dan pemberhentian anggota Komite Audit dilakukan oleh Dewan Komisaris berdasarkan Keputusan Rapat Dewan Komisaris yang dituangkan dalam Surat Keputusan dengan Dewan Komisaris. Keanggotaan Komite Audit Perseroan paling sedikit terdiri dari seorang Komisaris Independen yang menjabat sebagai ketua dan 2 (dua) orang anggota yang memiliki keahlian di bidang audit keuangan dan hukum.

Masa tugas yang dimiliki anggota Komite Audit tidak boleh lebih lama dari masa jabatan Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar dan dapat dipilih kembali hanya untuk 1 (satu) periode berikutnya. Apabila anggota Komisaris yang menjadi Ketua Komite Audit berhenti sebelum masa tugasnya sebagai Komisaris Perseroan, maka Ketua Komite Audit digantikan oleh Komisaris Independen lainnya.

AUDIT COMMITTEE TERMS OF OFFICE

The appointment and dismissal of members of the Audit Committee is carried out by the Board of Commissioners in accordance with decisions made at the Board of Commissioners Meetings as outlined in the Decree of the Board of Commissioners. The membership of the Company's Audit Committee consists of at least an Independent Commissioner who serves as chairman and 2 (two) members who have expertise in financial and legal audits.

The terms of office of the members of the Audit Committee must not be longer than the terms of office of the Board of Commissioners as stipulated in the Articles of Association and can only be re-elected for the next 1 (one) period. If a member of the Commissioner who becomes Chairman of the Audit Committee resigns before his term of office as Commissioner of the Company, then the Chairman of the Audit Committee is replaced by another Independent Commissioner.

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SUSUNAN, JUMLAH DAN KOMPOSISI KOMITE AUDIT

Pada tahun 2022, komposisi Komite Audit Perseroan mengalami perubahan. Susunan anggota Komite Audit sebelum perubahan adalah sebagai berikut:

COMPOSITION, NUMBERS AND ARRANGEMENT OF AUDIT COMMITTEE

In 2022, the composition of the Company's Audit Committee has changed. The composition of the Audit Committee before the changes was as follows:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Basis of Appointment	Keahlian Expertise
Alwi Abdurrahman Shihab	Ketua Chairman	Surat Keputusan Dewan Komisaris No. 011.SK.BL.KOM.1021 tanggal 6 Oktober 2021 Board of Commissioners Decree No. 011.SK.BL.KOM.1021 dated October 6 th , 2021	Manajemen Risiko dan Keuangan Risk Management and Finance
Kazuhiko Arai	Anggota Member	Surat Keputusan Dewan Komisaris No.022.SL.BL.KOM.0219 tanggal 21 Februari 2019 dan diangkat kembali melalui Surat Keputusan Dewan Komisaris No.003.SK.BL.KOM.0422 tanggal 27 April 2022 The Board of Commissioners' Decision Letter No.002.SL.BL.KOM.0219 dated February 21 st , 2019 and reappointed through the Board of Commissioners' Decision Letter No.003.SK.BL.KOM.00422 dated April 27 th , 2022	Manajemen Risiko, Keuangan dan Pemasaran Risk Management, Finance and Marketing
Ludovicus Sensi Wondabio	Anggota Member	Surat Keputusan Dewan Komisaris No. 006.SK.BL.KOM.0721 tanggal 30 Juli 2021 Board of Commissioners Decree No. 006.SK.BL.KOM.0721 dated July 30 th , 2021	Manajemen Risiko, Keuangan dan Pemasaran Risk Management, Finance and Marketing
Arzul Andaliza	Anggota Member	Surat Keputusan Dewan Komisaris No. 012. SK.BL.KOM.1021 tanggal 6 Oktober 2021 Board of Commissioners Decree No. 012.SK.BL.KOM.1021 dated 6 October 2021	Keuangan Finance

Maka, komposisi Komite Audit Perseroan setelah perubahan berdasarkan Surat Keputusan Dewan Komisaris No. 007.SK.BL.KOM.0522 tanggal 18 Mei 2022 adalah sebagai berikut :

Thus, the composition of the Company's Audit Committee after the changes based on the Decree of the Board of Commissioners No. 007.SK.BL.KOM.0522 dated May 18th, 2022 is as follows:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Basis of Appointment	Keahlian Expertise
Alwi Abdurrahman Shihab	Ketua Chairman	Surat Keputusan Dewan Komisaris No. 011.SK.BL.KOM.1021 tanggal 6 Oktober 2021 Board of Commissioners Decree No. 011.SK.BL.KOM.1021 dated October 6 th , 2021	Manajemen Risiko dan Keuangan Risk Management and Finance
Kazuhiko Arai	Anggota Member	Surat Keputusan Dewan Komisaris No.022.SL.BL.KOM.0219 tanggal 21 Februari 2019 dan diangkat kembali melalui Surat Keputusan Dewan Komisaris No.003.SK.BL.KOM.0422 tanggal 27 April 2022 The Board of Commissioners' Decision Letter No.002.SL.BL.KOM.0219 dated February 21 st , 2019 and reappointed through the Board of Commissioners' Decision Letter No.003.SK.BL.KOM.00422 dated April 27 th , 2022	Manajemen Risiko, Keuangan dan Pemasaran Risk Management, Finance and Marketing

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Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Basis of Appointment	Keahlian Expertise
Ludovicus Sensi Wondabio	Anggota Member	Surat Keputusan Dewan Komisaris No. 006.SK.BL. KOM.0721 tanggal 30 Juli 2021 Board of Commissioners Decree No. 006.SK.BL. KOM.0721 dated July 30 th , 2021	Manajemen Risiko, Keuangan dan Pemasaran Risk Management, Finance and Marketing
Siti Agnes Ratnawati	Anggota Member	Surat Keputusan Dewan Komisaris No. 007.SK.BL. KOM.0522 tanggal 18 Mei 2022 Board of Commissioners Decree No. 007.SK.BL. KOM.0522 dated May 18 th , 2022	Keuangan Finance

INDEPENDENSI KOMITE AUDIT

1. Tidak mempunyai hubungan afiliasi dengan Perseroan, Direksi, Komisaris, atau Pemegang Saham Utama Perseroan.
2. Tidak memiliki hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Perseroan.
3. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Perseroan dalam 1 (satu) tahun terakhir sebelum diangkat oleh Dewan Komisaris, kecuali untuk Komisaris Independen.
4. Tidak mempunyai saham baik langsung maupun tidak langsung pada Perseroan atau afiliasinya.
5. Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum dan pihak lainnya yang memberikan jasa audit dan atau non-audit atau jasa konsultasi lainnya kepada Perseroan dalam 1 (satu) tahun terakhir sebelum diangkat oleh Dewan Komisaris.

AUDIT COMMITTEE INDEPENDENCE

1. Has no affiliation with the Company, the Board of Directors, Board of Commissioners, or Major Shareholders of the Company.
2. Does not have any business relationships, directly or indirectly, related to the Company's business activities.
3. Is not a person who has the authority and responsibility to plan, lead, control, or supervise the Company's activities in the last 1 (one) year before being appointed by the Board of Commissioners, except for Independent Commissioners.
4. Does not own shares, either directly or indirectly, in the Company or its affiliates.
5. Is not a person in a Public Accounting Firm, Legal Consulting Firm and other parties that provide audit and/or non-audit services or other consulting services to the Company in the last 1 (one) year before being appointed by the Board of Commissioners.

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TUGAS DAN TANGGUNG JAWAB KOMITE AUDIT

1. Memastikan pengendalian audit internal yang dilaksanakan dengan baik;
2. Memastikan pelaksanaan audit internal maupun audit independen dilaksanakan sesuai dengan standar auditing yang berlaku;
3. Memastikan pelaksanaan tindak lanjut oleh Direksi atas hasil temuan satuan kerja audit internal, akuntan publik dan pengawasan OJK;
4. Memberikan rekomendasi penunjukan calon auditor independen/ eksternal;
5. Memastikan kesesuaian laporan keuangan dengan standar akuntansi yang berlaku.

RAPAT KOMITE AUDIT

Pada tahun 2022, Komite Audit menyelenggarakan rapat sebanyak 12 (dua belas) kali dengan tingkat kehadiran masing-masing anggota adalah sebagai berikut:

AUDIT COMMITTEE DUTIES AND RESPONSIBILITIES

1. Ensuring that internal audit controls are implemented properly;
2. Ensure that the implementation of internal audits and independent audits is carried out in accordance with applicable auditing standards;
3. Ensuring the implementation of follow-ups by the Board of Directors on the findings of the internal audit work unit, public accountants and OJK supervision;
4. Provide recommendations for the appointment of prospective independent/external auditors;
5. Ensure the conformity of financial statements with applicable accounting standards.

AUDIT COMMITTEE MEETINGS

In 2022, the Audit Committee held 12 (twelve) meetings, with the attendance levels of each member as follows:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Kehadiran Attendance Percentage	Keterangan Description
Alwi Abdurrahman Shihab	Ketua Chairman	12	10	83%	-
Kazuhiko Arai	Anggota Member	12	12	100%	-
Ludovicus Sensi Wondabio	Anggota Member	12	12	100%	-
Siti Agnes Ratnawati S.	Anggota Member	8	8	100%	Mulai menjabat pada 18 Mei 2022 Served since May 18 th , 2022
Arzul Andaliza	Anggota Member	4	4	100%	Jabatan berakhir pada 18 Mei 2022 Served until May 18 th , 2022

Komite Audit Audit Committee

Adapun agenda yang menjadi pembahasan dalam pertemuan Rapat Komite Audit adalah sebagai berikut:

The various agenda that were discussed at these Audit Committee meetings are as follows:

No.	Tanggal Date	Agenda
1.	20 Januari 2022 January 20 th , 2022	<ol style="list-style-type: none"> 1. <i>Presentation related to Claim Ratio, Technical Reserve and Champion Product</i> Presentation related to Claim Ratio, Technical Reserve and Champion Product 2. <i>Presentation related to Organization Review</i> Presentation related to Organization Review
2.	17 Januari 2022 January 17 th , 2022	<p><i>Audit Committee Update</i> Audit Committee Update</p>
3.	17 Maret 2022 March 17 th , 2022	<ol style="list-style-type: none"> 1. <i>Presentation related to Unit Link Product Strategy & Investment Policy (Product Committee)</i> Presentation related to Unit Link Product Strategy & Investment Policy (Product Committee) 2. <i>Presentation related to Sharia Business & its Performance, Risk Profile, Feasibility and Update about Sharia Spin Off</i> Presentation related to Sharia Business & its Performance, Risk Profile, Feasibility and Update about Sharia Spin Off 3. <i>Presentation related to IT Strategic Planning, the Effectiveness of I-CLIPS & G-CLIPS Application, and IT Preparation to Support IFRS 17</i> Presentation related to IT Strategic Planning, the Effectiveness of I-CLIPS & G-CLIPS Application, and IT Preparation to Support IFRS 17
4.	21 April 2022 April 21 st , 2022	<p><i>Audit Committee Update</i> Audit Committee Update</p>
5.	19 Mei 2022 May 19 th , 2022	<ol style="list-style-type: none"> 1. <i>Presentation from Corporate Planning Division and APD Division with the following topic:</i> Presentation from Corporate Planning Division and APD Division with the following topic: <ol style="list-style-type: none"> a. <i>Unit Link sales strategy and policy as anticipation for SEOJK 5/SEOJK.05/2022 about Products related to Investment.</i> Unit Link sales strategy and policy as anticipation for SEOJK 5/SEOJK.05/2022 about Products related to Investment. b. <i>AJK product sales strategy and policy and retirement for Reinsurance Company.</i> AJK product sales strategy and policy and retirement for Reinsurance Company. 2. <i>Presentation from Claim & Provider Division with the following topic:</i> Presentation from Claim & Provider Division with the following topic: <ol style="list-style-type: none"> a. <i>Organization Structure</i> Organization Structure b. <i>Business process from :</i> Business process from : <ul style="list-style-type: none"> • <i>Death Claim</i> Death Claim • <i>Claim Reimbursement & Provider</i> Claim Reimbursement & Provider • <i>Provider Relation (PHD)</i> Provider Relation (PHD) • <i>Claim Support</i> Claim Support c. <i>Claim Ratio</i> Claim Ratio
6.	16 Juni 2022 June 16 th , 2022	<p><i>Audit Committee Update</i> Audit Committee Update</p>

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No.	Tanggal Date	Agenda
7.	14 Juli 2022 July 14 th , 2022	<ol style="list-style-type: none"> 1. Presentation related to Core System Development progress Presentation related to Core System Development progress 2. Presentation related to Reinsurance Receivable Collection progress Presentation related to Reinsurance Receivable Collection progress 3. Presentation related to Investment strategy to anticipate the rising interest rate and deterioration in OCI (Unrealized Gain/Loss) Presentation related to Investment strategy to anticipate the rising interest rate and deterioration in OCI (Unrealized Gain/Loss)
8.	18 Agustus 2022 August 18 th , 2022	<p>Audit Committee Update Audit Committee Update</p>
9.	15 September 2022 September 15 th , 2022	<ol style="list-style-type: none"> 1. Corporate Planning Division : Corporate Planning Division : <ol style="list-style-type: none"> a. Evaluation of business processes in each Division. Evaluation of business processes in each Division. b. Projected performance 2022 and preparation of a business plan 2023. Projected performance 2022 and preparation of a business plan 2023. 2. Risk Management Division : Risk Management Division : <ol style="list-style-type: none"> a. Risk management policies and implementation in accordance with OJK regulations in semester 1, 2022. Risk management policies and implementation in accordance with OJK regulations in semester 1, 2022. b. Traffic lights policy background (5 risks in MMBR) & protocols, and 4 other risks. Traffic lights policy background (5 risks in MMBR) & protocols, and 4 other risks. 3. PCBC Division : PCBC Division : <ol style="list-style-type: none"> a. Organization Structure Organization Structure b. Business process from : Business process from : <ul style="list-style-type: none"> • Collection Collection • Policy Owner Service (POS) Policy Owner Service (POS) • Business Improvement Business Improvement
10.	27 Oktober 2022 October 27 th , 2022	<p>Audit Committee Update Audit Committee Update</p>
11.	21 November 2022 November 21 st , 2022	<p>Presentation of The Preparation IFRS 17 (IT, APD and Finance Controller Division) Presentation of The Preparation IFRS 17 (IT, APD and Finance Controller Division)</p>
12.	27 Desember 2022 December 27 th , 2022	<p>Audit Committee Update (secara sirkuler) Served since December 20th, 2022</p>

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PENGEMBANGAN KOMPETENSI

Guna meningkatkan kompetensi dan keahliannya dalam menjalankan perannya sebagai organ pendukung Dewan Komisaris, Komite Audit mengikuti Program Pelatihan yang dilaksanakan baik secara formal maupun informal. Pada tahun 2022, anggota Komite Audit telah menghadiri dan berpartisipasi dalam berbagai pelatihan, workshop, konferensi, dan seminar sebagai berikut:

COMPETENCY DEVELOPMENT

In order to boost its competence and expertise in carrying out its role as a supporting organ for the Board of Commissioners, the Audit Committee has participated in various training programs carried out both formally and informally. In 2022, members of the Audit Committee have attended and participated in the following training sessions, workshops, conferences and seminars:

Nama Name	Pelatihan/Seminar/Sertifikasi Training/Seminar/Certification	Penyelenggara Organizer	Waktu Time
Ludovicus Sensi Wondabio	Antisipasi Risiko Hereditas terhadap Perkembangan Pasar Asuransi Jiwa di Indonesia Heredity Risk for Life Insurance Market Development in Indonesia Anticipation	ITIKAD ACADEMY	19 Februari 2022 February 19 th , 2022
	Dampak Kerusakan Reputasi Terhadap Persaingan Bisnis, Pertumbuhan Usaha dan Keuntungan Perusahaan Asuransi Jiwa, serta Bagaimana Menyelesaikan/Memperbaiki Kerusakan Ini Dalam Waktu Terukur The Impact of Bad Reputation on Business Competition, Business Growth and Profits of Life Insurance Companies, and How to Resolve/Repair This Damage in Measurable Time	ITIKAD ACADEMY	24 Mei 2022 May 24 th , 2022
	Implementasi Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Perusahaan Perasuransian dari Perspektif Manajemen Risiko Implementation of Anti-Money Laundering and the Terrorism Financing Prevention in Insurance Companies from a Risk Management Perspective	ITIKAD ACADEMY	25 Juni 2022 June 25 th , 2022
Siti Agnes R.	Dampak Kerusakan Reputasi Terhadap Persaingan Bisnis, Pertumbuhan Usaha dan Keuntungan Perusahaan Asuransi Jiwa, serta Bagaimana Menyelesaikan/Memperbaiki Kerusakan Ini Dalam Waktu Terukur The Impact of Bad Reputation on Business Competition, Business Growth and Profits of Life Insurance Companies, and How to Resolve/Repair This Damage in Measurable Time	ITIKAD ACADEMY	24 Mei 2022 May 24 th , 2022
	Implementasi Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Perusahaan Perasuransian dari Perspektif Manajemen Risiko Implementation of Anti-Money Laundering and the Terrorism Financing Prevention in Insurance Companies from a Risk Management Perspective	ITIKAD ACADEMY	25 Juni 2022 June 25 th , 2022

Catatan | Note

Pelatihan Komite Audit yang menjabat sebagai anggota Dewan Komisaris dapat dilihat pada halaman 295 dalam Laporan Tahunan ini.
The Audit Committee who serves as a member of the Board of Commissioners can be seen on page 295 in this Annual Report.

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PELAKSANAAN TUGAS KOMITE AUDIT

Komite Audit wajib menyampaikan laporan atas aktivitasnya kepada Dewan Komisaris secara berkala sekurang-kurangnya 1 (satu) kali dalam 3 (tiga) bulan. Hingga akhir 2022, Komite Audit melakukan kegiatan-kegiatan sebagai berikut:

1. Laporan Triwulan 1
2. Laporan Triwulan 2
3. Laporan Triwulan 3
4. Laporan Triwulan 4

AUDIT COMMITTEE DUTIES IMPLEMENTATION

The Audit Committee must submit reports on its activities to the Board of Commissioners periodically at least 1 (one) time every 3 (three) months. As of the end of 2022, the Audit Committee has carried out the following activities:

1. Quarterly Report 1
2. Quarterly Report 2
3. Quarterly Report 3
4. Quarterly Report 4

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- PROFIL KOMITE AUDIT**
AUDIT COMMITTEE'S PROFILE

Alwi Abdurrahman Shihab

Ketua Komite Audit
Audit Committee Chairman

Kewarganegaraan Nationality	Domisili Domicile	Periode Jabatan Period of Office	Usia Age
Indonesia Indonesian	Jakarta Jakarta	Oktober 2022 – Saat ini October 2022 – Present	76 tahun per 31 Desember 2022 76 years old as of December 31 st , 2022

Dasar Pengangkatan

Diangkat sebagai Ketua Komite Audit berdasarkan Surat Keputusan Dewan Komisaris No. 011.SK.BL.KOM.1021 tanggal 6 Oktober 2021.

Legal Basis of Appointment

Appointed as an Audit Committee Chairman based in Board of Commissioners' Decree No. 011.SK.BL.KOM.1021 on October 6th, 2021.

Riwayat Pendidikan

1995	Doktor Fakultas Agama, Temple University, USA
1992	Magister Fakultas Agama, Temple University, USA
1990	Doktor Aqidah Filsafat, University of Ain Shams, Cairo – Mesir
1968	Magister Fakultas Ushuluddin Aqidah Filsafat, University of Al-Azhar, Cairo – Mesir
1966	Sarjana Fakultas Ushuluddin (Teologi) Aqidah Filsafat, University of Al-Azhar, Cairo – Mesir

Educational Background

1995	Doctorate of Religion Faculty, Temple University, USA
1992	Master of Religion Faculty, Temple University, USA
1990	Doctorate of Aqidah Philosophy, University of Ain Shams, Cairo – Egypt
1968	Master of Ushuluddin Aqidah Philosophy Faculty, University of Al-Azhar, Cairo – Egypt
1966	Bachelor of Ushuluddin (Teologi) Aqidah Philosophy Faculty, University of Al-Azhar, Cairo – Egypt

Pengalaman Kerja

2017 – 2020	Komisaris Utama di PT Askrindo (Persero)
2016 – 2019	Utusan Khusus Presiden RI untuk Timur Tengah dan OKI
2015	Sebagai Konsultan Khusus pada bidang Marketing di PT Batutua Tembaga Raya, PT Indotan, dan PT Indonesia Mid-East Consultancy
2015	Penasihat Khusus untuk Pengembangan Bisnis Luar Negeri di PT Pertamina (Persero)
2007 – 2013	Komisaris Independen Asuransi Rama Jakarta
2004 – 2005	Menteri Koordinator Kesejahteraan Rakyat
1999 – 2001	Menteri Luar Negeri Republik Indonesia

Work Experience

2017 – 2020	President Commissioner, PT Askrindo (Persero)
2016 – 2019	Special representative of President of Republic Indonesia for Middle East and OKI
2015	As Special Consultant for Marketing field, PT Batutua Tembaga Raya, PT Indotan, and PT Indonesia Mid-East Consultancy
2015	Special Consultant for Foreign Business Development, PT Pertamina (Persero)
2007 – 2013	Independent Commissioner of Asuransi Rama Jakarta
2004 – 2005	Coordinating Ministry for People Welfare
1999 – 2001	Foreign Affairs Minister of the Republic of Indonesia

Rangkap Jabatan

Tidak memiliki rangkap jabatan

Concurrent Position

Has not any concurrent positions

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Kepemilikan Saham di BNI Life

Tidak Ada

Share Ownership at BNI Life

None

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Kazuhiko Arai

Anggota Komite Audit
Audit Committee Member

Kewarganegaraan Nationality	Domisili Domicile	Periode Jabatan Period of Office	Usia Age
Jepang Japanese	Jepang Japan	Agustus 2017 – Saat ini August 2017 – Present	60 tahun per 31 Desember 2022 60 years old as of December 31 st 2022

Dasar Pengangkatan

Diangkat sebagai Anggota Komite Audit Berdasarkan Surat Keputusan Dewan Komisaris No.022.SK.BL.KOM.0219 tanggal 21 Februari 2019.

Legal Basis of Appointment

Appointed as an Audit Committee Member based in Board of Commissioners' Decree No.022.SK.BL.KOM.0219 on February 21st, 2019.

Riwayat Pendidikan

1985 Sarjana Hukum, Keio University

Educational Background

1985 Bachelor of Law, Keio University

Pengalaman Kerja

2014 – 2017 Direktur di PT BNI Life Insurance

Work Experience

2014 – 2017 Director of PT BNI Life Insurance

2012 – 2014 *General Manager of International Business Department Sumitomo Life Insurance Company*

2012 – 2014 General Manager of International Business Department Sumitomo Life Insurance Company

2011 – 2012 *Chief Representative, Hanoi Representative Office, Sumitomo Life Insurance Company*

2011 – 2012 Chief Representative, Hanoi Representative Office, Sumitomo Life Insurance Company

2008 – 2011 *General Manager In Charge of International Business Department, Sumitomo Life Insurance Company*

2008 – 2011 General Manager in Charge of International Business Department, Sumitomo Life Insurance Company

2007 – 2008 *General Manager, Shonan Branch Office Sumitomo Life Insurance Company*

2007 – 2008 General Manager, Shonan Branch Office Sumitomo Life Insurance Company

Rangkap Jabatan

Tidak memiliki rangkap jabatan

Concurrent Position

Has not any concurrent positions

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Kepemilikan Saham di BNI Life

Tidak Ada

Share Ownership at BNI Life

None

Komite Audit Audit Committee

Ludovicus Sensi Wondabio

Anggota Komite Audit

Audit Committee Member

Kewarganegaraan Nationality	Domisili Domicile	Periode Jabatan Period of Office	Usia Age
Indonesia Indonesian	Jakarta Jakarta	2018 – Saat ini 2018 – Present	59 tahun per 31 Desember 2022 59 years old as of December 31 st , 2022

Dasar Pengangkatan

Diangkat sebagai sebagai Anggota Komite Audit Berdasarkan Surat Keputusan Dewan Komisaris No. 013.SK.BL.KOM.0218, sebagaimana diubah melalui SK No.006.SK.BL.KOM.0721 tanggal 30 Juli 2021.

Legal Basis of Appointment

Appointed as an Audit Committee Member based on Board of Commissioners' Decree No. 013.SK.BL.KOM.0218, as amended through Decree No.006.SK.BL.KOM.0721 on July 30th, 2021.

Riwayat Pendidikan

2010 Doktor Ilmu Akuntansi, Universitas Indonesia

Educational Background

2010 Doctor in Accounting, University of Indonesia

Pengalaman Kerja

2015 – Sekarang Anggota Komite Audit PT BNI Life Insurance

Work Experience

2015 – Present Member of the Audit Committee of PT BNI Life Insurance

2010 – Sekarang Dosen Inti Pengajaran pada Fakultas Ekonomi, Universitas Indonesia, Program S-1 Program Pendidikan Profesi Akuntansi (PPAk) dan Program Magister Akuntansi Universitas Indonesia

2010 – Present Core Lecturer in Teaching at the Department of Economics, University of Indonesia, S1 Professional Accounting Education Program (PPAk) and Master Program in Accounting, University of Indonesia

2006 – Sekarang Senior Audit Partner pada Kantor Akuntan Publik Mulyamin Sensi Suryanto dan Liany. Member of Moore Stephen International

2006 – Present Senior Audit Partner at the Public Accounting Firm Mulyamin Sensi Suryanto and Liany, Member of Moore Stephen International

Rangkap Jabatan

Tidak memiliki rangkap jabatan

Concurrent Position

Has not any concurrent positions

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Kepemilikan Saham di BNI Life

Tidak Ada

Share Ownership at BNI Life

None

Komite Audit

Audit Committee

Siti Agnes Ratnawati

Anggota Komite Audit
Audit Committee Member

Kewarganegaraan Nationality	Domisili Domicile	Periode Jabatan Period of Office	Usia Age
Indonesia Indonesian	Jakarta Jakarta	Mei 2022 – Saat ini May 2022 – Present	68 tahun per 31 Desember 2022 68 years old as of December 31 st , 2022

Dasar Pengangkatan

Diangkat sebagai Anggota Komite Audit Berdasarkan Surat Keputusan Dewan Komisaris No.007.SK.BL.KOM.0522 tanggal 18 Mei 2022.

Legal Basis of Appointment

Appointed as an Audit Committee Member based in Board of Commissioners' Decree No.007.SK.BL.KOM.0522 on May 18th, 2022.

Riwayat Pendidikan

1984 Fakultas Ekonomi – Universitas Indonesia

Educational Background

1984 Economy Faculty - University of Indonesia

Pengalaman Kerja

2017 – 2019 *Advisor* di PT Indosurya

Work Experience

2017 – 2019 *Advisor* of PT Indosurya

2016 – 2017 Komisaris Utama di PT Asuransi Kredit Indonesia

2016 – 2017 President Commissioner of PT Asuransi Kredit Indonesia

2012 – 2016 Komisaris Independen di PT Asuransi Kredit Indonesia

2012 – 2016 Independent Commissioner of PT Asuransi Kredit Indonesia

2008 – 2015 Komisaris Independen di PT Asuransi Bina Griya Upakara

2008 – 2015 Independent Commissioner of PT Asuransi Bina Griya Upakara

2008 – 2011 Komisaris Independen di PT Asuransi Umum Mega

2008 – 2011 Independent Commissioner of PT Asuransi Umum Mega

Rangkap Jabatan

Tidak memiliki rangkap jabatan

Concurrent Position

Has not any concurrent positions

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Kepemilikan Saham di BNI Life

Tidak Ada

Share Ownership at BNI Life

None

Komite Pemantau Risiko

Risk Oversight Committee

PEDOMAN KERJA KOMITE PEMANTAU RISIKO

Organ pendukung Dewan Komisaris salah satunya adalah Komite Pemantau Risiko berdasarkan Board Manual yang ditetapkan bersama antara Dewan Komisaris dengan Direksi pada 11 Februari 2015. Pembentukan Komite Pemantau Risiko ditetapkan dalam Keputusan Dewan Komisaris No. 002.SK.BL.KOM.0415 tanggal 27 April 2015 sebagaimana telah diperbaharui melalui Surat Keputusan Dewan Komisaris No.018.SK.BL.KOM.1221 tanggal 22 Desember 2021.

Tujuan Pembentukan Komite Pemantau Risiko

Komite Pemantau Risiko dibentuk dengan tujuan antara lain:

1. Memantau pelaksanaan manajemen risiko yang disusun Direksi dengan melakukan kajian dan evaluasi atas profil risiko Perseroan serta rekomendasi tindakan antisipatif dan preventif untuk mengeliminasi serta meminimalisasi risiko yang mungkin timbul baik untuk ruang lingkup lokal, regional maupun internasional.
2. Memastikan bahwa proses pengkajian dan pengevaluasian risiko, perumusan profil risiko dan penyusunan langkah-langkah antisipatif dan preventif yang ditujukan untuk eliminasi dan minimalisasi risiko dilaksanakan secara efektif, efisien, aman, akurat, teruji dan tepat waktu serta tidak bertentangan dengan peraturan perundangan yang berlaku.

RISK OVERSIGHT COMMITTEE WORK GUIDELINES

One of the supporting organs for the Board of Commissioners is the Risk Oversight Committee. The basis for this is the Board Manual, which was jointly established between the Board of Commissioners and the Board of Directors on February 11th, 2015. The establishment of the Risk Oversight Committee is stipulated in Board of Commissioners Decree No. 002.SK.BL.KOM.0415 dated April 27th, 2015 as updated through the Board of Commissioners Decree No.018.SK.BL.KOM.1221 dated December 22nd, 2021.

The Purpose of Establishing the Risk Oversight Committee

The Risk Oversight Committee was formed with the following objectives:

1. Monitor the implementation of risk management prepared by the Board of Directors by reviewing and evaluating the Company's risk profile as well as recommendations for anticipatory and preventive actions to eliminate and minimize risks that may arise both locally, regionally and internationally.
2. Ensure that the process of assessing and evaluating risks, formulating risk profiles and preparing anticipatory and preventive steps aimed at eliminating and minimizing risks are implemented in an effective, efficient, safe, accurate, tested and timely manner and that they do not conflict with applicable laws and regulations. .

Komite Pemantau Risiko

Risk Oversight Committee

KRITERIA KOMITE PEMANTAU RISIKO

1. Keanggotaan Komite Pemantau Risiko paling sedikit terdiri atas:
 - 1 (satu) orang Komisaris Independen yang berkedudukan sebagai ketua;
 - 1 (satu) orang anggota yang memiliki keahlian di bidang manajemen risiko atau aktuaria; dan
 - 1 (satu) orang anggota yang memiliki keahlian di bidang keuangan, ekonomi dan/atau perasuransian.
2. Ketua atau anggota Komite Pemantau Risiko dinilai memiliki keahlian di bidang manajemen risiko atau aktuaria;
3. Ketua atau anggota Komite Pemantau Risiko dinilai memiliki keahlian di bidang keuangan, ekonomi dan/atau perasuransian;
4. Masa kerja Komite Pemantau Risiko ditentukan sama dengan kerja Dewan Komisaris sebagaimana ditetapkan dalam anggaran dasar Perseroan dan dapat dipilih kembali hanya untuk 1 (satu) periode berikutnya.

KETENTUAN MASA JABATAN KOMITE PEMANTAU RISIKO

Komite Pemantau Risiko memiliki masa kerja yang ditentukan oleh Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar Perseroan. Anggota Komite dapat dipilih kembali hanya untuk 1 (satu) periode berikutnya, kecuali ketua Komite yang dapat dipilih kembali untuk lebih dari 1 (satu) periode berikutnya.

RISK OVERSIGHT COMMITTEE MEMBERSHIP CRITERIA

1. Membership of the Risk Oversight Committee shall at least consist of:
 - 1 (one) Independent Commissioner who serves as chairman;
 - 1 (one) member who has expertise in risk management or actuarial affairs; and
 - 1 (one) member who has expertise in finance, economy and/or insurance.
2. The chairman or members of the Risk Oversight Committee that have expertise in risk management or actuarial affairs;
3. The chairman or members of the Risk Oversight Committee that have expertise in finance, economics and/or insurance;
4. The working period of the Risk Oversight Committee is determined to be the same as the work of the Board of Commissioners, as stipulated in the Company's articles of association, and they can be re-elected only for the next 1 (one) period.

RISK OVERSIGHT COMMITTEE TERMS OF OFFICE

The Risk Oversight Committee has a working period determined by the Board of Commissioners as stipulated in the Articles of Association of the Company. Committee members can be re-elected only for the next 1 (one) period, except for the Committee Chair who can be re-elected for more than 1 (one) subsequent term

Komite Pemantau Risiko

Risk Oversight Committee

KOMPOSISI KOMITE PEMANTAU RISIKO

Pada tahun 2022 Komposisi Komite Pemantau Risiko Perseroan mengalami perubahan. Terdapat satu anggota Komite Pemantau Risiko telah habis masa jabatannya karena tutup usia yaitu Bapak Karya Budiana serta mengangkat Bapak Arzul Andaliza sebagai anggota Komite Pemantau Risiko yang baru. Maka, per 31 Desember 2022, Susunan anggota Komite Pemantau Risiko adalah sebagai berikut:

Nama Name	Jabatan Position	Dasar Penetapan Basis of Appointment	Keahlian Expertise
Henry Cratein Suryanaga	Ketua Chairman	Surat Keputusan Dewan Komisaris No.007. SK.BL.KOM.0721 tanggal 30 Juli 2021 Board of Commissioners' Decree No.007.SK.BL.KOM.0721 dated July 30 th , 2021	Manajemen Risiko dan Keuangan Risk Management and Finance
Kazuhiko Arai	Anggota Member	Surat Keputusan Dewan Komisaris No. 004. SK.BL.KOM.0422 tanggal 27 April 2022 Decree of the Board of Commissioners No. 004. SK.BL.KOM.0422 dated April 27 th , 2022	Manajemen Risiko, Keuangan, dan Pemasaran Risk Management, Finance and Marketing
Djarot Ramelan Suseno	Anggota Member	Surat Keputusan Dewan Komisaris No. 008. SK.BL.KOM.0721 tanggal 30 Juli 2021 Board of Commissioners' Decree No. 008. SK.BL.KOM.0721 dated July 30 th , 2021	Manajemen Risiko dan Keuangan Risk Management and Finance
Arzul Andaliza	Anggota Member	Surat Keputusan Dewan Komisaris No. 006. SK.BL.KOM.0522 tanggal 18 Mei 2022 Decree of the Board of Commissioners No. 006. SK.BL.KOM.0522 dated May 18 th , 2022	Manajemen Risiko dan Keuangan Risk Management and Finance

TUGAS DAN TANGGUNG JAWAB KOMITE PEMANTAU RISIKO

Sebagaimana tertuang dalam Anggaran Dasar Perusahaan, tugas Komite Pemantau Risiko adalah:

- Melakukan pengawasan dan pemantauan pelaksanaan penerapan manajemen risiko; dan
- Menilai efektivitas manajemen risiko termasuk menilai toleransi risiko yang dapat diambil oleh Perseroan.

Adapun tanggung jawab Komite Pemantau Risiko, yaitu:

- Membantu Dewan Komisaris dalam memantau pelaksanaan manajemen risiko serta menilai toleransi risiko yang dapat diambil oleh Perseroan;

COMPOSITION OF RISK OVERSIGHT COMMITTEE

In 2022, the composition of the Risk Oversight Committee of the Company has been changes. There is one member of the Risk Oversight Committee whose term of office has expired due to he passed away, namely Mr. Karya Budiana and appointed Mr. Arzul Andaliza as a new member of the Risk Oversight Committee. Therefore, as of December 31st, 2022, the composition of the members of the Risk Monitoring Committee is as follows:

RISK OVERSIGHT COMMITTEE DUTIES AND RESPONSIBILITIES

As stated in the Company's Articles of Association, the duties of the Risk Oversight Committee are:

- To supervise and monitor the implementation of risk management; and
- To assess the effectiveness of risk management, including assessing risk tolerance that can be taken by the Company.

The responsibilities of the Risk Oversight Committee are:

- To assist the Board of Commissioners in monitoring the implementation of risk management and assessing risk tolerance that can be taken by the Company;

Komite Pemantau Risiko

Risk Oversight Committee

2. Melakukan Pengawasan atas pelaksanaan langkah-langkah antisipatif dan preventif yang ditujukan untuk eliminasi dan minimalisasi risiko yang telah dijalankan secara efektif, efisien aman, akurat, teruji dan tepat waktu serta tidak bertentangan dengan peraturan perundangan yang berlaku;
3. Menyampaikan hasil pengawasan seperti tersebut di atas kepada Ketua Komite yang dilengkapi dengan rekomendasi langkah antisipatif terhadap kemungkinan segala bentuk hambatan di masa mendatang. Selanjutnya, rekomendasi ini diserahkan kepada Dewan Komisaris;
4. Memantau seluruh kebijakan dan pedoman investasi (penanaman dana) yang berlaku dalam Perseroan telah dilaksanakan dengan memfokuskan pada pelaksana prosedur dan perumusan tindakan/program perbaikan apabila terjadi risiko;
5. Memberi masukan kepada Dewan Komisaris yang berkaitan dengan penyusunan, penyempurnaan dan pemeliharaan sistem dan Prosedur Operasi Baku (SOP) berkenaan dengan manajemen risiko dalam segala kegiatan operasional Perseroan dan memastikan SOP dilakukan sesuai dengan ketentuan perundangan yang berlaku;
6. Menjalin kerja sama dengan pihak terkait dari internal maupun eksternal Perseroan dengan fokus pada Perusahaan asuransi lain dan lembaga keuangan/sekuritas/pengelola dana untuk memperkaya wawasan dan memperoleh informasi yang terkini (*up to date*);
7. Secara internal, membina hubungan baik dan bekerja sama terutama dengan Divisi Internal Audit dan Divisi *Risk Management*;
8. Melakukan *review* terhadap arahan, kebijakan dan strategi manajemen risiko Perseroan yang ditetapkan;
9. Mengkaji dan mengevaluasi toleransi risiko Perseroan dan mengalokasinya ke masing-masing Divisi/business unit (*risk budgeting*);
2. Supervise the implementation of anticipatory and preventive measures aimed at eliminating and minimizing risks that have been carried out in an effective, efficient, safe, accurate, tested and timely manner and in ways that do not conflict with applicable laws and regulations;
3. Delivering the results of the aforementioned supervision to the Chairman of the Committee, accompanied by recommendations for anticipatory steps against any possible future obstacles. Furthermore, these recommendations are to be submitted to the Board of Commissioners;
4. Monitor all investment policies and guidelines (investment of funds) that apply to the Company that have been carried out by focusing on implementing procedures and formulating corrective actions/programs in the event of a risk;
5. Provide input to the Board of Commissioners relating to the preparation, improvement and maintenance of systems and Standard Operating Procedures (SOPs) with regard to risk management in all operational activities of the Company and ensure that SOPs are carried out in accordance with applicable laws and regulations;
6. Establish cooperation with related parties both internal and external to the Company with a focus on other insurance companies and financial institutions/ securities/ fund managers to enrich their insights and obtain up to date information;
7. Internally, maintain good relations and work closely with the Internal Audit Division and Risk Management Division;
8. Conduct a review of the Company's stipulated direction, policies and risk management strategies;
9. Review and evaluate the Company's risk tolerance and allocate it to each Division/business unit (*risk budgeting*);

Komite Pemantau Risiko

Risk Oversight Committee

10. Mengevaluasi dan mengkaji kebijakan mengenai batasan-batasan transaksi dengan pihak ketiga serta batasan pengelolaan investasi;
11. Melakukan review atas sistem manajemen risiko yang akan digunakan dalam pengelolaan risiko usaha;
12. Melakukan evaluasi tentang kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan;
13. Mengawasi dan melakukan evaluasi atas tugas Komite Manajemen Risiko dan Divisi *Risk Management* dan Divisi terkait;
14. Melakukan evaluasi kerja dan laporan pertanggungjawaban Direksi dan rekomendasi Direksi atas usulan pembagian dividen interim;
15. Menyampaikan rekomendasi kepada Dewan Komisaris atas kebijakan yang telah diambil oleh Direksi berkaitan dengan manajemen risiko Perseroan;
16. Melakukan evaluasi kepatuhan Perseroan terhadap ketentuan Anggaran Dasar, peraturan Otoritas Jasa Keuangan, serta peraturan perundangan lainnya yang terkait;
17. Memberikan rekomendasi kepada Dewan Komisaris tentang penetapan limit yang memerlukan persetujuan Dewan Komisaris sesuai dengan yang dipersyaratkan dalam Anggaran Dasar dan yang ditetapkan oleh Otoritas Jasa Keuangan;
18. Melakukan evaluasi atas situasi yang diperkirakan dapat membahayakan kelangsungan usaha Perseroan dan menyampaikan hasil evaluasi tersebut agar Dewan Komisaris dapat melaporkan kepada Otoritas Jasa Keuangan dalam kurun waktu yang ditetapkan;
19. Mengevaluasi Piagam Komite Pemantau Risiko secara berkala disesuaikan dengan perkembangan ketentuan peraturan perundang-undangan dan sesuai perkembangan/perubahan kondisi;
10. Evaluating and reviewing policies regarding limits on transactions with third parties as well as limits on investment management;
11. Conduct a review of the risk management system that will be used in business risk management;
12. Conduct evaluation on the conformity between risk management policies and policy implementation;
13. Overseeing and evaluating the duties of the Risk Management Committee and Risk Management Division and other related Divisions;
14. Evaluating the Board of Directors' accountability report and the Board of Directors' recommendations on proposed interim dividend distributions;
15. Delivering recommendations to the Board of Commissioners regarding policies that have been taken by the Board of Directors relating to the risk management of the Company;
16. To evaluate the Company's compliance with the provisions of the Articles of Association, Financial Services Authority regulations, and other relevant laws and regulations;
17. Provide recommendations to the Board of Commissioners regarding the determination of limits which require the approval of the Board of Commissioners, as required in the Articles of Association and stipulated by the Financial Services Authority;
18. Evaluating situations that are thought to endanger the sustainability of the Company's business and submitting the results of the evaluation so that the Board of Commissioners can report to the Financial Services Authority within the stipulated time period;
19. Evaluating Risk Oversight Committee charter periodically in accordance with the development of the provisions of the legislation and in accordance with the development/change of condition;

Komite Pemantau Risiko

Risk Oversight Committee

- | | |
|--|---|
| <p>20. Melaksanakan tugas dan tanggung jawab lain yang diberikan oleh Dewan Komisaris dari waktu ke waktu;</p> <p>21. Mengkaji sistem manajemen risiko yang disusun oleh Direksi;</p> <p>22. Menilai efektivitas manajemen risiko termasuk menilai toleransi risiko yang dapat diambil oleh Perseroan.</p> | <p>20. Carry out other duties and responsibilities assigned by the Board of Commissioners from time to time;</p> <p>21. Review the risk management system prepared by the Board of Directors;</p> <p>22. Assessing the effectiveness of risk management, including assessing the risk tolerance that can be taken by the Company.</p> |
|--|---|

RAPAT KOMITE PEMANTAU RISIKO

Pada tahun 2022, Komite Pemantau Risiko menyelenggarakan rapat sebanyak 12 kali dengan tingkat kehadiran masing-masing anggota adalah sebagai berikut:

RISK OVERSIGHT COMMITTEE MEETINGS

Throughout 2022, the Risk Oversight Committee held 12 meetings, with the attendance levels of each member as follows:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Kehadiran Attendance Percentage	Keterangan Description
Henry Cratein Suryanaga	Ketua Chairman	12	12	100 %	
Kazuhiko Arai	Anggota Member	12	12	100 %	
Djarot Ramelan Suseno	Anggota Member	12	11	91,67%	
Karya Budiana	Anggota Member	3	2	66,67%	Tidak aktif menjabat (meninggal dunia) pada tanggal 24 Maret 2022 No longer served (passed away) on March 24 th , 2022
Arzul Andaliza	Anggota Member	8	8	100%	Mulai menjabat tanggal 18 Mei 2022 Served since May 18 th , 2022

Adapun agenda yang menjadi pembahasan dalam pertemuan Rapat Komite Pemantau Risiko adalah sebagai berikut:

The various agenda that were discussed at these Risk Oversight Committee meetings are as follows:

No.	Tanggal Date	Agenda
1.	20 Januari 2022 January 20 th , 2022	<p>1. <i>Presentation related to Claim Ratio, Technical Reserve and Champion Product</i> Presentation related to Claim Ratio, Technical Reserve and Champion Product</p> <p>2. <i>Presentation related to Organization Review</i> Presentation related to Organization Review</p>
2.	17 Februari 2022 February 17 th , 2022	<p><i>Risk Oversight Committee Update</i> Risk Oversight Committee Update</p>

Komite Pemantau Risiko

Risk Oversight Committee

No.	Tanggal Date	Agenda
3.	17 Maret 2022 March 17 th , 2022	<ol style="list-style-type: none"> 1. Presentation related to Claim Ratio, Technical Reserve and Champion Product Presentation related to Unit Link Product Strategy & Investment Policy (Product Committee) Presentation related to Unit Link Product Strategy & Investment Policy (Product Committee) 2. Presentation related to Sharia Business & its Performance, Risk Profile, Feasibility and Update about Sharia Spin Off Presentation related to Sharia Business & its Performance, Risk Profile, Feasibility and Update about Sharia Spin Off 3. Presentation related to IT Strategic Planning, the Effectiveness of I-CLIPS & G-CLIPS Application, and IT Preparation to Support IFRS 17 Presentation related to IT Strategic Planning, the Effectiveness of I-CLIPS & G-CLIPS Application, and IT Preparation to Support IFRS 17
4.	21 April 2022 April 21 st , 2022	<p>Risk Oversight Committee Update and Special Issues (Premium Suspended, SPAJ Expired, Refund Premi, SPAJ Administration from January 2021 to February 2022, and Implementation Automatic Premium Loan) by Bapak Peter Tjandra</p> <p>Risk Oversight Committee Update and Special Issues (Premium Suspended, SPAJ Expired, Refund Premi, SPAJ Administration from January 2021 to February 2022, and Implementation Automatic Premium Loan) by Bapak Peter Tjandra</p>
5.	19 Mei 2022 May 19 th , 2022	<ol style="list-style-type: none"> 1. Presentation from Corporate Planning Division and APD Division with the following topic: Presentation from Corporate Planning Division and APD Division with the following topic: <ol style="list-style-type: none"> a. Unit Link sales strategy and policy as anticipation for SEOJK 5/SEOJK.05/2022 about Products related to Investment. Unit Link sales strategy and policy as anticipation for SEOJK 5/SEOJK.05/2022 about Products related to Investment. b. AJK product sales strategy and policy and retirement for Reinsurance Company. AJK product sales strategy and policy and retirement for Reinsurance Company. 2. Presentation from Claim & Provider Division with the following topic: Presentation from Claim & Provider Division with the following topic: <ol style="list-style-type: none"> a. Organization Structure Organization Structure b. Business process from : Business process from : <ul style="list-style-type: none"> • Death Claim Death Claim • Claim Reimbursement & Provider Claim Reimbursement & Provider • Provider Relation (PHD) Provider Relation (PHD) • Claim Support Claim Support c. Claim Ratio Claim Ratio
6.	16 Juni 2022 June 16 th , 2022	<p>Risk Oversight Committee Update</p> <p>Risk Oversight Committee Update</p>
7.	14 Juli 2022 July 14 th , 2022	<ol style="list-style-type: none"> 1. Presentation related to Core System Development progress Presentation related to Core System Development progress 2. Presentation related to Reinsurance Receivable Collection progress Presentation related to Reinsurance Receivable Collection progress 3. Presentation related to Investment strategy to anticipate the rising interest rate and deterioration in OCI (Unrealized Gain/Loss) Presentation related to Investment strategy to anticipate the rising interest rate and deterioration in OCI (Unrealized Gain/Loss)
8.	18 Agustus 2022 August 18 th , 2022	<p>Risk Oversight Committee Update</p> <p>Risk Oversight Committee Update</p>

Komite Pemantau Risiko

Risk Oversight Committee

No.	Tanggal Date	Agenda
9.	15 September 2022 September 15 th , 2022	<p>1. Corporate Planning Division : Corporate Planning Division :</p> <p>a. Evaluation of business processes in each Division. Evaluation of business processes in each Division.</p> <p>b. Projected performance 2022 and preparation of a business plan 2023. Projected performance 2022 and preparation of a business plan 2023.</p> <p>2. Risk Management Division : Risk Management Division :</p> <p>a. Risk management policies and implementation in accordance with OJK regulations in semester 1, 2022. Risk management policies and implementation in accordance with OJK regulations in semester 1, 2022.</p> <p>b. Traffic lights policy background (5 risks in MMBR) & protocols, and 4 other risks. Traffic lights policy background (5 risks in MMBR) & protocols, and 4 other risks.</p>
		<p>3. PCBC Division : PCBC Division :</p> <p>a. Organization Structure Organization Structure</p> <p>b. Business process from : Business process from :</p> <ul style="list-style-type: none"> • Collection Collection • Policy Owner Service (POS) Policy Owner Service (POS) • Business Improvement Business Improvement
10.	27 Oktober 2022 October 27 th , 2022	Risk Oversight Committee Update Risk Oversight Committee Update
11.	21 November 2022 November 21 st , 2022	Presentation of The Preparation IFRS 17 (IT, APD and Finance Controller Division) Presentation of The Preparation IFRS 17 (IT, APD and Finance Controller Division)
12.	27 Desember 2022 December 27 th , 2022	Risk Oversight Committee Update (secara sirkuler) Risk Oversight Committee Update (circularly)

PENGEMBANGAN KOMPETENSI

Guna meningkatkan kompetensi dan keahliannya dalam menjalankan perannya sebagai organ pendukung Dewan Komisaris, Komite Pemantau Risiko mengikuti program pelatihan yang dilaksanakan baik secara formal maupun informal. Hingga akhir tahun 2022, anggota Komite Pemantau Risiko telah menghadiri dan berpartisipasi dalam berbagai pelatihan, *workshop*, konferensi, dan seminar sebagai berikut:

COMPETENCY DEVELOPMENT

In order to boost its competence and expertise in carrying out its role as a supporting organ for the Board of Commissioners, the Risk Oversight Committee has participated in various training programs carried out both formally and informally. In 2022, members of the Risk Oversight Committee have attended and participated in the following training sessions, workshops, conferences and seminars:

Nama Name	Pelatihan/Seminar/Sertifikasi Training/Seminar/Certification	Penyelenggara Organizer	Waktu Date
Djarot Ramelan Suseno	Antisipasi Risiko Hereditas terhadap Perkembangan Pasar Asuransi Jiwa di Indonesia Heredity Risk for Life Insurance Market Development in Indonesia Anticipation	ITIKAD ACADEMY	19 Februari 2022 February 19 th , 2022

Komite Pemantau Risiko

Risk Oversight Committee

Nama Name	Pelatihan/Seminar/Sertifikasi Training/Seminar/Certification	Penyelenggara Organizer	Waktu Date
	Dampak Kerusakan Reputasi Terhadap Persaingan Bisnis, Pertumbuhan Usaha dan Keuntungan Perusahaan Asuransi Jiwa, serta Bagaimana Menyelesaikan/Memperbaiki Kerusakan Ini Dalam Waktu Terukur The Impact of Bad Reputation on Business Competition, Business Growth and Profits of Life Insurance Companies, and How to Resolve/Repair This Damage in Measurable Time	ITIKAD ACADEMY	24 Mei 2022 May 24 th , 2022
	Implementasi Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Perusahaan Perasuransian dari Perspektif Manajemen Risiko Implementation of Anti-Money Laundering and the Terrorism Financing Prevention in Insurance Companies from a Risk Management Perspective	ITIKAD ACADEMY	25 Juni 2022 June 25 th , 2022
Arzul Andaliza	Implementasi Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Perusahaan Perasuransian dari Perspektif Manajemen Risiko Implementation of Anti-Money Laundering and the Terrorism Financing Prevention in Insurance Companies from a Risk Management Perspective	ITIKAD ACADEMY	25 Juni 2022 June 25 th , 2022
	Konferensi Nasional Profesional Manajemen Risiko VIII - "ESG Investing and Risk Mitigation" Professional Risk Management National Conference VIII - "ESG Investing and Risk Mitigation"	LSPMR	1-2 Desember 2022 December 1 st - 2 nd , 2022

Catatan I Note

Pelatihan Komite Pemantau Risiko yang menjabat sebagai anggota Dewan Komisaris dapat dilihat pada halaman 295 dalam Laporan Tahunan ini.
The Risk Oversight Committee who serves as a member of the Board of Commissioners can be seen on page 295 in this Annual Report.

PELAKSANAAN TUGAS KOMITE PEMANTAU RISIKO

Komite Pemantau Risiko memberikan rekomendasi yang berkaitan dengan bidang yang menjadi tanggung jawab Komite Pemantau Risiko kepada Dewan Komisaris sebagai bagian dari tugas dan tanggung jawab. Selama 2022, Komite Pemantau Risiko melakukan kegiatan-kegiatan sebagai berikut:

1. Laporan Triwulan 1
2. Laporan Triwulan 2
3. Laporan Triwulan 3
4. Laporan Triwulan 4

RISK OVERSIGHT COMMITTEE DUTIES IMPLEMENTATION

The Risk Oversight Committee provides recommendations relating to areas of responsibility of the Risk Oversight Committee to the Board of Commissioners as part of its duties and responsibilities. Throughout 2022, Risk Oversight Committee carried out the following activities:

1. Quarterly Report 1
2. Quarterly Report 2
3. Quarterly Report 3
4. Quarterly Report 4

Komite Pemantau Risiko

Risk Oversight Committee

- PROFIL KOMITE PEMANTAU RISIKO**
RISK OVERSIGHT COMMITTEE'S PROFILE

Henry Cratein Suryanaga

Ketua Komite Pemantau Risiko
Risk Oversight Committee Chairman

Kewarganegaraan Nationality	Domisili Domicile	Periode Jabatan Period of Office	Usia Age
Indonesia Indonesian	Jakarta Jakarta	2018 – Saat ini 2018 – Present	61 tahun per 31 Desember 2022 61 years old as of December 31 st , 2022

Dasar Pengangkatan

Diangkat sebagai Ketua Komite Pemantau Risiko berdasarkan Surat Keputusan Dewan Komisaris No.16.SK.BL.KOM.0718, sebagaimana diubah melalui SK No.007.SK.BL.KOM.0721 tanggal 30 Juli 2021.

Legal Basis of Appointment

Appointed as a Risk Oversight Committee Chairman based on Board of Commissioners' Decree No.16.SK.BL.KOM.0718, as amended through Decree No.007.SK.BL.KOM.0721 dated July 30th, 2021.

Riwayat Pendidikan

1992	Magister International Finance, New York University, New York, USA
1986	Sarjana Ekonomi, Universitas Katolik Atmajaya, Jakarta

Educational Background

1992	Master of International Finance, New York University, New York, USA
1986	Bachelor of Economics, Atma Jaya Catholic University, Jakarta

Pengalaman Kerja

2016 – 2018	Presiden Direktur PT Asuransi Jiwa Indosurya Sukses
2015 – 2016	Komite Pemantau Risiko PT BNI Life Insurance
2015 – 2016	Komisaris Independen PT BNI Life Insurance
2011 – 2016	Komisaris Utama PT Aldiracitra Corporatama
2011 – 2012	Wakil Komisaris Utama PT Smartfren Telecom Tbk
2008 – 2010	Komisaris PT Asuransi Jiwa Mega Life

Work Experience

2016 – 2018	President Director of PT Asuransi Jiwa Indosurya Sukses
2015 – 2016	Risk Oversight Committee of PT BNI Life Insurance
2015 – 2016	Independent Commissioner of PT BNI Life Insurance
2011 – 2016	President Commissioner of PT Aldiracitra Corporatama
2011 – 2012	Vice President Commissioner of PT Smartfren Telecom Tbk
2008 – 2010	Commissioner of PT Asuransi Jiwa Mega Life

Rangkap Jabatan

Tidak memiliki rangkap jabatan

Concurrent Position

Has not any concurrent positions

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Kepemilikan Saham di BNI Life

Tidak Ada

Share Ownership at BNI Life

None

Komite Pemantau Risiko Risk Oversight Committee

Kazuhiko Arai

Anggota Komite Pemantau Risiko
Risk Oversight Committee Member

Kewarganegaraan Nationality	Domisili Domicile	Periode Jabatan Period of Office	Usia Age
Jepang Japanese	Jepang Japan	2019 – Saat ini 2019 – Present	60 tahun per 31 Desember 2022 60 years old as of December 31 st , 2022

Dasar Pengangkatan

Diangkat sebagai Anggota Komite Pemantau Risiko pada tanggal 21 Februari 2019 dan diangkat kembali melalui SK No.004.SK.BL.KOM.0422 tanggal 27 April 2022

Legal Basis of Appointment

Appointed as a Member of the Risk Oversight Committee on February 21st, 2019 and reappointed through SK No.004.SK.BL.KOM.0422 dated April 27th, 2022

Riwayat Pendidikan

1985 Sarjana Hukum, Keio University

Educational Background

1985 Bachelor of Law, Keio University

Pengalaman Kerja

2014 – 2017 Direktur di PT BNI Life Insurance
2012 – 2014 *General Manager of International Business Department Sumitomo Life Insurance Company*
2011 – 2012 *Chief Representative, Hanoi Representative Office, Sumitomo Life Insurance Company*
2008 – 2011 *General Manager In Charge of International Business Department, Sumitomo Life Insurance Company*
2007 – 2008 *General Manager, Shonan Branch Office Sumitomo Life Insurance Company*

Work Experience

2014 – 2017 Director of PT BNI Life Insurance
2012 – 2014 General Manager of International Business Department Sumitomo Life Insurance Company
2011 – 2012 Chief Representative, Hanoi Representative Office, Sumitomo Life Insurance Company
2008 – 2011 General Manager in Charge of International Business Department, Sumitomo Life Insurance Company
2007 – 2008 General Manager, Shonan Branch Office Sumitomo Life Insurance Company

Rangkap Jabatan

Tidak memiliki rangkap jabatan

Concurrent Position

Has not any concurrent positions

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Kepemilikan Saham di BNI Life

Tidak Ada

Share Ownership at BNI Life

None

Komite Pemantau Risiko

Risk Oversight Committee

Djarot Ramelan Suseno

Anggota Komite Pemantau Risiko
Risk Oversight Committee Member

Kewarganegaraan Nationality	Domisili Domicile	Periode Jabatan Period of Office	Usia Age
Indonesia Indonesian	Jakarta Jakarta	2017 – Saat ini 2017 – Present	67 tahun per 31 Desember 2022 67 years old as of December 31 st , 2022

Dasar Pengangkatan

Diangkat sebagai Anggota Komite Pemantau Risiko pada tanggal 10 Juli 2018, dan diangkat kembali melalui SK No.008.SK.BL.KOM.0721 tanggal 30 Juli 2021

Legal Basis of Appointment

Appointed as Member of the Risk Oversight Committee on July 10th, 2018, and reappointed through SK No.008.SK.BL.KOM.0721 dated July 30th, 2021

Riwayat Pendidikan

1988 Magister (S2) *Business Administration* (MBA), St. Louis University, Amerika Serikat.

Educational Background

1988 Masters Degree (S2) *Business Administration*, St. Louis University, United States.

Pengalaman Kerja

2017 – Sekarang Anggota Komite Pemantau Risiko, PT BNI Life Insurance
2004 Komisaris Utama, PT BNI Life Insurance

Work Experience

2017 – Present Member of the Risk Oversight Committee of PT BNI Life Insurance
2004 President Commissioner of PT BNI Life Insurance

Rangkap Jabatan

Tidak memiliki rangkap jabatan

Concurrent Position

Has not any concurrent positions

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Kepemilikan Saham di BNI Life

Tidak Ada

Share Ownership at BNI Life

None

Komite Pemantau Risiko

Risk Oversight Committee

Karya Budiana

Anggota Komite Pemantau Risiko

Risk Oversight Committee Member

Kewarganegaraan Nationality	Domisili Domicile	Periode Jabatan Period of Office	Usia Age
Indonesia Indonesian	Jakarta Jakarta	Juli 2021 – Maret 2022 July 2021 – March 2022	64 tahun per 31 Desember 2022 64 years old as of December 31 st , 2022

Dasar Pengangkatan

Diangkat sebagai Anggota Komite Pemantau Risiko berdasarkan Surat Keputusan Dewan Komisaris No. 009.SK.BL.KOM.0721 tanggal 30 Juli 2021.

Legal Basis of Appointment

Appointed as a Risk Oversight Committee Member based on Board of Commissioners' Decree No. 009.SK.BL.KOM.0721 dated July 30th, 2021.

Riwayat Pendidikan

1986-1988	Master of Arts di bidang Ekonomi, jurusan Statistik & Ekonometrika, Catholic University of Leuven, Leuven, Belgia
1985-1986	Magister Bisnis jurusan keuangan, University of Antwerp, Antwerp, Belgium
1976 –1981	Doktorandus bidang Ekonomi, jurusan Perencanaan Ekonomi, Fakultas Ekonomi, Universitas Indonesia

Educational Background

1986-1988	Catholic University of Leuven, Leuven, Belgium Master of Arts in Economics, majoring in Statistics & Econometrics
1985-1986	University of Antwerp, Antwerp, Belgium Master of Business Administration, majoring in Finance
1976 –1981	University of Indonesia, Faculty of Economics, Jakarta Doktorandus in Economics, majoring in Economic Planning

Pengalaman Kerja

2015 – 2020	Komisaris Independen PT Bank Bukopin Tbk
2010 – 2015	Kepala Unit Pengelolaan Cabang PT Bank Negara Indonesia (Persero) Tbk
2008 – 2010	CEO Cement Group & Automotive Corporation Bosowa Corporation
2000 – 2008	Kepala Plantation Service & V-Team Operation PT SMART Tbk, (Sinar Mas Group Agrobisnis Division)

Work Experience

2015 – 2020	Independent Commissioner PT Bank Bukopin Tbk
2010 – 2015	Head of Subsidiaries Management Unit PT Bank Negara Indonesia (Persero) Tbk
2008 – 2010	CEO Cement Group & Automotive Corporation Bosowa Corporation
2000 – 2008	Head Plantation Service & V-Team Operation PT SMART Tbk. (Sinar Mas Group – Agribusiness Division)

Rangkap Jabatan

Tidak memiliki rangkap jabatan

Concurrent Position

Has not any concurrent positions

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Kepemilikan Saham di BNI Life

Tidak Ada

Share Ownership at BNI Life

None

* telah tutup usia pada Maret 2022

* passed away on March 2022

Komite Pemantau Risiko

Risk Oversight Committee

Arzul Andaliza

Anggota Komite Pemantau Risiko
Risk Oversight Committee Member

Kewarganegaraan Nationality	Domisili Domicile	Periode Jabatan Period of Office	Usia Age
Indonesia Indonesian	Jakarta Jakarta	Mei 2022 – Saat ini May 2022 – Present	66 tahun per 31 Desember 2022 66 years old as of December 31 st , 2022

Dasar Pengangkatan

Diangkat sebagai anggota Komite Pemantau Risiko berdasarkan Surat Keputusan Dewan Komisaris No. 006.SK.BL.KOM.0522 tanggal 18 Mei 2022.

Legal Basis of Appointment

Appointed as a member of the Risk Oversight Committee based on the Decree of the Board of Commissioners No. 006.SK.BL.KOM.0522 dated May 18th, 2022

Riwayat Pendidikan

1989	Magister Administrasi Bisnis, Colorado State University, Fort Collins, Colorado, USA
1985	Sekolah Tinggi Akuntansi Negara (STAN), Jakarta Indonesia

Educational Background

1989	Master of Business Administration (MBA), Colorado State University, Fort Collins, Colorado, USA
1985	Indonesian State College of Accountancy Jakarta, Indonesia

Pengalaman Kerja

2022 – Sekarang	Anggota Komite Audit PT BNI Life Insurance
2014 – 2022	Anggota Komite Audit PT Bank KB Bukopin Tbk
2017 – 2018	Konsultan di PT Adhi Karya (Persero) Tbk
2012 – 2017	Anggota Komite Audit PT Wijaya Karya (Persero) Tbk
2012 – 2015	Anggota Badan Regulator PAM DKI Jakarta
2014	BPPSPAM Kementerian Pekerjaan Umum sebagai Konsultan GCG Pengembangan <i>Code of Corporate Governance</i> , PDAM Kota Bandung dan PDAM Kabupaten Bogor
2012 – 2013	Financial Advisor PDAM Kabupaten Pati, Jawa Tengah

Work Experience

2022 – Present	Member of Audit Committee at PT BNI Life Insurance
2014 – 2022	Member of Audit Committee at PT Bank KB Bukopin Tbk
2017 – 2018	Individual Consultant at PT Adhi Karya (Persero) Tbk
2012 – 2017	Member of Audit Committee PT Wijaya Karya (Persero) Tbk
2012 – 2015	Member of Jakarta Water Supply Regulatory Body
2014	Working for BPPSPAM – Ministry of Public Works as GCG Consultant developing Code of Corporate Governance for PDAM Kota Bandung and PDAM Kabupaten Bogor
2012 – 2013	Financial Advisor of PDAM Kabupaten Pati in Central Java

Rangkap Jabatan

Tidak memiliki rangkap jabatan

Concurrent Position

Has not any concurrent positions

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Kepemilikan Saham di BNI Life

Tidak Ada

Share Ownership at BNI Life

None

Komite Remunerasi dan Nominasi

Remuneration and Nomination Committee

Pembentukan Komite Remunerasi dan Nominasi sesuai dengan Peraturan Otoritas Jasa Keuangan Pasal 51 No.73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian tanggal 23 Desember 2016 dan Surat Edaran Otoritas Jasa Keuangan No.16/SEOJK.05/2014 tentang Komite pada Dewan Komisaris Perseroan Asuransi, Perseroan Asuransi Syariah, Perseroan Reasuransi, dan Perseroan Reasuransi Syariah tanggal 9 Desember 2014.

BNI Life juga mengacu kepada peraturan terbaru Otoritas Jasa Keuangan sebagaimana No. 43/POJK.05/2019 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian tanggal 27 Desember 2019 dan Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.05/2019 tentang Pembentukan, Susunan Keanggotaan, dan Masa Kerja Komite pada Dewan Komisaris Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah tanggal 22 Juli 2019 serta Peraturan Menteri BUMN No.06/MBU/04/2022 tentang Perubahan Atas Peraturan Menteri Badan Usaha Milik Negara No.PER-12/MBU/2012 tentang Organ Pendukung Dewan Komisaris/Dewan Pengawas Badan Usaha Milik Negara.

PEDOMAN KERJA KOMITE REMUNERASI DAN NOMINASI

Dewan Komisaris membentuk Komite Remunerasi dan Nominasi pada tanggal 20 April 2017 berdasarkan Surat Keputusan No. 009.SK.BL.KOM.0417 sebagai bentuk pelaksanaan *Good Corporate Governance* (GCG) yang baik di lingkungan Perseroan. Pedoman kerja Komite Remunerasi dan Nominasi (*Remuneration and Nomination Committee Charter*) telah dimutakhirkan pada tanggal 27 Desember 2022 melalui Surat Keputusan Dewan Komisaris No.019.SK.BL.KOM.1221.

The formation of the Remuneration and Nomination Committee is in accordance with Financial Services Authority Regulation Article 51 No.73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies dated December 23rd, 2016 and Financial Services Authority Circular Letter No.16/SEOJK.05/2014 concerning Committees on the Board of Commissioners of Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Companies dated December 9th, 2014.

BNI Life also refers the latest regulation of the Financial Services Authority is No. 43/POJK.05/2019 concerning Amendments to the Financial Services Authority Regulation No. 73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies dated December 27th, 2019 and Financial Services Authority Circular Letter No. 14/SEOJK.05/2019 concerning the Formation, Membership Composition and Service Period of Committees on the Board of Commissioners of Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Companies dated July 22nd, 2019 as well as Minister of SOE Regulation No.06/MBU/04/2022 concerning Amendments to Regulation of the Minister of State-Owned Enterprises No.PER-12/MBU/2012 concerning Supporting Organs for the Board of Commissioners/ Supervisory Board of State-Owned Enterprises.

REMUNERATION AND NOMINATION COMMITTEE WORK GUIDELINES

The Board of Commissioners established the Remuneration and Nomination Committee on April 20th 2017 based on Decree No. 009.SK.BL.KOM.0417 as a form of implementation of Good Corporate Governance (GCG) within the Company. The Remuneration and Nomination Committee Charter has been updated on December 27th, 2022 through the BOC Decree No.019.SK.BL.KOM.1221.

Komite Remunerasi dan Nominasi

Remuneration and Nomination Committee

KETENTUAN MASA JABATAN KOMITE REMUNERASI DAN NOMINASI

Komite Remunerasi dan Nominasi memiliki masa kerja yang ditentukan oleh Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar Perseroan dan *Remuneration and Nomination Committee Charter*. Anggota Komite dapat dipilih kembali hanya untuk 1 (satu) periode berikutnya, kecuali ketua Komite yang dapat dipilih kembali untuk lebih dari 1 (satu) periode berikutnya dengan tidak mengurangi hak Dewan Komisaris/Dewan Pengawas untuk memberhentikannya sewaktu waktu.

KOMPOSISI KOMITE REMUNERASI DAN NOMINASI

Komposisi Komite Remunerasi dan Nominasi paling sedikit 3 (tiga) orang yang terdiri dari:

- 1 (satu) orang ketua yang merangkap sebagai anggota yang merupakan anggota Dewan Komisaris;
- 1 (satu) orang anggota dari Komisaris Independen atau Pihak Independen yang memiliki keahlian di bidang sumber daya manusia; dan
- 1 (satu) orang anggota dari Pejabat Eksekutif Perusahaan yang membawahkan bidang sumber daya manusia atau 1 (satu) orang perwakilan pegawai.

Pada tahun 2022, Komite Remunerasi dan Nominasi terdapat perubahan kepengurusan dengan berakhirnya masa jabatan Bapak Iwan Abdi. Dengan demikian, susunan Komite Remunerasi dan Nominasi per 31 Desember 2022 adalah sebagai berikut:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis of Appointment
Teddy Wishadi	Ketua Chairman	Surat Keputusan Dewan Komisaris No.012.SK.BL.KOM.1122 tanggal 7 November 2022 Board of Commissioners Decree No. 012.SK.BL.KOM.1122 dated November 7 th , 2022
Chitraningrum	Anggota Member	Surat Keputusan Dewan Komisaris No 014.SK.BL.KOM.1021 tanggal 11 Oktober 2021 Board of Commissioners Decree No. 014.SK.BL.KOM.1021 dated October 11 th , 2021
Yenni Sari Dewi	Anggota Member	Surat Keputusan Dewan Komisaris No. 015.SK.BL.KOM.1021 tanggal 11 Oktober 2021 Board of Commissioners Decree No. 015.SK.BL.KOM.1021 dated October 11 th , 2021

REMUNERATION AND NOMINATION COMMITTEE TERMS OF OFFICE

The members of the Remuneration and Nomination Committee have tenure lengths determined by the Board of Commissioners as stipulated in the Company's Articles of Association and Remuneration and Nomination Committee Charter. Committee members can be re-elected only for the next 1 (one) period, except for the Committee Chair who can be re-elected for more than 1 (one) subsequent term without prejudice to the right of the Board of Commissioners/Supervisory Board to dismiss at any time.

COMPOSITION OF REMUNERATION AND NOMINATION COMMITTEE

The composition of the Remuneration and Nomination Committee consists of at least 3 (three) people as follows:

- 1 (one) Chairman who also serves as a member who is a member of the Board of Commissioners;
- 1 (one) member of the Independent Commissioner or Independent Party who has expertise in the field of human resources; and
- 1 (one) member of the Company's Executive Officer in charge of human resources or 1 (one) representative of employee.

In 2022, the Remuneration and Nomination Committee there was change in management with the end of Mr. Iwan Abdi's term of office. Therefore, the composition of the Remuneration and Nomination Committee as of December 31st, 2022, as follows:

Komite Remunerasi dan Nominasi

Remuneration and Nomination Committee

TUGAS DAN TANGGUNG JAWAB KOMITE REMUNERASI DAN NOMINASI

Sebagaimana tertuang dalam Anggaran Dasar Perusahaan, tugas dan tanggung jawab Komite Remunerasi dan Nominasi adalah:

1. Dalam Bidang Remunerasi

- Mempelajari peraturan perundang-undangan dan ketentuan yang berlaku dalam kebijakan remunerasi;
- Memastikan bahwa Perusahaan telah memiliki sistem remunerasi yang transparan berupa gaji atau honorarium, tunjangan dan fasilitas yang bersifat tetap dan insentif yang bersifat variabel;
- Membantu Dewan Komisaris dalam merumuskan dan menentukan kebijakan remunerasi berupa gaji atau honorarium, tunjangan dan fasilitas yang bersifat tetap dan insentif yang bersifat variabel bagi Dewan Komisaris dan Direksi, apabila diperlukan untuk diusulkan kepada RUPS; dan
- Mengevaluasi sistem imbalan pegawai, pemberian tunjangan dan fasilitas lainnya.

2. Dalam Bidang Nominasi

- Menyusun dan memberikan rekomendasi mengenai sistem dan prosedur penilaian, pemilihan, dan/atau penggantian anggota Direksi, anggota Dewan Komisaris, dan Pejabat Eksekutif Perusahaan kepada Dewan Komisaris;
- Memberikan rekomendasi mengenai calon anggota Direksi dan/atau calon anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS;
- Memberikan rekomendasi mengenai Pihak Independen yang akan menjadi anggota Komite Remunerasi dan Nominasi kepada Dewan Komisaris;

REMUNERATION AND NOMINATION COMMITTEE DUTIES AND RESPONSIBILITIES

As stated in the Company's Articles of Association, the duties and responsibility of the Remuneration and Nomination Committee are:

1. In the Field of Remuneration

- Studying the laws and regulations and applicable provisions in the remuneration policy;
- Ensuring that the Company has a transparent remuneration system in the form of salary or honorarium, fixed allowance and facility and variable incentive;
- Assisting the Board of Commissioners in formulating and determining remuneration policy in the form of salary or honorarium, fixed allowance and facilities and variable incentive for the Board of Commissioners and Board of Directors, if necessary to be proposed to the GMS; and
- Evaluating the employee reward system, providing allowance and other facilities.

2. In the Field of Nomination

- Compiling and providing recommendation regarding system and procedure for assessment, selection, and/or replacement of member of the Board of Directors, member of the Board of Commissioners, and Executive Officer of the Company to the Board of Commissioners;
- Providing recommendation concerning candidate for members of the Board of Director and/or candidate for members of the Board of Commissioner to the Board of Commissioners to be submitted to the GMS;
- Providing recommendation regarding the Independent Party who will become member of the Remuneration and Nomination Committee to the Board of Commissioners;

Komite Remunerasi dan Nominasi

Remuneration and Nomination Committee

- Membantu Dewan Komisaris melakukan penilaian kinerja anggota Direksi dan/atau anggota Dewan Komisaris; dan
- Mengevaluasi piagam Komite secara berkala disesuaikan dengan perkembangan ketentuan peraturan perundang-undangan.
- Assisting the Board of Commissioners in assessing the performance of member of the Board of Directors and/or member of the Board of Commissioners; and
- Evaluating the Committee's charter periodically in accordance with the development of the provision of the legislation.

RAPAT KOMITE REMUNERASI DAN NOMINASI

Pada tahun 2022, Komite Remunerasi dan Nominasi menyelenggarakan rapat sebanyak 6 (enam) kali dengan tingkat kehadiran masing-masing anggota adalah sebagai berikut:

REMUNERATION AND NOMINATION COMMITTEE MEETINGS

Throughout 2022, the Remuneration and Nomination Committee held 6 (six) meetings, with the attendance levels of each member as follows:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Kehadiran Attendance Percentage	Keterangan Description
Teddy Wishadi	Ketua Chairman	-	-	-	Mulai menjabat tanggal 7 November 2022 Served since November 7 th , 2022
Iwan Abdi	Anggota Member	6	6	100%	Sudah tidak menjabat 29 Juni 2022 No longer served since June 29 th , 2022
Chitraningrum	Anggota Member	6	6	100%	
Yenni Sari Dewi	Anggota Member	6	5	83%	

Agenda Rapat Komite Remunerasi dan Nominasi

Adapun agenda yang menjadi pembahasan dalam pertemuan Rapat Komite Remunerasi dan Nominasi adalah sebagai berikut:

Remuneration and Nomination Committee Meeting Agenda

The various agenda that were discussed at these Remuneration and Nomination Committee meetings are as follows:

No.	Tanggal Date	Agenda
1.	24 Januari 2022 January 24 th , 2022	Pemaparan <i>Data Market Position</i> Remunerasi Manajemen BNI Life Tahun 2022 Presentation of BNI Life Management Remuneration Data Market Position for 2022
2.	27 Januari 2022 January 27 th , 2022	Pembahasan dengan Dewan Komisaris perihal Hasil <i>Top Executive Remuneration Survey</i> Konsultan, serta Rekomendasi Remunerasi berupa Gaji Pokok dan Tantiem Direksi BNI Life Tahun 2022 Discussion with the Board of Commissioners regarding the Results of the Top Executive Remuneration Survey consultant, as well as Remuneration Recommendations in the form of Basic Salary and Tantiem for the Board of Directors of BNI Life for 2022

Komite Remunerasi dan Nominasi

Remuneration and Nomination Committee

No.	Tanggal Date	Agenda
3.	7 Maret 2022 March 7 th , 2022	<i>Data Benchmark Performance Peers 2021</i> sebagai Data Pendukung Usulan Tantiem dan Remunerasi Manajemen BNI Life Insurance Tahun 2022 Performance Benchmark Peers Data 2021 as Supporting Data for BNI Life Insurance Management Tantiem and Remuneration Proposals for 2022
4.	9 Maret 2022 March 9 th , 2022	Pembahasan Data Finansial BNI Life diantara Peers Tahun 2021 dan Hasil <i>Executive Salary Survey</i> Konsultan WTW BNI Life Financial Data amongst Peers in 2021 and WTW Consultant Executive Salary Survey Results Discussion
5.	20 Mei 2022 May 20 th , 2022	Penggantian Anggota KRN Changes in Composition of KRN
6.	15 Juni 2022 June 15 th , 2022	Program Kerja KRN Tahun 2022 KRN Work Program for 2022

PENGEMBANGAN KOMPETENSI

Guna meningkatkan kompetensi dan keahliannya dalam menjalankan perannya sebagai organ pendukung Dewan Komisaris, Komite Remunerasi dan Nominasi mengikuti program pelatihan yang dilaksanakan baik secara formal maupun informal. Hingga akhir tahun 2022, anggota Komite Remunerasi dan Nominasi telah menghadiri dan berpartisipasi dalam berbagai pelatihan, *workshop*, konferensi, dan seminar sebagai berikut:

COMPETENCY DEVELOPMENT

In order to boost its competence and expertise in carrying out its role as a supporting organ for the Board of Commissioners, the Remuneration and Nomination Committee has participated in various training programs carried out both formally and informally. In 2022, members of the Remuneration and Nomination Committee have attended and participated in the following training sessions, workshops, conferences and seminars:

Nama Name	Pelatihan/Seminar/Sertifikasi Training/Seminar/Certification	Penyelenggara Organizer	Waktu Date
Chitraningrum	Webinar Memperkuat Industri Jasa Keuangan melalui Bela Negara Strengthening the Financial Services Industry through Defending the Country Webinar	OJK	Februari 2022 February 2022
	Sustainable Finance Vol. 2 (Tingkat Lanjutan) Sustainable Finance Vol. 2 (Advanced)	PT Azecotama	September 2022 September 2022
	<i>The Reflection of Insurance Conduct & Ethics</i> The Reflection of Insurance Conduct & Ethics	ITIKAD Academy Indonesia	Oktober 2022 October 2022
	Webinar Pengembangan Talenta dan Digital Mindset di Era Digital Talent Development and Digital Mindset in the Digital Era Webinar	LPPI	November 2022 November 2022
Yenni Sari Dewi	<i>Executive Management Program</i> Executive Management Program	PT BNI & Korn Ferry	Maret 2022 March 2022
	<i>HR Management and Analytics: Unlock The Value of Human Capital</i> HR Management and Analytics: Unlock The Value of Human Capital	The Wharton School	November 2022 November 2022

Catatan I Note

Pelatihan Komite Remunerasi dan Nominasi yang menjabat sebagai anggota Dewan Komisaris dapat dilihat pada halaman 295 dalam Laporan Tahunan ini.
The Nomination and Remuneration Committee who serves as a member of the Board of Commissioners can be seen on page 295 in this Annual Report.

Komite Remunerasi dan Nominasi

Remuneration and Nomination Committee

PELAKSANAAN TUGAS KOMITE REMUNERASI DAN NOMINASI

Komite Remunerasi dan Nominasi memberikan rekomendasi yang berkaitan dengan bidang yang menjadi tugas dan tanggung jawab Komite Remunerasi dan Nominasi kepada Dewan Komisaris. Selama 2022, Komite Remunerasi dan Nominasi telah melaksanakan tugasnya sebagai berikut:

1. Dalam bidang remunerasi

- Melakukan benchmark Market Position Remunerasi *Top Executive* BNI Life Tahun 2022
- Memberikan rekomendasi kepada Dewan Komisaris perihal Remunerasi bagi Eksekutif BNI Life Insurance (Direktur Utama) Tahun 2022

2. Dalam bidang nominasi

- Memberikan rekomendasi kepada Dewan Komisaris perihal kepengurusan Dewan Pengawas Syariah
- Memberikan rekomendasi kepada Dewan Komisaris perihal evaluasi Direktur

REMUNERATION AND NOMINATION COMMITTEE IMPLEMENTATION OF DUTIES

The Remuneration and Nomination Committee provides recommendations related to areas of duties and responsibilities of the Remuneration and Nomination Committee to the Board of Commissioners. Throughout 2022, the Remuneration and Nomination Committee has carried out its duties as follow:

1. In the field of remuneration

- Benchmarking the Market Position of BNI Life's Top Executive Remuneration in 2022
- Provide recommendation to the Board of Commissioners regarding Remuneration for BNI Life Insurance Executive (President Director) in 2022

2. In the field of nomination

- Provide recommendation to the Board of Commissioners regarding Sharia Supervisory Board membership
- Provide recommendation to the Board of Commissioners regarding evaluation for Director

Komite Remunerasi dan Nominasi

Remuneration and Nomination Committee

- PROFIL KOMITE REMUNERASI DAN NOMINASI**
REMUNERATION AND NOMINATION COMMITTEE'S PROFILE

Teddy Wishadi

Ketua Komite Remunerasi dan Nominasi
Remuneration and Nomination Committee Chairman

Kewarganegaraan Nationality	Domisili Domicile	Periode Jabatan Period of Office	Usia Age
Indonesia Indonesian	Jakarta Jakarta	2022 – Saat ini 2022 – Present	51 tahun per 31 Desember 2022 51 years old as of December 31 st , 2022

Dasar Pengangkatan

Diangkat sebagai Ketua Komite Remunerasi dan Nominasi berdasarkan Surat Keputusan Dewan Komisaris No 012.SK.BL.KOM.1122 tanggal 7 November 2022

Legal Basis of Appointment

Appointed as the Remuneration and Nomination Committee Chairman based on the Decree of the Board of Commissioners No.012.SK.BL.KOM.1122 dated November 7th, 2022

Riwayat Pendidikan

2006	S2 Ilmu Komputer, Universitas Indonesia
1995	S1 Teknik Komputer, STMIK Gunadharma

Educational Background

2006	Master of Computer Science, University of Indonesia
1995	Bachelor of Computer Engineering, University of Indonesia

Pengalaman Kerja

2020 – Saat ini	Pemimpin Divisi Manajemen Produk Konsumer PT Bank Negara Indonesia (Persero) Tbk
2019 – 2020	Pemimpin Kantor Wilayah Jakarta Senayan, PT Bank Negara Indonesia (Persero) Tbk
2017 – 2019	Pemimpin Divisi Jasa Transaksional Perbankan, PT Bank Negara Indonesia (Persero) Tbk
2016	Wakil Pemimpin Divisi Pengelolaan Jaringan, PT Bank Negara Indonesia (Persero) Tbk
2014 – 2016	Head of Customer & Retail Banking, PT Bank Negara Indonesia (Persero) Tbk
2010 – 2014	Pemimpin Cabang, PT Bank Negara Indonesia (Persero) Tbk

Work Experience

2020 – Present	General Manager of Consumer Product Management Division, PT Bank Negara Indonesia (Persero) Tbk
2019 – 2020	Head of Jakarta Senayan Regional Office, PT Bank Negara Indonesia (Persero) Tbk
2017 – 2019	General Manager of Transactional Banking Service Division, PT Bank Negara Indonesia (Persero) Tbk
2016	Deputy General Manager of Channel Management Division, PT Bank Negara Indonesia (Persero) Tbk
2014 – 2016	Head of Customer & Retail Banking, PT Bank Negara Indonesia (Persero) Tbk
2010 – 2014	Head of Branch, PT Bank Negara Indonesia (Persero) Tbk

Rangkap Jabatan

Dewan Komisaris

Concurrent Position

The Board of Commissioners

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Kepemilikan Saham di BNI Life

Tidak Ada

Share Ownership at BNI Life

None

Komite Remunerasi dan Nominasi

Remuneration and Nomination Committee

Chitraningrum

Anggota Komite Remunerasi dan Nominasi
Remuneration and Nomination Committee Member

Kewarganegaraan Nationality	Domisili Domicile	Periode Jabatan Period of Office	Usia Age
Indonesia Indonesian	Jakarta Jakarta	Maret 2019 – Saat ini March 2019 – Present	56 tahun per 31 Desember 2022 56 years old as of December 31 st , 2022

Dasar Pengangkatan

Diangkat sebagai Anggota Komite Remunerasi dan Nominasi berdasarkan Surat Keputusan Dewan Komisaris No 014.SK.BL.KOM.1021 tanggal 11 Oktober 2021.

Legal Basis of Appointment

Appointed as a Remuneration and Nomination Committee Member based on Board of Commissioners Decree No. 014.SK.BL.KOM.1021 dated October 11th, 2021.

Riwayat Pendidikan

1992 Sarjana (S1) – Psikologi, Universitas Indonesia

Educational Background

1992 Bachelor Degree Department of Psychology, University of Indonesia

Pengalaman Kerja

2019 – Sekarang *GM of Human Capital, PT BNI Life Insurance*

2017 – 2019 *Vice President Strategy Divisi Human Capital, PT Bank Negara Indonesia (Persero) Tbk*

2016 – 2017 *Vice President Business Partner Divisi Human Capital, PT Bank Negara Indonesia (Persero) Tbk*

2015 – 2016 *Vice President Service Divisi Human Capital, PT Bank Negara Indonesia (Persero) Tbk*

Work Experience

2019 – Present GM of Human Capital, PT BNI Life Insurance

2017 – 2019 Vice President Strategy of Human Capital Division, PT Bank Negara Indonesia (Persero) Tbk

2016 – 2017 Vice President Business Partner Human Capital Division, PT Bank Negara Indonesia (Persero) Tbk

2015 – 2016 Vice President Service of Human Capital Division, PT Bank Negara Indonesia (Persero) Tbk

Rangkap Jabatan

Tidak memiliki rangkap jabatan

Concurrent Position

Has not any concurrent positions

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Kepemilikan Saham di BNI Life

Tidak Ada

Share Ownership at BNI Life

None

Komite Remunerasi dan Nominasi

Remuneration and Nomination Committee

Yenni Sari Dewi

Anggota Komite Remunerasi dan Nominasi
Remuneration and Nomination Committee Member

Kewarganegaraan Nationality	Domisili Domicile	Periode Jabatan Period of Office	Usia Age
Indonesia Indonesian	Jakarta Jakarta	Oktober 2021 – Saat ini October 2021 – Present	44 tahun per 31 Desember 2022 44 years old as of December 31 st , 2022

Dasar Pengangkatan

Diangkat sebagai Anggota Komite Remunerasi dan Nominasi berdasarkan Surat Keputusan Dewan Komisaris No. 015.SK.BL.KOM.1021 tanggal 11 Oktober 2021.

Legal Basis of Appointment

Appointed as a Remuneration and Nomination Committee Member based on Board of Commissioners Decree No. 015.SK.BL.KOM.1021 dated October 11th, 2021.

Riwayat Pendidikan

2003	Magister Manajemen, Universitas Gadjah Mada & Gatton College – University of Kentucky
2000	Peternakan, Universitas Gadjah Mada

Educational Background

2003	Master in Management, Gadjah Mada University & Gatton College – University of Kentucky
2003	Animal Science, Gadjah Mada University

Pengalaman Kerja

2021 – Sekarang	VP Human Capital Strategy – Human Capital Strategy Division
2020 – 2021	Dean of Leadership & Future Capability Academy – BNI Corporate University
2015 – 2019	Organization Development Group Head – Strategic Planning Division
2012 – 2015	AVP Customer & Market Insight – Customer Management & Marketing Division

Work Experience

2021 – Present	VP Human Capital Strategy – Human Capital Strategy Division
2020 – 2021	Dean of Leadership & Future Capability Academy – BNI Corporate University
2015 – 2019	Organization Development Group Head – Strategic Planning Division
2012 – 2015	AVP Customer & Market Insight – Customer Management & Marketing Division

Rangkap Jabatan

Tidak memiliki rangkap jabatan

Concurrent Position

Has not any concurrent positions

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Kepemilikan Saham di BNI Life

Tidak Ada

Share Ownership at BNI Life

None

Komite di Bawah Direksi

Committees Under the Board of Directors

Guna menunjang pelaksanaan tugas dan tanggung jawab dalam pengelolaan operasional Perseroan, Direksi didukung oleh beberapa komite, yaitu:

1. Komite Investasi
2. Komite Produk
3. Komite Teknologi Informasi
4. Komite Anti Fraud
5. Komite Manajemen Risiko
6. Komite Aset & Liabilitas

In order to support the implementation of duties and responsibilities in managing the Company's operations, the Board of Directors is supported by several committees that are as follows:

1. Investment Committee
2. Product Committee
3. Information Technology Committee
4. Anti Fraud Committee
5. Risk Management Committee
6. Asset & Liability Committee



Komite Investasi

Investment Committee

Sebagaimana yang tercantum dalam POJK No.2/ POJK.05/2014 yang telah digantikan dengan POJK No.73/ POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian, Direksi wajib membentuk Komite Investasi yang terdiri dari anggota Direksi yang membawahkan fungsi pengelolaan investasi dan aktuaris Perseroan.

Komite Investasi disusun berdasarkan Surat Keputusan Direksi No.004.SK.BL.DIR.1214 tanggal 15 Desember 2014 tentang Pembentukan Komite Investasi yang telah digantikan dengan Surat Keputusan Direksi No.010. SK.BL.DIR.0616 tanggal 14 Juni 2016 tentang Perubahan Keanggotaan Investasi, Persyaratan Kuorum, serta Relasi terhadap Direksi.

STRUKTUR KEANGGOTAAN KOMITE INVESTASI

Komite Investasi memiliki peran untuk membantu Direksi dalam merumuskan kebijakan investasi dan mengawasi pelaksanaan kebijakan investasi yang telah ditetapkan.

Adapun komposisi anggota Komite Investasi terdiri dari:

1. Perwakilan Direksi
 - a. Direktur yang membawahi fungsi pengelolaan investment
 - b. Direktur yang membawahi fungsi *Risk Management*
2. *General Manager Division*
 - a. *General Manager of Investment & Treasury*
 - b. *General Manager of Actuarial, Product Development & Appointed Actuary*
 - c. *General Manager of Risk Management & Compliance*
 - d. *General Manager of Financial Controller*
 - e. *Head of Investment Sharia*

As stated in Financial Services Authority Regulation (POJK) No.2/POJK.05/2014 which has been replaced by Financial Services Authority Regulation (POJK) No.73/ POJK.05/2016 regarding Good Corporate Governance for Insurance, the Board of Directors is obliged to form an Investment Committee consisting of members of the Board of Directors in charge of investment management and actuarial functions of the Company

The Investment Committee is prepared based on Board of Directors Decree No. 004.SK.BL.DIR.1214 dated December 15th, 2014 concerning the Establishment of an Investment Committee which has been replaced by Board of Directors Decree No.010. SK.BL.DIR.0616 dated June 14th, 2016 concerning Changes in Investment Membership, Quorum Requirements, and Relationships with Directors.

INVESTMENT COMMITTEE MEMBERSHIP STRUCTURE

The Investment Committee has a role to assist the Board of Directors in formulating investment policies and overseeing the implementation of established investment policies.

The composition of the members of the Investment Committee consists of:

1. Representatives of the Board of Directors
 - a. Director in charge of investment management functions
 - b. Director in charge of Risk Management function
2. General Manager Division
 - a. General Manager of Investment & Treasury
 - b. General Manager of Actuarial, Product Development & Appointed Actuary
 - c. General Manager of Risk Management & Compliance
 - d. General Manager of Financial Controller
 - e. Head of Investment Sharia

Komite Investasi

Investment Committee

Persyaratan Kuorum Rapat Komite Investasi

Persyaratan kuorum rapat komite Investasi dalam pengambilan keputusan terdiri dari Direktur yang masing-masing mewakili Bank BNI dan Sumitomo Life, beserta mayoritas dengan 4 dari 7 *GM of Division/ Department Head*, dimana *GM Investment & Treasury* diwajibkan untuk hadir.

TUGAS DAN TANGGUNG JAWAB KOMITE INVESTASI

Komite Investasi adalah komite pemberi rekomendasi/saran dan bukan pengambil keputusan yang bertugas membantu direksi dalam memutuskan kebijakan investasi yang telah ditetapkan. Rekomendasi dari komite investasi harus mendapat persetujuan dari Direksi sebelum berlaku efektif, dan dapat diimplementasikan lebih lanjut.

RAPAT KOMITE INVESTASI

Sepanjang tahun 2022, Komite Investasi menyelenggarakan rapat sebanyak 12 (dua belas) kali dengan memenuhi kuorum Rapat Komite yang telah ditetapkan. Agenda yang menjadi pembahasan dalam pertemuan rapat Komite Investasi adalah sebagai berikut:

Investment Committee Member Requirements

Investment Committee members consist of at least: The quorum requirements for the Investment committee meeting in decision making consist of Directors who each represent Bank BNI and Sumitomo Life, along with a majority with 4 out of 7 GM of Division/Department Head, where GM Investment & Treasury is required to attend.

INVESTMENT COMMITTEE DUTIES AND RESPONSIBILITIES

The Investment Committee is a committee that provides recommendations/suggestions and is not a decision maker whose job is to assist the board of directors in deciding established investment policies. Recommendations from the investment committee must get approval from the Board of Directors before they become effective, and can be further implemented.

INVESTMENT COMMITTEE MEETINGS

Throughout 2022, the Investment Committee held as many as 12 (twelve) meetings and has fulfilled the established Committee Meeting quorum. The various agenda discussed in these Investment Committee meeting are as follows:

No.	Tanggal Date	Agenda Agenda
1.	13 Januari 2022 January 13 th , 2022	<ol style="list-style-type: none"> <i>Market Update</i> Market Update <i>Investment Support to Sales</i> Investment Support to Sales <i>Portfolio Report</i> Portfolio Report <i>Format Review Investment Guideline</i> Format Review Investment Guideline <i>Cash Management, Cash Ratio & Liquidity Ratio</i> Cash Management, Cash Ratio & Liquidity Ratio
2.	10 Februari 2022 February 10 th , 2022	<ol style="list-style-type: none"> <i>Market Update</i> Market Update <i>Review Fund Manager 4Q21</i> Review Fund Manager 4Q21 <i>Investment Support to Sales</i> Investment Support to Sales <i>Portfolio Report</i> Portfolio Report <i>Cash Management, Cash Ratio & Liquidity Ratio</i> Cash Management, Cash Ratio & Liquidity Ratio

Komite Investasi Investment Committee

No.	Tanggal Date	Agenda Agenda
3.	15 Maret 2022 March 15 th , 2022	<ol style="list-style-type: none"> Market Update Market Update Investment Support to Sales Investment Support to Sales AAJI Report Q4 2021 AAJI Report Q4 2021 Portfolio Report Portfolio Report Proposal to Add PT Mirae Asset Sekuritas Indonesia to BNI Life's Broker Approved List & Proposal to Add PT Maybank Indonesia Tbk to BNI Life's Banks Approved List Proposal to Add PT Mirae Asset Sekuritas Indonesia to BNI Life's Broker Approved List & Proposal to Add PT Maybank Indonesia Tbk to BNI Life's Banks Approved List Approve transaction liquidation of all underlying portfolio DKMP Approve transaction liquidation of all underlying portfolio DKMP Cash Management, Cash Ratio & Liquidity Ratio Cash Management, Cash Ratio & Liquidity Ratio
4.	12 April 2022 April 12 th , 2022	<ol style="list-style-type: none"> Market Update Market Update Investment Support to Sales Investment Support to Sales Portfolio Report Portfolio Report New Strategy Unit Link Fund and Add New Discretionary fund New Strategy Unit Link Fund and Add New Discretionary fund Stabilization Investment Income Stabilization Investment Income Format Review Investment Guideline Format Review Investment Guideline Cash Management, Cash Ratio & Liquidity Ratio Cash Management, Cash Ratio & Liquidity Ratio
5.	13 Mei 2022 May 13 th , 2022	<ol style="list-style-type: none"> Market Update Market Update Review Fund Manager, Securities & Bank 1Q22 Review Fund Manager, Securities & Bank 1Q22 Investment Support to Sales Investment Support to Sales Portfolio Report Portfolio Report Update Progress SEOJK 5 – 2022 Update Progress SEOJK 5 – 2022 Proposal to Buy PT Bank Negara Indonesia (Persero) Bonds (Green Bond) Proposal to Buy PT Bank Negara Indonesia (Persero) Bonds (Green Bond) Cash Management, Cash Ratio & Liquidity Ratio Cash Management, Cash Ratio & Liquidity Ratio
6.	14 Juni 2022 June 14 th , 2022	<ol style="list-style-type: none"> Market Update Market Update Investment Support to Sales Investment Support to Sales Portfolio Report Portfolio Report Proposal Added Allocation Limit for total Government Bond Composition Proposal Added Allocation Limit for total Government Bond Composition Cash Management, Cash Ratio & Liquidity Ratio Cash Management, Cash Ratio & Liquidity Ratio

Komite Investasi

Investment Committee

No.	Tanggal Date	Agenda Agenda
7.	12 Juli 2022 July 12 th , 2022	<ol style="list-style-type: none"> Market Update Market Update Investment Support to Sales Investment Support to Sales Portfolio Report Portfolio Report Proposal to Add BTN Syariah and BTPN Syariah to Conventional Bank List Proposal to Add BTN Syariah and BTPN Syariah to Conventional Bank List Format Review Investment Guideline Format Review Investment Guideline Cash Management, Cash Ratio & Liquidity Ratio Cash Management, Cash Ratio & Liquidity Ratio
8.	16 Agustus 2022 August 16 th , 2022	<ol style="list-style-type: none"> Market Update Market Update Review Fund Manager, Securities & Bank 2Q22 Review Fund Manager, Securities & Bank 2Q22 Investment Support to Sales Investment Support to Sales Portfolio Report Portfolio Report Cash Management, Cash Ratio & Liquidity Ratio Cash Management, Cash Ratio & Liquidity Ratio
9.	9 September 2022 September 9 th , 2022	<ol style="list-style-type: none"> Market Update Market Update Investment Support to Sales Investment Support to Sales AAJI Report Q2 2022 AAJI Report Q2 2022 Portfolio Report Portfolio Report Proposal Liquidation of Protected Mutual Fund Proposal Liquidation of Protected Mutual Fund Cash Management, Cash Ratio & Liquidity Ratio Cash Management, Cash Ratio & Liquidity Ratio
10.	11 Oktober 2022 October 11 th , 2022	<ol style="list-style-type: none"> Market Update Market Update Investment Support to Sales Investment Support to Sales Portfolio Report Portfolio Report Format Review Investment Guideline Format Review Investment Guideline Cash Management, Cash Ratio & Liquidity Ratio Cash Management, Cash Ratio & Liquidity Ratio
11.	23 November 2022 November 23 rd , 2022	<ol style="list-style-type: none"> Market Update Market Update Review Fund Manager, Securities & Bank 3Q22 Review Fund Manager, Securities & Bank 3Q22 Investment Support to Sales Investment Support to Sales AAJI Report Q3 2022 AAJI Report Q3 2022 Portfolio Report Portfolio Report Realized gain and New Protected Mutual Fund for MBAA Realized gain and New Protected Mutual Fund for MBAA Cash Management, Cash Ratio & Liquidity Ratio Cash Management, Cash Ratio & Liquidity Ratio

Komite Investasi Investment Committee

No.	Tanggal Date	Agenda Agenda
12.	9 Desember 2022 December 9 th , 2022	<ol style="list-style-type: none">1. <i>Market Update</i> Market Update2. <i>Investment Support to Sales</i> Investment Support to Sales3. <i>Portfolio Report</i> Portfolio Report4. <i>Asset Management as Investment Partner</i> Asset Management as Investment Partner5. <i>Proposal Investment Strategy 2023</i> Proposal Investment Strategy 20236. <i>Cash Management, Cash Ratio & Liquidity Ratio</i> Cash Management, Cash Ratio & Liquidity Ratio



Komite Investasi

Investment Committee

REALISASI PROGRAM KERJA TAHUN 2022

Selama 2022, Komite Investasi melakukan kegiatan-kegiatan sebagai berikut:

1. Strategi Investasi

Sehubungan dengan dikeluarkannya SEOJK 5 maka strategi investasi untuk PAYDI dilakukan penyesuaian agar memenuhi peraturan, untuk realisasi strategi investasi non link tahun 2022 sesuai dengan hasil yang diharapkan.

2. Mereview laporan Investasi secara bulanan

Komite Investasi memastikan bahwa laporan asset dan hasil investasi telah sesuai dengan peraturan yang berlaku.

3. Evaluasi *Fund Manager*, Sekuritas & Bank

Tahun 2022 evaluasi terhadap rekanan investasi di lakukan juga terhadap perusahaan sekuritas dan bank untuk penempatan deposito, komite investasi memastikan bahwa seluruh rekanan investasi BNI Life telah sesuai dengan peraturan yang berlaku.

4. Diskusi terkait proposal investasi

Tahun 2022 komite investasi menyetujui untuk memberikan rekomendasi untuk diajukan ke direksi atas penambahan rekanan untuk Sekuritas, Perbankan dan instrument bond serta perubahan strategi pada PAYDI.

Komite investasi berfungsi memberikan rekomendasi kepada direksi terkait pengelolaan investasi yang belum diatur dalam buku pedoman kebijakan strategi investasi dengan mempertimbangkan berbagai sudut pandang dari seluruh anggota komite investasi.

WORK PROGRAM REALIZATION IN 2022

Throughout 2022, the Investment Committee carried out the following activities:

1. Investment Strategy

In connection with the issuance of SEOJK 5, the investment strategy for PAYDI has been adjusted to comply with regulations, for the realization of the non link investment strategy in 2022 according to the expected results.

2. Review Investment Report

Investment committee ensures that asset reports and investment returns comply with applicable regulations.

3. Fund Manager, Securities & Bank Evaluation

In 2022 evaluation of investment partners will also be carried out for securities companies and banks for deposit placements, the investment committee ensures that all BNI Life investment partners comply with applicable regulations.

4. Discussions related to investment proposal

In 2022 the investment committee agreed to provide recommendations to be submitted to the board of directors regarding the addition of partners for securities, banking and bond instruments as well as changes in strategy at PAYDI.

The investment committee has the function of providing recommendations to the board of directors regarding investment management that has not been regulated in the investment strategy policy considering various points of view from all members of the investment committee.

Komite Produk

Product Committee

Dalam rangka meningkatkan kinerja pemasaran dan meningkatkan daya saing, Perseroan perlu didukung oleh adanya pengembangan produk-produk dan inovasi layanan baru serta adanya peninjauan kembali atas produk-produk yang telah ada sebelumnya. Untuk itu, Perseroan membentuk Komite Produk yang berperan untuk melakukan evaluasi kesesuaian produk yang dipasarkan dengan strategi pengembangan usaha Perseroan.

STRUKTUR KEANGGOTAAN KOMITE PRODUK

Komposisi Komite Produk terdiri dari:

1. Ketua: Direktur yang membawahi fungsi pengembangan produk
2. Wakil Ketua : *General Manager of Actuary & Product Development*
3. Anggota
 - a. *General Manager of Underwriting & Customer Services*
 - b. *General Manager of Claim & Provider*
 - c. *General Manager of Information and Technology*
 - d. *General Manager of Investment & Treasury*
 - e. *General Manager of Risk Management*
 - f. *General Manager of Corporate Communication*
 - g. *General Manager of Business Unit (Bancassurance, Affinity, Bancassurance Business Support, Employee Benefit Open Market, Employee Benefit Business Banking, Agency, Sharia)*

Anggota Komite Produk paling sedikit terdiri atas:

1. Anggota Direksi yang membawahi fungsi pengembangan produk;
2. Pemimpin Divisi yang membawahi pengembangan produk.

In order to improve the marketing performance and to increase competitiveness, the Company needs to be supported by the development of new products and innovation of new services and also regular review of existing products. Therefore, the Company had established Product Committee with purpose to evaluate the suitability of products that marketed with the Company's business development strategy.

PRODUCT COMMITTEE MEMBERSHIP STRUCTURE

The composition of the Product Committee consists of the following:

1. Chairman: Director in charge of the product development function
2. Deputy Chair : *General Manager of Actuary & Product Development*
3. Members
 - a. *General Manager of Underwriting & Customer Services*
 - b. *General Manager of Claim & Provider*
 - c. *General Manager of Information and Technology*
 - d. *General Manager of Investment & Treasury*
 - e. *General Manager of Risk Management*
 - f. *General Manager of Corporate Communication*
 - g. *General Manager of Business Unit (Bancassurance, Affinity, Bancassurance Business Support, Employee Benefit Open Market, Employee Benefit Business Banking, Agency, Sharia)*

Members of the Product Committee must at least consist of:

1. Members of the Board of Directors who are in charge of product development functions;
2. Divisional leaders in charge of product development.

Komite Produk

Product Committee

TUGAS DAN TANGGUNG JAWAB KOMITE PRODUK

1. Menyusun rencana strategis pengembangan dan pemasaran produk sebagai bagian dari rencana strategis kegiatan usaha perusahaan.
2. Mengevaluasi kesesuaian produk asuransi baru yang akan dipasarkan dengan rencana strategis pengembangan dan pemasaran produk asuransi, meninjau kembali dan memonitor performa produk yang telah diluncurkan.
3. Mengevaluasi kinerja produk asuransi dan mengusulkan perubahan atau penghentian pemasarannya.

PRODUCT COMMITTEE DUTIES AND RESPONSIBILITIES

1. Prepare the development of product and marketing plan as a part of the Company's strategic business plan.
2. Evaluate new product's suitability that will be marketed with strategic development plan and insurance marketing program, includes monitoring and review the product's performance.
3. Evaluate the performance of the products and proposed changes or stop selling;

RAPAT KOMITE PRODUK

Sepanjang tahun 2022, Komite Produk menyelenggarakan rapat sebanyak 4 (empat) kali. Agenda yang menjadi pembahasan dalam pertemuan rapat Komite Produk adalah sebagai berikut:

PRODUCT COMMITTEE MEETINGS

Throughout year 2022, the Product Committee held as many as 4 (four) meetings. The various agenda that were discussed in the Product Committee meeting are as follows:

No	Tanggal Date	Agenda Agenda
1	22 Februari 2022 February 22 nd , 2022	<ul style="list-style-type: none"> • <i>Product Development Update Q4 2021</i> Product Development Update Q4 2021 • <i>Product Performance Q4 2021</i> Product Performance Q4 2021 • <i>Product Issue Q4 2021</i> Product Issue Q4 2021
2	2 Juni 2022 June 2 nd , 2022	<ul style="list-style-type: none"> • <i>Product Development Update Q1 2022</i> Product Development Update Q1 2022 • <i>Product Performance Q1 2022</i> Product Performance Q1 2022 • <i>Product Issue Q1 2022</i> Product Issue Q1 2022
3	28 September 2022 September 28 th , 2022	<ul style="list-style-type: none"> • <i>Product Development Update Q2 2022</i> Product Development Update Q2 2022 • <i>Product Plan Q2 2022</i> Product Plan Q2 2022 • <i>Product Update Q2 2022</i> Product Update Q2 2022
4	14 December 2022 December 14 th , 2022	<ul style="list-style-type: none"> • <i>Product Development Update Q3 2022</i> Product Development Update Q3 2022 • <i>Product Performance</i> Product Performance • <i>Product Issue Q3 2022</i> Product Issue Q3 2022

Komite Produk

Product Committee

REALISASI PROGRAM KERJA TAHUN 2022

Selama 2022, Komite Pengembangan Produk melakukan agenda kegiatan-kegiatan sebagai berikut:

1. Inisiatif Produk
2. Ulasan Produk (*Review Product dan Profitability*)
3. Update Pengembangan Produk
4. Isu produk dan rekomendasi

Komite Pengembangan Produk memberikan rekomendasi yang berkaitan dengan bidang yang menjadi tanggung jawab Komite Pengembangan Produk kepada Direksi sebagai bagian dari tugas dan tanggung jawab. Pada tahun 2022, rekomendasi yang diberikan Komite Pengembangan Produk adalah:

1. Melakukan *review* dan evaluasi produk *performance*
2. Peluncuran produk *revamp credit shield*
3. Pengembangan produk baru dan *revamp*
4. Pengembangan produk *paydi individu & group* untuk memenuhi SEOJK 05
5. Penyesuaian produk *champion - Hy-end pro*

RENCANA PROGRAM KERJA TAHUN 2023

1. Fokus menjual produk tradisional dengan premi regular untuk mendukung pencapaian profit perusahaan.
2. Lebih fokus melakukan *revamp, re-price* atau menutup produk *existing* sehingga sesuai dengan review produk dan tren market.
3. Mengembangkan produk-produk *existing* yang cocok untuk dijual melalui kanal digital dan *partner bank* atau *non bank*.

WORK PROGRAM REALIZATION IN 2022

Throughout 2022, the Product Development Committee has carried out the following agenda activities:

1. Product Initiatives
2. Product Review (Product Review and Profitability)
3. Product Pipeline Update
4. Product Issues & Recommendations

The Product Development Committee provides recommendations relevant to the areas that are the responsibility of the Product Development Committee to the Board of Directors as part of its duties and responsibilities. In 2022, the recommendations given by the Product Development Committee included:

1. Reviewing and evaluating product performance
2. Launch product revamp of credit shield
3. Developing new and revamp product
4. Developing individual & group *paydi* products to fulfill SEOJK 05.
5. Adjustment of champion product – Hy-end pro.

WORK PROGRAM PLANS FOR 2023

1. Focus to sell traditional with regular premium to support company's profit achievement.
2. More focus to revamp, re-price and even to close existing product to align with product review and market trend.
3. Expand suitable existing products to offer through digital and Bank/Non Bank Partner.

Komite Teknologi Informasi

Information Technology Committee

Guna meningkatkan tingkat adaptasi terhadap perubahan lingkungan bisnis yang cepat, baik internal maupun eksternal serta meningkatkan tata kelola Teknologi Informasi (TI), BNI Life menyusun Komite Teknologi Informasi. Pembentukan Komite Teknologi Informasi bertujuan untuk mengoptimalkan penggunaan dan pengembangan TI agar lebih efektif dan efisien sehingga berdampak pada pengoptimalan nilai bagi pemegang saham, peningkatan laba dan modal, peningkatan pelayanan terhadap nasabah, serta perlindungan bagi Perseroan dari ancaman terkait melalui keamanan TI.

STRUKTUR KEANGGOTAAN KOMITE TEKNOLOGI INFORMASI

Berdasarkan Keputusan Direksi 012.SK.BL.DIR.0819, komposisi Komite Teknologi Informasi terdiri dari:

Anggota Tetap Komite Teknologi Informasi:

1. Perwakilan Direksi
 - a. Direktur yang membawahi *Information Technology Solution & Digital/Associate Director and Chief Operation Officer* sebagai Ketua
 - b. Direktur yang membawahi *Risk Management/Chief Risk Officer* sebagai Wakil Ketua
2. Chief dan Kepala Divisi
 - a. *Head of Information Technology Solution & Digital* sebagai Sekretaris Komite
 - b. *Chief of Change Management Office*
 - c. *Head of Underwriting*
 - d. *Head of Claims and provider*
 - e. *Head of POS, Collection and Business Conversation*
 - f. *Head of Risk Management*
 - g. *Head of Corporate Planning*
 - h. *Head of Business Support*
 - i. *Head of Sharia*
 - j. *Head of Finance Controller*
 - k. *Head of GA and Procurement*
 - l. *Head of Product Development*
 - m. *Head of Tech, Report, valuation and Reinsurance*

In order to increase its level of adaptation to rapid changes in the business environment, both internal and external, and to improve its Information Technology (IT) governance, BNI Life has established an Information Technology Committee. The establishment of the Information Technology Committee was done with the aim of optimizing the use and development of IT to be more effective and efficient so as to have an impact on optimizing shareholder value, increasing profit and capital, improving customer service, and protecting the Company from threats through IT security.

INFORMATION TECHNOLOGY COMMITTEE MEMBERSHIP STRUCTURE

In accordance with Board of Directors Decree No. 012.SK.BL.DIR.0819, the composition of the Information Technology Committee consists of:

Permanent Members of the Information Technology Committee:

1. Representatives of the Board of Directors
 - a. Director in charge of Information Technology Solutions & Digital/Associate Director and a Chief Operating Officer as Chairman
 - b. Director in charge of Risk Management/Chief Risk Officer as Deputy Chairman
2. Chief and Head Division
 - a. Head of Information Technology Solution & Digital as Committee Secretary
 - b. Chief of Change Management Office
 - c. Head of Underwriting
 - d. Head of Claims and provider
 - e. Head of POS, Collection and Business Conversation
 - f. Head of Risk Management
 - g. Head of Corporate Planning
 - h. Head of Business Support
 - i. Head of Sharia
 - j. Head of Finance Controller
 - k. Head of GA and Procurement
 - l. Head of Product Development
 - m. Head of Tech, Report, valuation and Reinsurance

Komite Teknologi Informasi Information Technology Committee

TUGAS DAN TANGGUNG JAWAB KOMITE TEKNOLOGI INFORMASI

Komite TI bertugas untuk memberikan rekomendasi atau saran dan tidak berhak mengambil keputusan apapun. Keputusan terkait dengan rekomendasi atau saran yang diberikan harus mendapatkan persetujuan dari Direksi.

Adapun ruang lingkup yang menjadi Tugas Komite TI adalah sebagai berikut:

1. Melakukan pemantauan, ulasan dan memberikan rekomendasi terhadap kebijakan teknologi informasi khususnya terkait aspek pengembangan dan pengadaan, aktivitas operasional TI, jaringan komunikasi, pengamanan informasi, end user computing, penggunaan penyedia jasa TI, anggaran TI dan evaluasi Tata Kelola TI untuk proyek yang berdampak signifikan terhadap kegiatan operasional dan usaha BNI Life serta proyek-proyek TI yang memerlukan proses pengadaan, masa pengembangan lebih dari enam bulan secara internal atau pertimbangan untuk mengubah rencana tahunan TI. Hal-hal tersebut harus didiskusikan dan disetujui oleh anggota Komite TI sebelum dimintakan persetujuan ke Dewan Direksi;
2. Melakukan pemantauan, ulasan dan memberikan rekomendasi mengenai Rencana Strategis TI (*Information Technology Strategy Plan*) sesuai rencana strategis bisnis BNI Life dengan mempertimbangkan faktor efisiensi, efektifitas serta rencana pelaksanaan (*roadmap*), sumber daya (*resource*) yang dibutuhkan, serta cost and benefit yang akan diperoleh. Rencana Strategis TI tersebut harus didiskusikan dan disetujui oleh anggota Komite TI sebelum dimintakan persetujuan ke Direktur Sektor;

INFORMATION TECHNOLOGY COMMITTEE DUTIES AND RESPONSIBILITIES

The IT Committee is in charge of providing recommendations or suggestions and is not entitled to make any decisions. Decisions related to recommendations or suggestions given must obtain approval from the Board of Directors.

The scope of the Information Technology Committee's duties is as follows:

1. Monitoring, reviewing and providing recommendations on information technology policies, especially related to development and procurement aspects, IT operational activities, communication networks, information security, end user computing, use of IT service providers, IT budgets and IT Governance evaluations for impactful projects significant to BNI Life's operational and business activities, as well as IT projects that require a procurement process, an internal development period of more than six months, or considerations for changing the Company's annual IT plans. These matters must be discussed and approved by Information Technology Committee members before being asked for approval from the Board of Directors;
2. Monitoring, reviewing and providing recommendations regarding the Information Technology Strategy Plan in accordance with BNI Life's strategic business plans by considering factors of efficiency, effectiveness and implementation plans (road maps), required resources, and costs and benefits to be obtained. This IT Strategic Plan must be discussed and approved by the Information Technology Committee members before being asked for approval from the Sector Director;

Komite Teknologi Informasi

Information Technology Committee

3. Melakukan pemantauan, ulasan dan memberikan rekomendasi anggaran TI tahunan termasuk CAPEX dan OPEX TI. Anggaran tahunan IT harus didiskusikan dan disetujui oleh anggota Komite TI sebelum *Finance Controller* memintakan persetujuan ke Dewan Direksi dan selanjutnya ke Pemegang Saham;
 4. Melakukan pemantauan, ulasan dan memberi rekomendasi terhadap kesesuaian pelaksanaan proyek-proyek TI dengan rencana proyek yang disepakati dalam *Service Level Agreement (SLA)*. Hasil pemantauan dan rekomendasi harus didiskusikan dan disetujui oleh anggota Komite TI sebelum dimintakan persetujuan ke Direktur Sektor dan dilaporkan ke Dewan Direksi;
 5. Melakukan pemantauan proyek-proyek TI penting yang berdampak signifikan terhadap kegiatan operasional dan usaha BNI Life serta proyek-proyek TI yang memerlukan proses pengadaan, masa pengembangan lebih dari enam bulan secara internal atau pertimbangan untuk mengubah rencana tahunan TI. Direktur yang membawahi TI dapat menetapkan proyek TI yang penting untuk dilakukan pemantauan;
 6. Melakukan ulasan dan memberikan rekomendasi ke BOD untuk menentukan prioritas terkait dengan pengembangan aplikasi TI yang berhubungan dengan prioritas pengembangan aplikasi sesuai dengan analisis kajian kebutuhan bisnis.
3. Monitoring, reviewing and providing recommendations for the annual IT budget including the IT CAPEX and OPEX. The IT annual budget must be discussed and approved by Information Technology Committee members before the Finance Controller requests approval from the Board of Directors and subsequently to the Shareholders;
 4. Monitoring, reviewing and providing recommendations on the suitability of IT project implementation with the project plan agreed upon in the Service Level Agreement (SLA). The results of this monitoring and the recommendations made must be discussed and approved by Information Technology Committee members before being asked for approval to the Sector Director and reported to the Board of Directors;
 5. Monitoring important IT projects that have a significant impact on BNI Life's operational and business activities as well as IT projects that require a procurement process, a development period of more than six months internally, or any considerations of changing the Company's annual IT plan. The director in charge of IT can determine IT projects that are important for monitoring;
 6. Conduct reviews and provide recommendations to the BOD to determine priorities related to IT application development related to application development priorities in accordance with the analysis of business needs assessments.

Komite Teknologi Informasi

Information Technology Committee

RAPAT KOMITE TEKNOLOGI INFORMASI

Komite Teknologi Informasi memberikan rekomendasi yang berkaitan dengan bidang yang menjadi tanggung jawab Komite Teknologi Informasi kepada Direksi sebagai bagian dari tugas dan tanggung jawab. Pada tahun 2022, rekomendasi yang diberikan Komite Teknologi Informasi adalah:

INFORMATION TECHNOLOGY COMMITTEE MEETINGS

The Information Technology Committee provides recommendations relating to its to the Board of Directors as part of its duties and responsibilities. In 2022, the recommendations given by the Information Technology Committee included:

No.	Tanggal Date	Agenda Agenda
1.	28 Maret 2022 March 28 th , 2022	<ol style="list-style-type: none"> 1. Status Project as of 28 Maret 2022 Project Status as of March 28th, 2022 2. Implementasi gClips Phase 2 Implementation of gClips Phase 2 3. Implementasi <i>Artificial Intelligence</i> Artificial Intelligence Implementation 4. <i>Improvement IT Operation & Security</i> Improvement IT Operation & Security
2.	22 Desember 2022 December 22 nd , 2022	<ol style="list-style-type: none"> 1. <i>Overall Project IT 2022</i> Overall Project IT 2022 2. <i>Project Plan 2023</i> Project Plan 2023 3. <i>AI & IFRS Implementation</i> AI & IFRS Implementation 4. <i>IT Governance Update</i> IT Governance Update 5. <i>Synergy IT BNI Life & Bank BNI</i> Synergy IT BNI Life & Bank BNI 6. <i>Improvement IT Operation & Security</i> Improvement IT Operation & Security

REALISASI PROGRAM KERJA TAHUN 2022

Selama 2022, Komite Teknologi Informasi melakukan kegiatan-kegiatan sebagai berikut:

1. Implementasi *New Core System (Individu & Group)*
2. *Improvement Business Process*
3. Digitalisasi BNI Life
4. Aplikasi Pendukung Bisnis
5. *Product Development*
6. Dukungan *Back Office*
7. Manajemen Risiko dan Keamanan Sistem IT
8. Peningkatan Tata Kelola Manajemen IT

REALIZATION OF WORK PROGRAMS IN 2022

During 2022, the Information Technology Committee carried out the following activities:

1. New Core System Implementation (Individual & Group)
2. Improvement Business Process
3. Digitalization of BNI Life
4. Application for Business Support
5. Product Development
6. Back Office Support
7. Risk Management and IT System Security
8. Improvement of IT Management Governance

Komite Teknologi Informasi

Information Technology Committee

Komite Teknologi Informasi memberikan rekomendasi yang berkaitan dengan bidang yang menjadi tanggung jawab Komite Teknologi Informasi kepada Direksi sebagai bagian dari tugas dan tanggung jawab. Pada tahun 2022, rekomendasi yang diberikan Komite Teknologi Informasi adalah:

1. Pengembangan *Customer Portal* dalam tahap assessment oleh user dan ditargetkan di 2023.
2. *Project E-contract*.
3. *Project e-Office* atau *Document Management System* untuk modul Surat Masuk sudah diimplementasikan pada Oktober 2022.
4. *Digital Signature* – Tanda tangan digital proses pengembangan sudah selesai dilakukan pada November 2022.
5. *Enhancement Online Submission and e-Illustration for new products* telah diimplementasikan nya *RBA (Risk Based Approach) Online Submission* untuk 3 channel (*Inbranch, Agency, Syariah*) di Desember 2022 sebagai tindak lanjut hasil audit OJK-PPATK dalam rangka penerapan pencegahan dan mitigasi risiko.

RENCANA PROGRAM KERJA TAHUN 2023

1. *IT Committee 1:*
 - *Overview Project 2022*
 - *Go Live New Core System gCLIPS (OGH)*
 - *Artificial Intelligence/Implementasi AI*
 - *Project Infrastructure*
2. *IT Committee 2:*
 - *Overview Project 2022*
 - *Artificial Intelligence/Implementasi AI Fase II*
 - *Automatic Case Transaction*
 - *Project Infrastructure*

The Information Technology Committee provides recommendations relating to areas of responsibility of the Information Technology Committee to the Board of Directors as part of it duties and responsibilities. In 2022, the recommendations given by the Information Technology Committee are:

1. The development of the *Customer Portal* is under assessment stage by users and it is targeted for 2023.
2. *E-contract*..
3. The *e-Office Project* or *Document Management System* for the Incoming Mail module has been implemented in October 2022.
4. *Digital Signature* - The digital signature development process has completed in November 2022.
5. *Enhancement Online Submission and e-Illustration for new products* has implemented the *RBA (Risk Based Approach) Online Submission* for 3 channels (*Inbranch, Agency, Sharia*) in December 2022 as a follow-up to OJK-PPATK audit results in the context of implementing risk prevention and mitigation.

WORK PROGRAM PLANS FOR 2023

1. *IT Committee 1:*
 - *Project Overview 2022*
 - *Go live New Core System gClips (OGH)*
 - *Artificial Intelligence/AI Implementation*
 - *Project Infrastructure*
2. *IT Committee 2:*
 - *Overview Project 2022*
 - *Artificial Intelligence/AI Implementation Phase II*
 - *Automatic Case Transaction*
 - *Project Infrastructure*

Komite Anti Fraud Anti-Fraud Committee

Dengan adanya perkembangan zaman yang pesat serta perubahan lingkungan bisnis yang cepat, baik internal maupun eksternal serta banyaknya peristiwa yang terjadi dalam berbagai aspek ruang lingkup Perseroan yang berdampak pada timbulnya kerugian Perseroan dan kerusakan pada reputasi Perseroan dan pribadi, Perseroan menetapkan Kebijakan Strategi Anti Fraud dan menganggap perlu adanya susunan Komite Anti Fraud untuk menangani berbagai hal tersebut dan memenuhi tujuan Perseroan.

In line with the rapid era development and dynamic business conditions, both internally and externally, as well as the numerous events that occur in various aspects of Company's business, which can cause losses to the Company and damage to its reputation, the Company has established an Anti-Fraud Strategic Policy. With regard to this, the Company also establishes the Anti-Fraud Committee to manage these risks and support the realization of Company's objectives.

STRUKTUR KEANGGOTAAN KOMITE ANTI FRAUD

Komposisi Komite Anti Fraud terdiri dari:

MEMBERSHIP STRUCTURE OF ANTI-FRAUD COMMITTEE

The composition of Anti-Fraud Committee is as follows:

No.	Jabatan Position	Keterangan Description	Dasar Pengangkatan Basis of Appointment
1.	Pengawas Oversight	Direksi yang membawahi fungsi kepatuhan Director in charge of compliance function	SK No. 018.SK.BL.DIR.0521 Tanggal 31 Mei 2021 Decree No. 018.SK.BL.DIR.0521 on May 31 st , 2021
2.	Ketua Chairman	Pemimpin Divisi Manajemen Risiko & Kepatuhan General Manager of Risk Management & Compliance	SK No. 018.SK.BL.DIR.0521 Tanggal 31 Mei 2021 Decree No. 018.SK.BL.DIR.0521 on May 31 st , 2021
3.	Anggota Member	Pemimpin Divisi <i>Corporate Secretary, Law, & Corporate Communication</i> General Manager of Corporate Secretary, Law, & Corporate Communication	SK No. 018.SK.BL.DIR.0521 Tanggal 31 Mei 2021 Decree No. 018.SK.BL.DIR.0521 on May 31 st , 2021
4.	Anggota Member	Pemimpin Divisi Audit Internal General Manager of Internal Audit	SK No. 018.SK.BL.DIR.0521 Tanggal 31 Mei 2021 Decree No. 018.SK.BL.DIR.0521 on May 31 st , 2021
5.	Anggota Member	Pemimpin Divisi <i>Human Capital</i> General Manager of Human Capital	SK No. 018.SK.BL.DIR.0521 Tanggal 31 Mei 2021 Decree No. 018.SK.BL.DIR.0521 on May 31 st , 2021

TUGAS DAN TANGGUNG JAWAB KOMITE ANTI FRAUD

- Melakukan pemantauan terhadap pelaksanaan dari Kebijakan Strategi Anti-Fraud termasuk ketersediaan sumber daya untuk menjalankan komponen-komponen Strategi Anti-Fraud yaitu:
 - Pencegahan
 - Deteksi
 - Investigasi, Pelaporan, dan Sanksi
 - Pemantauan, Evaluasi dan Tindak Lanjut.

DUTIES AND RESPONSIBILITIES OF ANTIFRAUD COMMITTEE

- To conduct monitoring in the implementation of AntiFraud Strategic Policies, including the availability of resources to carry out Anti-Fraud Strategy components, namely;
 - Prevention
 - Detection
 - Investigation, Reporting, and Sanction
 - Monitoring, Evaluation, and Follow-up Action.

Komite Anti Fraud

Anti-Fraud Committee

- | | |
|--|--|
| <ol style="list-style-type: none"> 2. Memantau insiden/kejadian fraud signifikan yang dilaporkan. 3. Melakukan pemantauan atas langkah perbaikan dari kejadian fraud sebelumnya sesuai dengan Kebijakan Strategi Anti Fraud, untuk mencegah terulangnya kejadian yang sama. 4. Memberikan rekomendasi tindakan sanksi terhadap pihak internal yang terlibat dalam insiden fraud untuk disampaikan ke Unit <i>Human Capital & Employee Training</i>. 5. Memastikan Direksi dan Dewan Komisaris terinformasi mengenai permasalahan/insiden fraud terkini yang memiliki dampak negatif yang signifikan dari sisi keuangan, reputasi atau hal lainnya. | <ol style="list-style-type: none"> 2. To monitor the reported significant fraud incident/ occurrence. 3. To monitor the corrective steps taken for the previous fraud incidents in accordance with the Anti-Fraud Strategic Policy to prevent the recurrence of the same incident. 4. To provide recommendations for sanction to be imposed on internal parties involved in fraud incidents to be submitted to the Human Capital & Employee Training Unit. 5. To ensure that the Board of Directors and Board of Commissioners are informed in regard to the latest fraud incident/occurrence that have significant negative impacts, in terms of finance, reputation, and other issues. |
|--|--|

RAPAT KOMITE ANTI FRAUD

Sepanjang tahun 2022, Komite Anti Fraud menyelenggarakan rapat sebanyak 4 kali. Dengan tingkat kehadiran sebagai berikut:

ANTI-FRAUD COMMITTEE MEETINGS

Throughout 2022, the Anti-Fraud Committee held 4 meetings, with the attendance rate as follows:

Jabatan Position	Keterangan Description	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Kehadiran Attendance Percentage
Pengawas Oversight	Direksi yang membawahi fungsi kepatuhan Director in charge of compliance function	4	4	100%
Ketua Chairman	Pemimpin Divisi Manajemen Risiko & Kepatuhan General Manager of Risk Management & Compliance	4	4	100%
Anggota Member	Pemimpin Divisi <i>Corporate Secretary, Law, & Corporate Communication</i> General Manager of Corporate Secretary, Law, & Corporate Communication	4	4	100%
Anggota Member	Pemimpin Divisi Audit Internal General Manager of Internal Audit	4	4	100%
Anggota Member	Pemimpin Divisi <i>Human Capital</i> General Manager of Human Capital	4	4	100%

Komite Anti Fraud Anti-Fraud Committee

Adapun agenda yang menjadi pembahasan dalam pertemuan Rapat Komite Anti Fraud adalah sebagai berikut:

Agenda discussed in the Anti-Fraud Committee's meetings are as follows:

No.	Tanggal Date	Agenda Agenda
1	4 Maret 2022 March 4 th , 2022	<ol style="list-style-type: none"> 1. Pakta Integritas 2021 Integrity Pact 2021 2. <i>WBS Update Q4-2021</i> WBS Update Q4-2021 3. <i>Suspicious Transaction External from OQM (Underwriting & Claim)</i> Suspicious Transaction External from OQM (Underwriting & Claim) 4. <i>Compliance Index Q4-2021 & Total Case Fraud 2021</i> Compliance Index Q4-2021 & Total Case Fraud 2021 5. Sistem Manajemen Anti Penyuapan Anti-Bribery Management System
2	19 September 2022 September 19 th , 2022	<ol style="list-style-type: none"> 1. Pakta Integritas 2022 Integrity Pact 2022 2. Sistem Manajemen Anti Penyuapan 2022 Anti-Bribery Management System 2022 3. <i>Compliance Index 2022</i> Compliance Index 2022 4. <i>WBS – 2022</i> WBS – 2022
3	8 Desember 2022 December 8 th , 2022	<ol style="list-style-type: none"> 1. Pakta Integritas 2022 Integrity Pact 2022 2. <i>WBS – 2022</i> WBS – 2022 3. <i>Compliance Index 2022</i> Compliance Index 2022 4. Sistem Manajemen Anti Penyuapan 2022 Anti-Bribery Management System 2022 5. <i>Issues</i> Issues
4	30 Desember 2022 December 30 th , 2022	<ol style="list-style-type: none"> 1. Pakta Integritas 2022 Integrity Pact 2022 2. <i>WBS – 2022</i> WBS – 2022 3. <i>Compliance Index 2022</i> Compliance Index 2022 4. Sistem Manajemen Anti Penyuapan 2022 Anti-Bribery Management System 2022 5. <i>Issues</i> Issues

REALISASI PROGRAM KERJA TAHUN 2022

Selama 2022, Komite Anti Fraud melakukan kegiatan sebagai berikut:

1. Tindak Lanjut atas Kejadian Fraud
2. Saran untuk Meeting Selanjutnya
3. Sosialisasi Penerapan “*Whistleblowing System*”
4. Sosialisasi “Kebijakan Benturan Kepentingan”
5. Sosialisasi “Tenaga Pemasar tidak Diperkenankan Menerima Pembayaran Premi”

REALIZATION OF WORK PROGRAMS IN 2022

Throughout 2022, the Anti-Fraud Committee undertook the following activities:

1. Follow-up Action on Fraud Incident
2. Suggestion for the Following Meeting
3. Socialization of “*Whistleblowing System*” implementation
4. Socialization of “*Conflict of Interest Policy*”
5. Socialization of “*Marketers are not Allowed to Receive Premium Payments*”

Komite Manajemen Risiko

Risk Management Committee

Komite Manajemen Risiko merupakan komite penunjang di bawah Direksi yang dituangkan dalam perubahan terakhir melalui Surat Keputusan Direksi Perseroan No. 038.SK.BL.DIR.0922 tanggal 6 September 2022. Pembentukan Komite Manajemen Risiko bertujuan untuk meningkatkan manajemen risiko agar lebih efektif dalam meminimalisir risiko usaha yang dihadapi. Komite Manajemen Risiko juga dibentuk untuk memberikan arahan, kebijakan, dan strategi pengelolaan risiko, aset, dan liabilitas Perseroan.

STRUKTUR KEANGGOTAAN KOMITE MANAJEMEN RISIKO

Struktur anggota tetap Komite Manajemen Risiko terdiri dari :

- Direktur yang membawahi fungsi Manajemen Risiko sebagai Ketua Komite
- *General Manager of Risk Management & Compliance* sebagai Sekretaris
- Anggota tetap terdiri dari:
 1. Direktur yang membawahi fungsi Operasional
 2. Direktur yang membawahi fungsi Pemasaran Captive
 3. *Chief of Operation & Underwriting*
 4. *Chief of Transformation & Digital*
 5. *General Manager of Underwriting*
 6. *General Manager of IT Solution & Digital*
 7. *General Manager of Operation (POS, Collection & Business Conservation)*
 8. *General Manager of Human Capital*
 9. *General Manager of Procurement & General Affair*
 10. *General Manager of Claims & Provider*
 11. *General Manager of Customer Service & Complaint Handling*
 12. *General Manager of Business Support*
 13. *General Manager of Internal Audit*
 14. *General Manager of Sales Academy*
 15. *General Manager of Corporate Planning*

Risk Management Committee is a supporting committee below the Risk Management Committee is a supporting committee below the Board of Directors, of which the establishment is outlined in the latest changes through Board of Directors Decree No. 038.SK.BL.DIR.0922 dated September 6th, 2022. This Risk Management Committee is established to improve risk management to be more effective in minimizing the business risks faced. The Risk Management Committee is also established to provide directions, policies, and strategies for the Company's risks, assets, and liabilities management.

MEMBERSHIP STRUCTURE OF RISK MANAGEMENT COMMITTEE

Risk Management Committee Structure consists of:

- Director in charge of the Risk Management function as Chairman
- General Manager of Risk Management & Compliance as Secretary
- Permanent members consist of:
 1. Director in charge of Operational functions
 2. Director in charge of Captive Market
 3. Chief of Operation & Underwriting
 4. Chief of Transformation & Digital
 5. General Manager of Underwriting
 6. General Manager of IT Solution & Digital
 7. General Manager of Operation (POS, Collection & Business Conservation)
 8. General Manager of Human Capital
 9. General Manager of Procurement & General Affair
 10. General Manager of Claims & Provider
 11. General Manager of Customer Service & Complaint Handling
 12. General Manager of Business Support
 13. General Manager of Internal Audit
 14. General Manager of Sales Academy
 15. General Manager of Corporate Planning

Komite Manajemen Risiko

Risk Management Committee

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| 16. <i>General Manager of Corporate Secretary, Legal & Corporate Communication</i> | 16. General Manager of Corporate Secretary, Legal & Corporate Communication |
| 17. <i>General Manager of Actuarial & Product Development</i> | 17. General Manager of Actuarial & Product Development |
| 18. <i>General Manager of Financial Controller</i> | 18. General Manager of Financial Controller |
| 19. <i>General Manager of Investment & Treasury</i> | 19. General Manager of Investment & Treasury |
| 20. <i>VP Business Risk</i> | 20. VP Business Risk |
| 21. Aktuaris Perusahaan | 21. Appointed Actuary |
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- | | |
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| • Anggota tidak tetap : | • Non-permanent members : |
| 1. Direktur Utama | 1. President Director |
| 2. Direktur yang membawahi fungsi pemasaran <i>Non Captive</i> . | 2. Director in charge of Non-Captive Market |
| 3. <i>General Manager</i> /setingkat Pemimpin Divisi yang terkait dengan topik pembahasan. | 3. General Manager/equal to Head of Division related to the topic of discussion |

TUGAS DAN TANGGUNG JAWAB KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko adalah komite pemberi rekomendasi/saran, dan bukan merupakan pengambil keputusan. Tugas dari Komite Manajemen Risiko adalah memberikan rekomendasi kepada Direktur Utama atau yang setara terkait:

1. Penyusunan kebijakan, strategi dan pedoman penerapan manajemen risiko serta perubahannya, termasuk tingkat risiko yang diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*), kerangka manajemen risiko serta rencana tindak kontijensi untuk mengantisipasi terjadinya kondisi tidak normal;
2. Perbaikan atau penyesuaian pelaksanaan manajemen risiko berdasarkan hasil evaluasi pelaksanaan manajemen risiko, antara lain menyempurnakan proses manajemen risiko secara berkala maupun bersifat insidental sebagai akibat dari suatu perubahan kondisi eksternal dan internal Perusahaan yang mempengaruhi kecukupan pendanaan, profil risiko perusahaan dan tidak efektifnya penerapan manajemen risiko berdasarkan hasil evaluasi;

DUTIES AND RESPONSIBILITIES OF RISK MANAGEMENT COMMITTEE

The main duty of the Risk Management Committee is to provide recommendation/advice, and not to serve as a decisionmaker. The task of the Risk Management Committee is to provide recommendations to the President Director or related equivalent:

1. Formulation of policies, strategies and guidelines for the implementation of risk management and their changes, including the level of risk taken (risk appetite) and risk tolerance, risk management framework and contingency action plans to anticipate abnormal conditions;
2. 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 result of a change in the company's external and internal conditions that affect the adequacy of funding, the company's risk profile and the ineffective implementation of risk management based on the results;

Komite Manajemen Risiko

Risk Management Committee

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| <p>3. Penetapan hal-hal yang terkait dengan keputusan bisnis yang menyimpang dari prosedur normal.</p> <p>4. Melakukan pengawasan terhadap pelaksanaan Manajemen Risiko dengan melakukan pengawasan terhadap risiko-risiko termasuk kajian, analisa dan rekomendasi terhadap proses identifikasi risiko dan implementasi Manajemen Risiko.</p> <p>5. Memberikan usulan terkait penerapan Manajemen Risiko di Perusahaan.</p> | <p>3. Determination of matters related to business decisions that deviate from normal procedures;</p> <p>4. Supervise the implementation of Risk Management by supervising risks including studies, analyzes and recommendations on the process of risk identification and implementation of Risk Management;</p> <p>5. Provide suggestions regarding the implementation of Risk Management in the Company.</p> |
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RAPAT KOMITE MANAJEMEN RISIKO

Sepanjang tahun 2022, Komite Manajemen Risiko menyelenggarakan rapat sebanyak 4 kali. Agenda yang menjadi pembahasan dalam pertemuan rapat Komite Manajemen Risiko adalah sebagai berikut:

RISK MANAGEMENT COMMITTEE

Throughout 2022, the Risk Management Committee held 4 meetings. The agenda in the meetings are described in the following table:

No.	Tanggal Date	Agenda Agenda
1.	25 Maret 2022 March 25 th , 2022	<ol style="list-style-type: none"> 1. <i>Risk Monitoring in Q4 2021</i> Risk Monitoring in Q4 2021 2. <i>Discussion on issues in Q1 2022</i> Discussion on issues in Q1 2022 3. <i>BNI Integrated Risk Profile Q4 2021</i> BNI Integrated Risk Profile Q4 2021 4. <i>Operational Risk Report Q4 2021</i> Operational Risk Report Q4 2021 5. <i>Business Continuity Management (BCM)</i> Business Continuity Management (BCM) 6. <i>Risk & Control Self-Assessment (RCSA)</i> Risk & Control Self-Assessment (RCSA)
2.	8 Juni 2022 June 8 th , 2022	<ol style="list-style-type: none"> 1. <i>Risk Monitoring in Q1 2022</i> Risk Monitoring in Q1 2022 2. <i>Update on the pandemic situation</i> Update on the pandemic situation 3. <i>Discussion on issues in Q2 2022</i> Discussion on issues in Q2 2022 4. <i>BNI Integrated Risk Profile Q1 2022</i> BNI Integrated Risk Profile Q1 2022 5. <i>Operational Risk Report Q1 2022</i> Operational Risk Report Q1 2022 6. <i>Business Continuity Management (BCM)</i> Business Continuity Management (BCM) 7. <i>Loss Event Database Report</i> Loss Event Database Report

Komite Manajemen Risiko

Risk Management Committee

No.	Tanggal Date	Agenda Agenda
3.	30 Agustus 2022 August 30 th , 2022	<ol style="list-style-type: none"> <i>Risk Monitoring in Q2 2020</i> Risk Monitoring in Q2 2020 <i>BNI Integrated Risk Profile Q2 2022</i> BNI Integrated Risk Profile Q2 2022 <i>Operational Risk Report Q2 2022</i> Operational Risk Report Q2 2022 <i>Business Continuity Management (BCM)</i> Business Continuity Management (BCM) <i>Risk & Control Self-Assessment (RCSA)</i> Risk & Control Self-Assessment (RCSA) <i>Loss Event Database Report</i> Loss Event Database Report
4.	1 Desember 2022 December 1 st , 2022	<ol style="list-style-type: none"> <i>Update 2nd Quarter Risk Committee's Concern</i> Update 2nd Quarter Risk Committee's Concern <i>Integrated BNI Risk Profile Q3 2022</i> Integrated BNI Risk Profile Q3 2022 <i>Integrated Risk Culture Survey 2022</i> Integrated Risk Culture Survey 2022 <i>Operational Risk Report Q3 2022</i> Operational Risk Report Q3 2022 <i>Business Continuity Management (BCM)</i> Business Continuity Management (BCM)

REALISASI PROGRAM KERJA TAHUN 2022

Selama 2022, Komite Manajemen Risiko melakukan kegiatan rapat untuk membahas dan memberikan usulan langkah-langkah mitigasi risiko yang muncul, serta efektivitas pengendalian dari aktivitas atau kegiatan proses bisnis yang memiliki potensi risiko tinggi.

Komite Manajemen Risiko memberikan rekomendasi yang berkaitan dengan bidang yang menjadi tanggung jawab Komite Manajemen Risiko kepada Direksi sebagai bagian dari tugas dan tanggung jawab. Pada tahun 2022, rekomendasi yang diberikan Komite Manajemen Risiko antara lain:

1. Penyelesaian atas insiden/kejadian risiko yang terjadi selama periode tahun 2022
2. Program peningkatan budaya risiko di Perusahaan
3. Mitigasi risiko keuangan dan risiko operasional

REALIZATION OF WORK PROGRAMS IN 2022

During 2022, the Risk Management Committee discussed and proposed the necessary steps to address and mitigate the arising risks, as well as the effectiveness of control from business process and activity with high-risk potential.

As part of its duties and responsibilities, the Risk Management Committee provides recommendations to the Board of Directors regarding the areas under which the Committee is responsible for. During 2022, the Risk Management Committee has provided the following recommendations:

1. Fulfillment of risk incidents/events that occurred during the 2022 period
2. Risk culture improvement program in Company
3. Mitigation of financial risk and operational risk

Komite Aset dan Liabilitas

Asset and Liability Committee

STRUKTUR KEANGGOTAAN KOMITE ASET DAN LIABILITAS

Per 31 Desember 2022, komposisi Komite Aset dan Liabilitas terdiri dari:

1. Ketua : Direktur Keuangan (CFO)
2. Wakil Ketua : Direktur *Risk Management*
3. Sekretaris : *General Manager of Actuarial & Product Development*
4. Anggota :
 - a. *Chief Investment Officer*
 - b. *General Manager of Investment & Treasury*
 - c. *General Manager of Risk Management & Compliance*
 - d. *General Manager of Finance Controller*
 - e. *General Manager of Corporate Planning*
 - f. *Appointed Actuary*
 - g. *Head of Actuary Sharia*

TUGAS DAN TANGGUNG JAWAB KOMITE ASET DAN LIABILITAS

1. Menetapkan dan meninjau ulang arahan, kebijakan dan strategi manajemen aset dan liabilitas Perseroan yang optimal (minimal 1 kali dalam 1 tahun).
2. Memantau dan meninjau ulang profil aset dan liabilitas Perseroan (minimal 1 kali dalam 3 bulan).
3. Memantau dan meninjau ulang pelaksanaan kebijakan/strategi manajemen aset dan liabilitas, dan selanjutnya meninjau rencana tindak lanjut dan perencanaan waktu yang telah disusun guna menyelesaikan masalah terkait menjadi sesuai dengan kebijakan/strategi yang telah ditetapkan (minimal 1 kali dalam 3 bulan, atau jika telah terjadi pengecualian).
4. Memantau, menetapkan, dan meninjau ulang kondisi dan kebijakan/strategi mengenai posisi likuiditas Perseroan, termasuk *contingency plan* untuk memenuhi kebutuhan likuiditas Perseroan (kebijakan/strategi pengelolaan risiko likuiditas) (minimal 1 kali dalam 3 bulan).

MEMBERSHIP STRUCTURE OF ASSET AND LIABILITY COMMITTEE

As of December 31st, 2022, the composition of the Asset and Liability Committee is as follows:

1. Chairman : Finance Director (CFO)
2. Vice Chairman : Risk Management Director
3. Secretary : General Manager of Actuarial & Product Development
4. Members :
 - a. Chief Investment Officer
 - b. General Manager of Investment & Treasury
 - c. General Manager of Risk Management & Compliance
 - d. General Manager of Finance Controller
 - e. General Manager of Corporate Planning
 - f. Appointed Actuary
 - g. Head of Actuary Sharia

DUTIES AND RESPONSIBILITIES OF ASSET AND LIABILITY COMMITTEE

1. Establish and review the directions, policies, and strategies for managing the Company's assets and liabilities optimally (at least once a year).
2. Monitor and review the profile of assets and liabilities of the Company (at least once in 3 months).
3. Monitor and review the implementation of policies/strategies for asset and liability management, and review the follow-up and time plans that have been prepared to resolve the related problems so as to be in accordance with the determined policies/strategies (at least once in 3 months, or if there is any exception).
4. Monitor, determine, and review conditions and policies/strategies regarding the Company's liquidity position, including the contingency plans to meet the Company's liquidity needs (policies/strategies for managing liquidity risk) (at least once in 3 months).

Komite Aset dan Liabilitas

Asset and Liability Committee

- Melakukan rapat Komite secara periodik (minimal 1 kali dalam 3 bulan), terutama untuk melakukan *review* atas perkembangan *mismatch* pada neraca, likuiditas, maturity profile, dan duration dari liabilitas, portofolio investasi serta pengecualian-pengecualian yang telah dilakukan (jika ada).
- Conduct regular Committee meetings (at least once in 3 months) to mainly review the development of mismatches on the balance sheet, liquidity, maturity profile, duration of liabilities, investment portfolios, and exceptions that have been made (if any).

RAPAT KOMITE ASET DAN LIABILITAS

Sepanjang tahun 2022, Komite Aset & Liabilitas menyelenggarakan rapat sebanyak 4 (empat) kali dengan memenuhi kuorum Rapat Komite yang telah ditetapkan. Agenda yang menjadi pembahasan dalam pertemuan rapat Komite Aset & Liabilitas adalah sebagai berikut:

No.	Tanggal Date	Agenda Agenda
1.	17 Maret 2022 March 17 th , 2022	<i>Asset & Liability Management (ALM), Yield Monitoring, Value-at-Risk</i> Asset & Liability Management (ALM), Yield Monitoring, Value-at-Risk
2.	25 Mei 2022 May 25 th , 2022	<i>Asset & Liability Management (ALM), Yield Monitoring, Value-at-Risk</i> Asset & Liability Management (ALM), Yield Monitoring, Value-at-Risk
3.	18 Agustus 2022 August 18 th , 2022	<i>Asset & Liability Management (ALM), Yield Monitoring, ALCO Future/Handover</i> Asset & Liability Management (ALM), Yield Monitoring, ALCO Future/Handover
4.	28 Desember 2022 December 28 th , 2022	<i>Asset & Liability Management (ALM), ALM Method Update, Yield Monitoring, ALCO Future</i> Asset & Liability Management (ALM), ALM Method Update, Yield Monitoring, ALCO Future

ASSET AND LIABILITY COMMITTEE MEETINGS

Throughout 2022, the Asset & Liability Committee held 4 (four) meetings which have met the set quorum for Committee Meeting. Agenda discussed in the Asset & Liability Committee's meetings are as follows:

REALISASI PROGRAM KERJA TAHUN 2022

Sepanjang 2022, Komite ALCO telah melaksanakan program kerja antara lain:

- Memastikan kondisi Aset dan Liabilitas (Konvensional dan Syariah) terjaga, baik dari sisi eksposur maupun durasinya.
- Memonitor *investment yield* yang dihasilkan tetap diatas asumsi yield yang digunakan.
- Memastikan kondisi likuiditas dalam memenuhi kewajiban terhadap Pemegang Polis.
- Memonitor klaim penebusan, *partial withdrawal*, dan klaim jiwa dan kesehatan.

REALIZATION OF WORK PROGRAMS IN 2022

Throughout 2022, the ALCO Committee has implemented work programs including:

- Ensuring the conditions of Assets and Liabilities (Conventional and Sharia) are maintained, both in terms of exposure and duration.
- Monitoring the investment yield generated remains above the yield assumption used.
- Ensuring liquidity conditions in fulfilling the obligations to Policyholders.
- Monitoring redemption claims, partial withdrawals, health and life claims.

Komite Aset dan Liabilitas

Asset and Liability Committee

RENCANA PROGRAM KERJA TAHUN 2023

Selain tetap melanjutkan program di 2022, Komite ALCO akan memiliki program kerja di 2023 seperti:

1. *Review* metodologi ALM.
2. Memberikan proyeksi atas daftar aset yang akan jatuh tempo untuk 1 kuartal mendatang dan likuiditas yang akan terjadi di 1 kuartal mendatang.

WORK PROGRAM PLANS IN 2023

In addition to continuing the program in 2022, the ALCO Committee will have work programs in 2023 such as:

1. Reviewing ALM methodology.
2. Provide projections for the assets listing that will mature over the next quarter as well as the liquidity that will occur over the next quarter.



Sekretaris Perusahaan

Corporate Secretary

Sekretaris Perusahaan memiliki peran penting sebagai penghubung yang memfasilitasi komunikasi antara organ Perseroan dengan pihak eksternal, sebagai salah satu organ Perseroan yang menunjang pemeliharaan hubungan antara Perseroan dengan *stakeholders*, serta pihak yang turut memastikan adanya kepatuhan terhadap perundang undangan dan peraturan yang berlaku.

Dasar Pengangkatan Sekretaris Perusahaan

Sekretaris Perusahaan diangkat berdasarkan Surat Keputusan Direksi PT BNI Life Insurance No.047.SK.BL.DIR.0620 tentang Pengangkatan Kepala Divisi *Corporate Secretary, Legal & Corporate Communication* PT BNI Life Insurance tanggal 2 Juni 2020.

Dasar Pengangkatan Sekretaris Perusahaan

1. Anggaran Dasar Perseroan
2. Kebijakan Tata Kelola Perusahaan Yang Baik
3. *Code of Conduct*
4. *Board Manual*
5. Kebijakan *Office of The Board*
6. Kebijakan *Institution & Public Relations*
7. Kebijakan *Brand Communication*
8. Ketentuan Umum Rapat Umum Pemegang Saham
9. Kebijakan Litigasi
10. Penyelesaian Permasalahan Hukum dan Penggunaan Jasa Advokat

TUGAS DAN TANGGUNG JAWAB

1. Memantau dan memastikan penyampaian laporan ke OJK, Regulator, lembaga/instansi pemerintah dan pihak-pihak lainnya tepat waktu;
2. Menyiapkan dan memastikan RUPS tahunan dapat dilaksanakan selambat-lambatnya di bulan Juni setiap tahunnya; dan RUPS lainnya sesuai dengan ketentuan yang berlaku;
3. Memantau dan memastikan Direksi dan Dewan Komisaris melaksanakan tugas, tanggung jawab dan rapat sesuai dengan ketentuan yang berlaku;

The Corporate Secretary has a key role as a liaison to facilitate communication between the Company's organs and external parties, and as one of the Company's organs that nurtures the relations between the Company and stakeholders. The Corporate Secretary is also responsible for ensuring compliance with the prevailing laws and regulations.

Basis of Appointment of Corporate Secretary

The Corporate Secretary is appointed based on the Decree of Board of Directors of PT BNI Life Insurance No. 047.SK.BL.DIR.0620 regarding Appointment of GM Corporate Secretary, Legal & Corporate Communication Division of PT BNI Life Insurance, dated June 2nd, 2020

Basis of Appointment of Corporate Secretary

1. Articles of Associations of the Company
2. Good Corporate Governance Policy
3. Code of Conduct
4. Board Manual
5. Office of the Board Policy
6. Institution & Public Relations Policies
7. Brand Communication Policy
8. General Meeting of Shareholders Manual
9. Litigation Policy
10. Law Case Settlement and Use of Advocate Service

DUTIES AND RESPONSIBILITIES

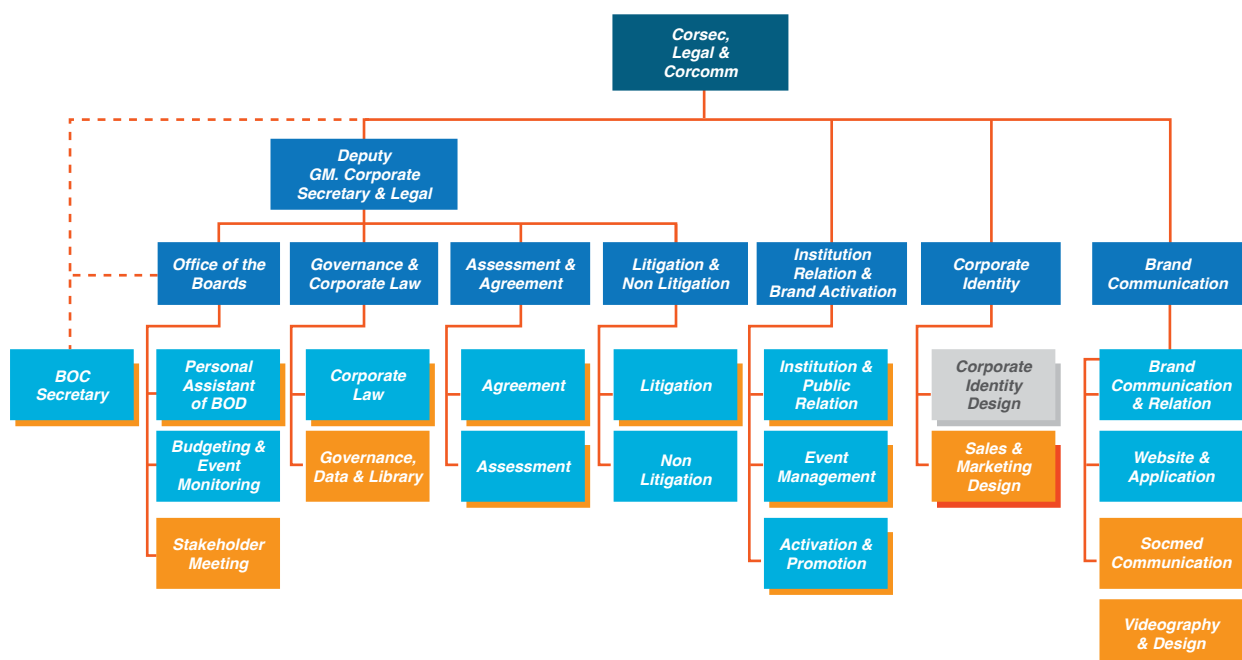
1. Monitor and ensure submission of reports to OJK, regulators, government institutions/agencies and other parties in a timely manner;
2. Prepare and ensure the Annual Meeting is convened not later than in the month of June each year; and other GMS in accordance with applicable regulations;
3. Monitor and ensure the Board of Directors and the Board of Commissioners carry out their duties, responsibilities and meetings in accordance with applicable regulations;

Sekretaris Perusahaan

Corporate Secretary

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| <ol style="list-style-type: none"> 4. Mengelola dan menyimpan dokumen yang terkait dengan kegiatan Perseroan meliputi Daftar Pemegang Saham, dokumen RUPS, risalah rapat Direksi, risalah rapat gabungan antara Direksi dengan Komisaris, dan dokumen-dokumen Perseroan yang penting lainnya; 5. Meningkatkan <i>branding, top of mind</i>, dan <i>value</i> Perseroan; 6. Menjaga dan mengelola <i>Corporate Identity</i> Perseroan; 7. Menyelenggarakan kegiatan-kegiatan Perseroan untuk mendukung target sales dan branding; 8. Menyiapkan dan menyimpan seluruh dokumen perjanjian bisnis dan non bisnis; 9. Mempersiapkan <i>Legal Opinion</i> dan/ atau <i>Legal Advice</i> kepada <i>Stakeholder</i> terkait; 10. Memberikan <i>Advice</i> hukum terhadap sengketa hukum yang terjadi pada Perusahaan; 11. Memberikan pendampingan hukum. | <ol style="list-style-type: none"> 4. Manage and store documents related to the Company activities including the Shareholders Register, the GMS documents, minutes of Board of Directors meetings, minutes of Board of Directors and Board of Commissioner joint meetings, and other important Company documents; 5. Improve the Company's branding, top-of-mind, and values; 6. Maintain and manage the Corporate Identity of BNI Life; 7. Organize activities to support sales and branding targets; 8. Prepare and save all business and non business documents; 9. Provide Legal Opinion and/or Legal Advice to the related Stakeholder; 10. Give Law Advice related to law disputes in the Company; 11. Provide legal assistance. |
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- **STRUKTUR ORGANISASI SEKRETARIS PERUSAHAAN**
CORPORATE SECRETARY ORGANIZATION STRUCTURE



Sekretaris Perusahaan

Corporate Secretary

PELAKSANAAN TUGAS TAHUN 2022

Pada tahun 2022, Sekretaris Perusahaan telah menjalankan tugas dan tanggung jawabnya dengan rincian sebagai berikut:

1. Memenuhi pelaporan kepada Regulator sesuai jangka waktu yang telah ditetapkan;
2. Menyelenggarakan RUPS Tahunan pada tanggal 29 Juni 2022 secara sirkuler dengan menyetujui 7 (tujuh) agenda;
3. Menyelenggarakan RUPS Luar Biasa selama 3 kali;
4. Pengelolaan dan pengadministrasian Daftar Pemegang Saham, dokumen RUPS, risalah rapat Direksi, risalah rapat gabungan antara Direksi dan Dewan Komisaris, dan dokumen-dokumen Perseroan yang penting lainnya secara umum telah terdokumentasi dengan baik;
5. Sekretaris Perusahaan senantiasa berupaya menjalin hubungan baik dengan media massa, khususnya media cetak (majalah dan surat kabar). Di sepanjang tahun 2022, Perusahaan telah mengeluarkan media *release* pada media massa terkait informasi mengenai kinerja dan aksi korporasi Perusahaan, sebanyak 93 *release* yang terdiri dari 48 *press release* dan 45 pertanyaan media.

PENGEMBANGAN KOMPETENSI

Guna meningkatkan dan mengembangkan kompetensi dan kapabilitas dalam melaksanakan tugas dan tanggung jawabnya serta memenuhi fungsi dan perannya, Sekretaris Perusahaan mengikuti pelatihan, *workshop*, seminar baik yang diselenggarakan di internal Perseroan maupun oleh pihak ketiga.

DUTY IMPLEMENTATION IN 2022

In 2022, the Corporate Secretary carried out their duties and responsibilities accordingly as detailed below:

1. Fulfilling the reporting to the Regulator according to the predetermined time period;
2. Organizing the Annual GMS on June 29th, 2022 in a circular manner by approving 7 (seven) agendas;
3. Organizing 3 Extraordinary GMS;
4. Management and administration of the List of Shareholders, GMS documents, minutes of meetings of the Board of Directors, minutes of joint meetings between the Board of Directors and the Board of Commissioners, and other important Company documents were generally well documented;
5. The Corporate Secretary always strives to establish good relations with the mass media, particularly the print media (magazines and newspapers). Throughout 2020, the Company has distributed press releases to the media regarding information on the Company's performance and corporate actions as much as 93 releases consisting of 48 press releases and 45 media inquiries.

COMPETENCY DEVELOPMENT

To improve the competency and capability in implementing their duties and responsibilities, as well as to fulfill their duties, the Corporate Secretary has attended various training, workshops, and seminars, held internally and by third parties.

Sekretaris Perusahaan

Corporate Secretary

- Workshop, seminar/webinar**
Workshop, seminar/webinar

No.	Materi Pelatihan Training Materia	Waktu Pelaksanaan Time	Keterangan Description
1.	<i>Business Meeting 2022 : "Be Faster & Exponential Leader"</i> Business Meeting 2022 : "Be Faster & Exponential Leader"	11 & 12 Januari 2022 January 11 th & 12 th , 2022	Inhouse
2.	Hari Bulan Mutu: <i>Launching Whistleblowing System (WBS)</i> Quality Month Day: Launching of Whistleblowing System (WBS)	14 Januari 2022 January 14 th , 2022	Inhouse
3.	Hari Bulan Mutu Periode Februari 2022 : <i>Transform or Die</i> Quality Month Day February 2022 Period: Transform or Die	8 Februari 2022 February 8 th , 2022	Inhouse
4.	Hari Bulan Mutu Periode: <i>Communication is Both a Science & Art an Across Generation</i> Quality Month Day Period: Communication is Both a Science & Art an Across Generation	8 Maret 2022 March 8 th , 2022	Inhouse
5.	Memahami Data <i>Integrity</i> Sebagai Fondasi Manajemen Risiko Terpadu Data Integrity Understanding as the Foundation of Integrated Risk Management	30 Maret 2022 March 30 th , 2022	Way Academy
6.	Strategi Anti <i>Fraud</i> Anti-Fraud Strategy	1 April 2022 April 1 st , 2022	Inhouse
7.	Hari Bulan Mutu Periode April 2022: <i>Strategi Anti Fraud & Welcome to Digital Insurance</i> Quality Month Day April 2022 Period: Anti-Fraud Strategy & Welcome to Digital Insurance	12 April 2022 April 12 th , 2022	Inhouse
8.	Hari Bulan Mutu Periode Mei 2022 : <i>"RWP" (Respectful Workplace Policy)</i> Quality Month Day May 2022 Period : "RWP" (Respectful Workplace Policy)	10 Mei 2022 May 10 th , 2022	Inhouse
9.	<i>Scale Up Investigation Capability For Claim Analyst and Investigator</i> Scale Up Investigation Capability For Claim Analyst and Investigator	16 - 17 Juni 2022 June 16 th - 17 th , 2022	Inhouse
10.	<i>Leadership Development Series 1 : "Leader As A Role Model To Inspire & Motivate"</i> Leadership Development Series 1 : "Leader As A Role Model To Inspire & Motivate"	6 Juli 2022 July 6 th , 2022	Inhouse
11.	Hari Bulan Mutu Periode Juli 2022 : <i>"Conflict Management : Strategi Mengelola Konflik di Organisasi"</i> Quality Month Day July 2022 Period: "Conflict Management: Managing Conflict in Organizations Strategies"	12 Juli 2022 July 12 th , 2022	Inhouse
12.	Asesmen Kompetensi <i>Senior Leader</i> Senior Leader Competency Assessment	10 - 11 Agustus 2022 August 10 th - 11 th , 2022	Inhouse

Sekretaris Perusahaan Corporate Secretary

No.	Materi Pelatihan Training Materia	Waktu Pelaksanaan Time	Keterangan Description
13.	Hari Bulan Mutu Periode Agustus 2022 : "Pengetahuan Dasar Aktuaria" Quality Month Day August 2022 Period : "Basic Actuarial Knowledge"	12 Agustus 2022 August 12 th , 2022	Inhouse
14.	<i>Sustainable Finance Vol. 2</i> (Tingkat Lanjutan) Sustainable Finance Vol. 2 (Advanced)	27 September 2022 September 27 th , 2022	Inhouse
15.	Hari Bulan Mutu Periode Oktober 2022 : "BNI Life Telemarketing - Journey and Improvement" Quality Month Day October 2022 Period: "BNI Life Telemarketing - Journey and Improvement"	18 Oktober 2022 October 18 th , 2022	Inhouse
16.	Hari Bulan Mutu Periode November 2022 : "What is Sharia Insurance" Quality Month Day November 2022 Period : "What is Sharia Insurance"	8 November 2022 November 8 th , 2022	Inhouse
17.	Hari Bulan Mutu Periode Desember 2022 : "Menyiapkan Hari Esok" Quality Month Day December 2022 Period : "Preparing Tomorrow"	8 Desember 2022 December 8 th , 2022	Inhouse
18.	Menapaki Perekonomian Indonesia Yang Lebih Baik Melalui Penerapan Manajemen Risiko Sektor Publik Stepping Up A Better Indonesian Economy Through The Application of Public Sector Risk Management	15 Desember 2022 December 15 th , 2022	PT Cipta Raya Mekar Sahitya

Sekretaris Perusahaan

Corporate Secretary

- PROFIL SEKRETARIS PERUSAHAAN**
CORPORATE SECRETARY PROFILE

ARRY HERWINDO WILDAN

General Manager Corporate Secretary, Legal & Corporate Communication
General Manager of Corporate Secretary, Legal & Corporate Communication



Kewarganegaraan | Nationality

Indonesia
Indonesian

Domisili | Domicile

Jakarta
Jakarta

Periode Jabatan | Period of Office

2020 – Saat ini
2020 – Present

Usia | Age

43 tahun per 31 Desember 2022
43 years old as of December 31st, 2022

Dasar Pengangkatan

Diangkat sebagai *General Manager Corporate Secretary, Legal & Corporate Communication* sejak 2 Juni 2020 berdasarkan Surat Keputusan No. 047.SK.BL.DIR.0620.

Legal Basis of Appointment

Appointed as General Manager of Corporate Secretary, Legal & Corporate Communication since June 2nd, 2020 based on Decree No. 047.SK.BL.DIR.0620.

Riwayat Pendidikan

2005 – 2007 Magister (S2) Ilmu Hukum, Universitas Indonesia
1998 – 2003 Sarjana (S1) Ilmu Hukum, Universitas Parahyangan

Educational Background

2005 – 2007 Master's Degree in Law, University of Indonesia
1998 – 2003 Bachelor's Degree in Law, Parahyangan University

Pengalaman Kerja

2020 – Sekarang *General Manager of Corporate Secretary, Legal and Corporate Communication* PT BNI Life Insurance
2018 – 2020 *General Manager of Corporate Secretary and Corporate Communication* PT BNI Life Insurance
2016 – 2018 *Head of Corporate Secretary* PT BNI Life Insurance
2014 – 2016 *Head of Legal & Investigation* PT BNI Life Insurance
2011 – 2014 *Head of Legal, Compliance and Investigation* PT BNI Life Insurance

Work Experience

2020 – Present General Manager of Corporate Secretary, Legal and Corporate Communication PT BNI Life Insurance
2018 – 2020 General Manager of Corporate Secretary and Corporate Communication PT BNI Life Insurance
2016 – 2018 Head of Corporate Secretary PT BNI Life Insurance
2014 – 2016 Head of Legal & Investigation PT BNI Life Insurance
2011 – 2014 Head of Legal, Compliance and Investigation PT BNI Life Insurance

Sertifikasi

Registered Financial Planner (RFP), Financial Standards Board Indonesia Qualified Chief Risk Officer (QCRO)

Certified

Registered Financial Planner (RFP), Financial Standards Board Indonesia Qualified Chief Risk Officer (QCRO)

Rangkap Jabatan

Tidak memiliki rangkap jabatan

Concurrent Position

Has not any concurrent positions

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Kepemilikan Saham di BNI Life

Tidak Ada

Share Ownership at BNI Life

None

Sistem Pengendalian Internal

Internal Control System

Perseroan menyusun Sistem Pengendalian Internal sebagai alat untuk mendeteksi dan mencegah terjadinya penyimpangan dalam pelaksanaan suatu aktivitas dari rencana yang telah ditetapkan. Pelaksanaan pengendalian *intern* diharapkan menjadi sarana untuk memastikan seluruh aktivitas operasional Perseroan telah dilaksanakan sesuai dengan ketentuan yang berlaku.

Guna mengoptimalkan mekanisme Sistem Pengendalian Internal agar dapat berjalan dengan efektif dan efisien, harus ada pemahaman terkait Pengendalian Internal dengan prinsip atau konsep dasar sebagai berikut:

1. Merupakan suatu bagian yang tidak terpisahkan dari tanggung jawab manajemen dalam mengelola Perusahaan.
2. Efektivitas pengendalian internal sangat/lebih tergantung dari unsur "manusia" bukan sekedar dari kualitas kebijakan ataupun prosedur formal. Yang dimaksud manusia adalah individu di setiap level di dalam organisasi Perusahaan.
3. Merupakan bagian yang terintegrasi secara komprehensif dalam sistem dan prosedur kegiatan seluruh unit di Perusahaan.
4. Terkait dengan identifikasi dan pengelolaan seluruh risiko yang melekat pada aktivitas Perusahaan.
5. Pengendalian Internal berfokus pada proses, sehingga pihak yang paling dominan yang dapat menentukan kualitas Pengendalian Internal adalah pihak yang terkait dengan proses aktivitas Perusahaan dan perbaikan pengendalian berarti adalah perbaikan proses operasi.
6. Pengendalian internal hanya dapat diharapkan memberikan *reasonable assurance* bukan *absolute assurance*.

The Company prepares an Internal Control System as a tool to detect and prevent irregularities in the implementation of predetermined plans. Internal control is expected to give assurances that all activities have been carried out in accordance with applicable regulations.

To optimize the mechanism of Internal Control System to run effectively and efficiently, there must be an understanding on Internal Control in relation to the following basic principles or concepts:

1. It is an integral part of management responsibility in managing the Company.
2. The effectiveness of internal control is mostly/more dependent upon the "human" element, not just the quality of formal policies or procedures. The definition of human is the individual at every level in the Company organization.
3. It forms a comprehensive integrated part of the system and procedures for activities of all units in the Company.
4. It is related to the identification and management of all risks inherent in the Company's activities.
5. Internal Control focuses on the process, so that the most dominant party who can dictate the Internal Control quality is the party associated with the Company's activities, and improvement of control means improvement of operational process.
6. Internal control can only be expected to provide reasonable assurance not absolute assurance.

Satuan Kerja Internal Audit

Internal Audit Unit

Audit Internal merupakan suatu kegiatan pemberian keyakinan (*assurance*) dan konsultansi yang bersifat independen dan objektif yang bertujuan untuk meningkatkan nilai dan memperbaiki operasional Perseroan. Kegiatan ini dilakukan melalui pendekatan yang sistematis, dengan cara mengevaluasi dan meningkatkan efektivitas manajemen risiko, pengendalian, dan proses tata kelola Perseroan.

Aktivitas internal audit adalah bagian dari proses Tata Kelola Perseroan yang memberikan jaminan atas sistem pengendalian internal, efektivitas dan efisiensi operasi, ketaatan terhadap aturan dan perundang-undangan yang berlaku serta ketepatan dan keandalan pelaporan.

Fungsi Internal Audit di Perseroan dijalankan oleh Divisi Internal Audit yang tertuang dalam Surat Keputusan Direksi No. 0077.SK.BL. DIR.1110 tanggal 3 November 2010 sebagaimana telah diubah terakhir melalui Risalah Rapat Direksi pada 21 September 2011. Dalam ketentuan tersebut, tercantum kedudukan Satuan Kerja Internal Audit/Unit Audit Internal (UIA) berada di bawah Direktur Utama.

Pengangkatan, penggantian, atau pemberhentian Kepala Satuan Kerja Internal Audit dilakukan oleh Direktur Utama dengan persetujuan Dewan Komisaris yang selanjutnya dilaporkan ke OJK.

Piagam Internal Audit

Berdasarkan Peraturan Bapepam No.IX.I.7 tentang Pembentukan dan Pedoman Penyusunan Piagam Satuan Kerja Internal Audit yang diperbaharui melalui Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 Tentang Pembentukan dan Pedoman Penyusunan Piagam Satuan Kerja Internal Audit, Perseroan telah memiliki Piagam Internal Audit (*Internal Audit Charter*) sebagaimana ditetapkan oleh Direktur Utama dan Komisaris Utama pada 10 Mei 2012 dan telah diperbaharui tanggal 21 Mei 2021.

Internal Audit is an activity of providing assurance and independent and objective consultancy, with the aim to increase the value and improve the operations of the Company. This activity is conducted through a systematic approach, by evaluating and improving the effectiveness of Company's risk management, control, and governance processes.

The internal audit activity is part of the Corporate Governance process that provides assurance on the internal control system, the effectiveness and efficiency of operations, compliance with the rules and regulations in force, as well as reporting accuracy and reliability.

The Internal Audit Function in the Company is run by the Internal Audit Division as set forth in Board of Directors Decree No. 0077.SK.BL.DIR.1110 dated November 3rd, 2010, as last amended by the Minutes of Board of Directors Meeting on September 21st, 2011, stating that the Internal Audit Unit is under the responsibility of the President Director.

The appointment, replacement, or dismissal of the Head of Internal Audit Unit shall be conducted by the President Director with the approval of the Board of Commissioners, which is subsequently reported to OJK.

Internal Audit Charter

Based on Bapepam Regulation No.IX.I.7 on the Internal Audit Charter Establishment and Guidelines, renewed by the Regulation of Financial Services Authority No. 56/POJK.04/2015 regarding Internal Audit Charter Establishment and Guidelines Preparation, the Company has established an Internal Audit Charter as determined by the President Director and President Commissioner on May 10th, 2012, which has been updated on May 21st, 2021.

Satuan Kerja Internal Audit

Internal Audit Unit

Piagam Internal Audit menjadi pedoman bagi Satuan Kerja Internal Audit agar dapat menjalankan tugas dan tanggung jawabnya secara kompeten, independen, dan dapat dipertanggungjawabkan sehingga dapat diterima oleh semua pihak yang berkepentingan. Piagam dimaksud mengatur berbagai hal yang terkait dengan Internal Audit, antara lain:

1. Visi dan Misi
2. Tujuan dan Ruang Lingkup Kegiatan Internal Audit
3. Independensi & Objektivitas Internal Audit
4. Tugas Pokok dan Kewajiban Internal Audit
5. Wewenang
6. Perlindungan Hukum kepada Pemimpin dan Pegawai Internal Audit.

Piagam Internal Audit di-review secara periodik agar pelaksanaan Internal Audit senantiasa berada pada tingkat yang optimal.

STRUKTUR DAN KEDUDUKAN SATUAN KERJA INTERNAL AUDIT

Kedudukan Satuan Kerja Internal Audit:

1. Internal Audit adalah Divisi dalam Perseroan yang membantu Direktur Utama dan Komite Audit dalam menjalankan fungsi pengawasan untuk mengamankan investasi dan aset Perseroan.
2. Internal Audit dipimpin oleh seorang Pemimpin Internal Audit yang bertanggung jawab langsung kepada Direktur Utama.
3. Kedudukan Internal Audit harus ditempatkan sedemikian rupa sehingga pemeriksa intern mampu mengungkapkan pandangan dan pemikirannya tanpa pengaruh ataupun tekanan dari manajemen atau pihak lain.
4. Internal Audit secara langsung bertanggung jawab kepada Direksi dan bekerja sama dengan Auditor Eksternal dalam melakukan tugasnya. Hasil kerja Internal Audit dan Auditor Eksternal digunakan oleh Komite Audit Perseroan untuk tugas penelaahannya.

The Internal Audit Charter serves as a guideline for the Internal Audit Unit to carry out their duties and responsibilities in a competent, independent, and accountable manner, so that it can be accepted by all concerned parties. The Charter regulates matters relating to Internal Audit, including:

1. Vision and mission
2. Internal Audit Activity Purposes and Scope
3. Internal Audit Independency and Objectivity
4. Internal Audit Main Duties and Responsibilities
5. Authority
6. Legal Protection for Internal Audit General Manager and Employees.

The Internal Audit Charter is reviewed periodically so that Internal Audit implementation is always at an optimal level.

INTERNAL AUDIT UNIT STRUCTURE AND POSITION

Internal Audit Unit's Position is as follows:

1. The Internal Audit is a Division within the Company that assists the President Director and the Audit Committee in carrying out supervisory function to secure investments and assets of the Company.
2. The Internal Audit is headed by a General Manager who is directly responsible to the President Director.
3. The Internal Audit position must be stated in such way that the internal auditor is able to express their views and thoughts without any influence or pressure from management or other parties.
4. The Internal Audit is directly responsible to the Board of Directors and collaborates with the External Auditors in performing their duties. The audit results of External Auditor and Internal Audit are used by the Company's Audit Committee to carry out their audit duty.

Satuan Kerja Internal Audit

Internal Audit Unit

Penerapan Kode Etik Internal Audit

Kode Etik Internal Audit memuat standar perilaku sebagai pedoman bagi seluruh auditor internal. Standar perilaku tersebut membentuk prinsip-prinsip dasar dalam menjalankan praktik audit internal. Para auditor internal wajib menjalankan tanggung jawab profesinya dengan bijaksana, penuh martabat, dan kehormatan. Dalam menerapkan Kode Etik ini, auditor internal harus memperhatikan peraturan perundang-undangan yang berlaku.

Pelanggaran terhadap standar perilaku yang ditetapkan dalam Kode Etik ini dapat mengakibatkan dicabutnya auditor internal dari Unit Internal Audit dan organisasi profesinya.

Tujuan Penerapan Kode Etik Internal Audit

Sebagai suatu profesi, ciri utama auditor internal adalah kesediaan menerima tanggung jawab terhadap kepentingan-kepentingan pihak-pihak yang dilayani. Agar dapat mengemban tanggung jawab ini secara efektif, auditor internal perlu memelihara standar perilaku yang tinggi. Oleh karenanya, perlu ditetapkan Kode Etik bagi para auditor internal.

Standar Perilaku Auditor Internal

1. Auditor internal harus menunjukkan kejujuran, objektivitas, dan kesungguhan dalam melaksanakan tugas dan memenuhi tanggung jawab profesinya.
2. Auditor internal harus menunjukkan loyalitas terhadap organisasinya atau terhadap pihak yang dilayani. Namun demikian, auditor internal tidak boleh secara sadar terlibat dalam kegiatan-kegiatan yang menyimpang atau melanggar hukum.
3. Auditor internal tidak boleh secara sadar terlibat dalam tindakan atau kegiatan yang dapat mendiskreditkan profesi audit internal atau mendiskreditkan organisasinya.

Implementation of Internal Audit Code of Conduct

The Internal Audit Code of Conduct contains standards of conduct as a guide for all internal auditors. These standards of behavior form the basic principles in carrying out internal audit practices. Internal auditors are obliged to carry out their professional responsibilities wisely, with dignity and honor. In applying this Code, internal auditors should take into account the applicable laws and regulations.

Violation of the standard of conduct set out in this Code may result in the dismissal of the internal auditor from Internal Audit Unit and their professional organization.

Objectives of Internal Audit Code of Conduct

As a profession, the main characteristics of internal auditor is the willingness to accept responsibility for the interests of the parties served. In order to effectively assume this responsibility, internal auditor needs to maintain high standards of conduct. Therefore, it is necessary to establish a Code of Conduct for internal auditors.

Internal Auditor Conduct Standards

1. Internal auditors must demonstrate honesty, objectivity, and sincerity in performing their duties and fulfilling their professional responsibilities.
2. Internal auditors must show loyalty to the organization or to the party served. However, internal auditors should not be consciously involved in activities that are distorted or illegal.
3. Internal auditors should not be consciously involved in actions or activities that may discredit the internal audit profession or discredit the organization.

Satuan Kerja Internal Audit

Internal Audit Unit

- Auditor internal harus menahan diri dari kegiatan-kegiatan yang dapat menimbulkan konflik dengan kepentingan organisasinya; atau kegiatan-kegiatan yang dapat menimbulkan prasangka, yang meragukan kemampuannya untuk dapat melaksanakan tugas dan memenuhi tanggung jawab profesinya secara objektif.
- Auditor internal tidak boleh menerima imbalan dalam bentuk apapun dari karyawan, klien, pelanggan, pemasok, ataupun mitra bisnis organisasinya, sehingga dapat mempengaruhi pertimbangan profesionalnya.
- Auditor internal hanya melakukan jasa-jasa yang dapat diselesaikan dengan menggunakan kompetensi profesional yang dimilikinya.
- Auditor internal harus mengusahakan berbagai upaya agar senantiasa memenuhi Standar Audit, kebijakan Perseroan dan peraturan perundangan.
- Auditor internal harus bersikap hati-hati dan bijaksana dalam menggunakan informasi yang diperoleh dalam pelaksanaan tugasnya. Auditor internal tidak boleh menggunakan informasi rahasia (i) untuk mendapatkan keuntungan pribadi, (ii) melanggar hukum, atau (iii) yang dapat menimbulkan kerugian terhadap organisasinya.
- Dalam melaporkan hasil pekerjaannya, auditor internal harus mengungkapkan semua fakta-fakta penting yang diketahuinya yaitu fakta-fakta yang jika tidak terungkap dapat (i) mendistorsi kinerja kegiatan yang direviu, atau (ii) menutupi adanya praktik-praktik yang melanggar hukum.
- Auditor internal harus senantiasa meningkatkan keahlian serta efektifitas dan kualitas pelaksanaan tugasnya. Auditor internal wajib mengikuti pendidikan profesional berkelanjutan.
- Internal auditors should refrain from activities that may conflict with the interests of the organization; or prejudicial activities, which doubt their ability to perform duties and fulfill professional responsibilities objectively.
- Internal auditors shall not receive any kind of remuneration from any employee, client, customer, supplier, or business partner of their organization, so as to affect their professional judgment.
- Internal auditors only perform services that can be completed by using the professional competencies that they have.
- Internal auditors should endeavor to ensure continuous compliance with the Audit Standards, company policies and laws and regulations.
- Internal auditors should be cautious and prudent in using the information obtained in the execution of their duties. Internal auditors may not use confidential information (i) to obtain personal gain, (ii) violate any law, or (iii) which may cause harm to the organization.
- In reporting the results of their work, internal auditors should disclose all important facts within his/her acknowledgement, i.e. facts which if not revealed might (i) distort the performance of the activity being reviewed, or (ii) cover any unlawful practices.
- Internal auditors should always improve their skills as well as effectiveness and quality of their duties implementation. Internal auditors are required to follow continuing professional education.

Satuan Kerja Internal Audit

Internal Audit Unit

TUGAS DAN TANGGUNG JAWAB SATUAN KERJA AUDIT INTERNAL

Tugas Pokok Internal Audit:

1. Melaksanakan pemeriksaan rutin sesuai dengan Rencana Audit Tahunan yang telah disetujui oleh Direktur Utama atas aktivitas/Divisi/sumber daya yang ada di Perseroan;
2. Melakukan penilaian dan pemantauan mengenai sistem pengendalian informasi dan komunikasi untuk memastikan bahwa:
 - a. Informasi penting Perseroan terjamin keamanannya;
 - b. Fungsi sekretariat Perseroan dalam pengendalian informasi dapat berjalan dengan efektif;
 - c. Penyajian laporan-laporan Perseroan memenuhi peraturan perundang-undangan.
3. Melakukan audit sesuai permintaan Direksi dan atau Komisaris atau sebagai tindak lanjut hasil audit umum terhadap suatu objek atau peristiwa yang diduga mengandung indikasi adanya kelemahan material dari sistem pengendalian internal atau indikasi terjadinya kecurangan (fraud);
4. Memberikan jasa konsultasi kepada pihak intern Perseroan untuk memberikan nilai tambah dan perbaikan terhadap kualitas pengendalian, pengelolaan risiko dan tata kelola Perseroan sepanjang tidak mempengaruhi independensi dan objektivitas Unit Internal Audit serta tersedianya sumber daya yang memadai.

DUTIES AND RESPONSIBILITIES OF INTERNAL AUDIT UNIT

Principal Duties of Internal Audit:

1. Carry out routine audit activities in accordance with the Annual Audit Plan that has been approved by the President Director related to the activities/Division/ resources available in the Company;
2. Assess and monitor information and communication control systems to ensure that:
 - a. Significant Company's information is secure;
 - b. Company's secretariat functions for information control are carried out effectively;
 - c. Presentation of Company's reports is in line with the laws and regulations;
3. Conduct audit as requested by Board of Directors or Board of Commissioners, or as follow-up of general audit results on objects or events that are suspected to contain indications of material weaknesses in the internal control system or indications of fraud;
4. Provide consulting services to the Company's internal parties to give added value and improvement of quality control, risk management, and corporate governance, to the extent of not influencing the Independency and objectivity of Internal Audit Unit as well as the availability of adequate resources.

Satuan Kerja Internal Audit

Internal Audit Unit

Ruang Lingkup Pengawasan Unit Internal Audit (UIA)

1. Unit Internal Audit
 - a. Mengevaluasi bahwa unit internal audit telah didesain secara memadai serta bekerja secara efisien dalam mencapai tujuan dan sasaran atau program organisasi yang telah dicanangkan;
 - b. Internal Audit dapat menggunakan laporan atau komunikasi dengan unit operasional untuk mengidentifikasi kemungkinan adanya kelemahan pengendalian internal;
 - c. Evaluasi Sistem, Pengendalian Internal meliputi desain, implementasi dan efektivitas.
2. Manajemen Risiko Memastikan manajemen risiko telah dijalankan, dievaluasi dan telah dikendalikan secara efektif oleh setiap unit operasional yang ada di Perseroan.
3. Kepatuhan dan Ketaatan Hukum dan Peraturan Mengevaluasi ketaatan atau kepatuhan terhadap hukum dan peraturan perundang-undangan yang berlaku, dan kebijakan serta prosedur anggaran dasar Perseroan.
4. Keandalan Sistem Informasi Mengevaluasi keandalan dan integritas informasi keuangan, operasional dan teknologi informasi yang ada di Perseroan.
5. Perlindungan terhadap Aset Perseroan (*Safeguarding of Assets*) Menilai kecukupan sarana-sarana untuk menjaga dan melindungi semua aset dan reputasi Perseroan.
6. Pengaduan kepada Perseroan (*Whistleblower*) Melakukan pemantauan terhadap efektivitas mekanisme pengaduan dari karyawan atau pihak ketiga yang dilakukan oleh manajemen.

Scope of Monitoring of Internal Audit Unit

1. Internal Audit Unit
 - a. Evaluate that the internal audit unit has been designed adequately and works efficiently in achieving the planned organization's purposes and objectives of programs;
 - b. Internal Audit Unit can use reports or communications with operating units to identify possible internal control weaknesses;
 - c. Evaluation System, Internal control covering the design, implementation, and effectiveness.
2. Risk Management Ensuring risk management has been implemented and evaluated, and is effectively controlled by each operating unit in the Company.
3. Compliance with the Laws and Regulations Evaluating the compliance with laws and regulations in force, and policies and procedures of the Company's Articles of Association.
4. Information System reliability Evaluating the financial information as well as operational and information technology reliability and integrity in the Company.
5. Safeguarding of the Company's Assets Assessing the adequacy for keeping and protecting all assets and reputation of the Company.
6. Complaints to the Company (*Whistleblower*) Monitoring the effectiveness of complaint mechanisms for employees or third parties carried out by management.

Satuan Kerja Internal Audit

Internal Audit Unit

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| <p>7. Penugasan Khusus Melaksanakan penugasan khusus yang relevan dengan ruang lingkup pekerjaan tersebut di atas, seperti evaluasi, penyelidikan dan pengungkapan atas penyimpangan, kecurangan dan pemborosan dalam kaitannya dengan pencapaian tujuan.</p> | <p>7. Special Assignments Carry out special assignments that are relevant to the scope of their work, such as evaluation, investigation, and disclosure of irregularities, as well as fraud and waste in relation to the efforts to realize the Company's goals.</p> |
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Kewajiban Auditor Internal

1. Menyusun dan melaksanakan rencana audit internal tahunan;
2. Menguji dan mengevaluasi pelaksanaan pengendalian intern dan sistem manajemen risiko sesuai dengan kebijakan Perseroan;
3. Melakukan pemeriksaan dan penilaian atas efisiensi dan efektivitas di bidang keuangan, akuntansi, operasional, sumber daya manusia, pemasaran, teknologi informasi dan kegiatan lainnya;
4. Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkat manajemen;
5. Membuat laporan hasil audit dan menyampaikan laporan tersebut ke Direktur Utama;
6. Memantau, menganalisis, dan melaporkan pelaksanaan tindak lanjut perbaikan yang telah disarankan;
7. Bekerja sama dengan Komite Audit;
8. Menyusun program untuk mengevaluasi mutu kegiatan audit internal yang dilakukannya; dan
9. Melakukan pemeriksaan khusus apabila diperlukan;
10. Memberikan keterangan-keterangan dan saran-saran kepada pimpinan terkait dengan rencana dan hasil audit dan menunaikan tugas kewajiban ini dengan cara-cara yang tidak melanggar aturan etika (*code of ethics*);

Obligations of Internal Auditor

1. Develop and implement an annual internal audit plan;
2. Examine and evaluate the implementation of internal control and risk management systems in accordance with the Company's policies;
3. Examine and assess the efficiency and effectiveness of finance, accounting, operations, human resources, marketing, information technology and other activities;
4. Provide suggestions for improvements and information on the activities examined at all levels of management;
5. Prepare the audit result report and submit the report to the President Director;
6. Monitor, analyze, and report on implementation of improvements that have been suggested;
7. Work closely with the Audit Committee;
8. Develop a program to evaluate the quality of internal audit activities performed;
9. Conduct special audit if necessary;
10. Provide explanations and suggestions to the management associated with the audit plan and results and fulfill these duties in ways that do not violate the code of ethics;

Satuan Kerja Internal Audit

Internal Audit Unit

11. Mengkoordinasikan pekerjaannya dengan pihak-pihak lain demi tercapainya sasaran audit dan sasaran organisasi.

Dalam menjalankan pekerjaannya, Auditor internal tidak mempunyai tanggung jawab langsung dan tidak mempunyai wewenang atas pekerjaan-pekerjaan yang sedang ditelitinya. Oleh karena itu, penelitian dan penilaian audit bagaimanapun tidak membebaskan orang lain di dalam organisasi dari tanggung jawab yang dilimpahkan kepadanya. Kebebasan merupakan suatu hal yang mutlak untuk efektivitas internal auditing. Kebebasan ini terutama dapat dicapai dengan kedudukannya dalam organisasi dan objektivitasnya.

Wewenang Divisi Internal Audit

1. Melakukan akses secara penuh, bebas dan tidak terbatas terhadap dokumen, pencatatan, personal, informasi atas objek audit yang dilaksanakannya;
2. Melakukan verifikasi, wawancara, konfirmasi dan teknik pemeriksaan lainnya kepada nasabah atau pihak lain berkaitan dengan pelaksanaan audit dan konsultasi;
3. Menggunakan analisis/data pembandingan intern atau ekstern dalam pelaksanaan audit terhadap analisis data yang dimiliki audit;
4. Melakukan konfirmasi kepada Direksi dan Dewan Komisaris untuk memperoleh informasi yang dibutuhkan guna mendukung pelaksanaan audit;
5. Melakukan komunikasi secara periodik, berkelanjutan dan setiap saat bila diperlukan kepada Direksi, Dewan Komisaris, Komite Audit yang berkaitan dengan pelaksanaan tugas;

11. Coordinate their duties with other parties to achieve the audit objectives and goals of the organization.

In carrying out their work, the internal auditor does not have direct responsibility and has no authority over the work that is being audited. However, research and audit assessment does not absolve anyone else in the organization from the responsibilities delegated to him/her. Freedom is something that is essential to the effectiveness of internal auditing. This freedom can be achieved primarily by their position in the organization and their objectivity.

Authority of Internal Audit Division

1. To have full, free and unlimited access to documents, records, personal, information concerning the audit object being examined;
2. To verify, interview, confirm and conduct other examination techniques to customers or other parties related to the audit and consulting;
3. To use the internal or external analysis/comparison data in the audit for audit data analysis;
4. To confirm to the Board of Directors and Board of Commissioners in gaining information needed to support the audit;
5. To conduct periodic, sustainable communication at any time when necessary to the Board of Directors, the Board of Commissioners, the Audit Committee relating to the implementation of duties;

Satuan Kerja Internal Audit

Internal Audit Unit

- | | |
|---|---|
| <ol style="list-style-type: none"> 6. Menentukan jadwal audit, personil, ruang lingkup dan menggunakan metodologi, teknik, perangkat dan pendekatan audit dalam melaksanakan tugas pokok yang telah ditetapkan; 7. Meminta bantuan dari Divisi lain atau pihak ekstern dalam pelaksanaan audit apabila dipandang perlu. | <ol style="list-style-type: none"> 6. To determine the audit schedule, operation, scope and methodology, techniques, tools and audit approach in implementing the main tasks that have been assigned; 7. Ask for help from other work Divisions or external parties during the audit if deemed necessary. |
|---|---|

INDEPENDENSI AUDITOR INTERNAL

Dalam pelaksanaan tugasnya Internal Audit dan auditornya harus independen dari aktivitas yang diauditnya untuk dapat melakukan hal ini, maka:

1. Unit Organisasi Internal Audit harus berada langsung dibawah Direktur Utama sehingga bertanggung jawab langsung kepada Direktur Utama. Semua jajaran dalam Perseroan dan Divisi lainnya berkewajiban untuk bekerja sama dengan Internal Audit, sehingga memungkinkan pelaksanaan tanggung jawab Audit.
2. Unit Organisasi Internal Audit harus dapat melaksanakan tugas Audit dengan bebas, baik secara organisatoris maupun secara pribadi terhadap Auditee dan organisasinya. Dengan demikian dapat memberikan pendapat penting yang tidak memihak dan tidak berprasangka dalam pelaksanaan dan pelaporan hasil Audit.
3. Unit Organisasi Internal Audit harus dapat bersikap objektif yaitu jujur terhadap diri sendiri serta yakin bahwa hasil kerjanya dapat diandalkan, dipercaya dan bebas dari pengaruh pihak-pihak lain.
4. Untuk itu tidak boleh mengesampingkan pertimbangan-pertimbangan objektif yang ditemui dalam tugas Auditnya.
5. Unit Organisasi Internal Audit harus menjaga integritas yaitu tidak memanfaatkan informasi yang diperoleh untuk kepentingan pribadi atau hal-hal yang patut diduga dapat disalahgunakan baik oleh dirinya sendiri atau oleh pihak lain yang tidak berhak.

INDEPENDENCY OF INTERNAL AUDITOR

In performing their duties, the Internal Audit Unit and the auditors must be independent from the activities audited. To be able to do this, then:

1. The Internal Audit Unit should be directly under the President Director and be responsible to the President Director. All levels within the Company and other Division are obliged to cooperate with the Internal Audit, thus, allowing the implementation of the Audit.
2. The Internal Audit Unit should be able to freely carry out audit tasks, both organizationally and personally with the auditee and the organization. Therefore, they can provide important opinions that are not biased or prejudiced in the reporting of audit results.
3. The Internal Audit Unit should be able to be objective, i.e. true to themselves, and be sure that their work is reliable, trustworthy and free from the influence of other parties.
4. To that end, they must not override encountered objectives in their audit duties.
5. The Internal Audit Unit must maintain their integrity and not use the information obtained for personal interests or things reasonably suspected to be abused either by themselves or by others who are not eligible.

Satuan Kerja Internal Audit

Internal Audit Unit

PIHAK YANG MENGANGKAT DAN MEMBERHENTIKAN KEPALA SATUAN KERJA AUDIT INTERNAL

Kepala Unit Internal Audit diangkat dan diberhentikan oleh Direktur Utama dengan persetujuan Dewan Komisaris. Untuk mendukung independensi dan menjamin kelancaran audit serta wewenang dalam memantau tindak lanjut atas hasil audit, maka Kepala Unit Internal Audit dapat berkomunikasi langsung dengan Dewan Komisaris dan Komite Audit untuk menginformasikan berbagai hal yang berhubungan dengan audit. Pemberian informasi tersebut harus dilaporkan kepada Direktur Utama.

STRUKTUR ORGANISASI SATUAN KERJA AUDIT INTERNAL

Kedudukan Satuan Kerja Internal Audit:

1. Internal Audit adalah Divisi dalam Perseroan yang membantu Direktur Utama dan Komite Audit dalam menjalankan fungsi pengawasan untuk mengamankan investasi dan aset Perseroan.
2. Internal Audit dipimpin oleh seorang Pemimpin Internal Audit yang bertanggung jawab langsung kepada Direktur Utama.
3. Kedudukan Internal Audit harus ditempatkan sedemikian rupa sehingga pemeriksa intern mampu mengungkapkan pandangan dan pemikirannya tanpa pengaruh ataupun tekanan dari manajemen atau pihak lain.
4. Internal Audit secara langsung bertanggung jawab kepada Direksi dan bekerja sama dengan Auditor Eksternal dalam melakukan tugasnya. Hasil kerja Internal Audit dan Auditor Eksternal digunakan oleh Komite Audit Perseroan untuk tugas penelaahannya.

PARTY IN CHARGE OF APPOINTMENT AND DISMISSAL OF GENERAL MANAGER OF INTERNAL AUDIT UNIT

The General Manager of the Internal Audit Unit is appointed and dismissed by the President Director. To support and ensure the smooth audit Independence and authority in monitoring the follow-up of audit results, the General Manager of Internal Audit can communicate directly with the Board of Commissioners and the Audit Committee to inform on a wide range of matters relating to the audit activities. Such information is then required to be reported to the President Director.

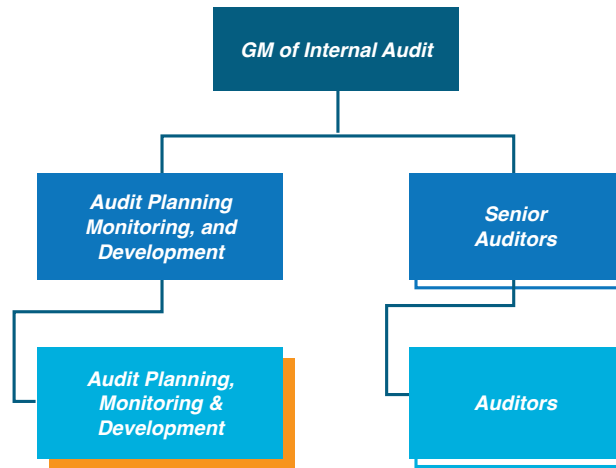
ORGANIZATION STRUCTURE OF INTERNAL AUDIT UNIT

Internal Audit Unit's Position is as follows:

1. The Internal Audit is a Division within the Company that assists the President Director and the Audit Committee in carrying out supervisory function to secure investments and assets of the Company.
2. The Internal Audit is headed by a General Manager who is directly responsible to the President Director.
3. The Internal Audit position must be stated in such way that the internal auditor is able to express their views and thoughts without any influence or pressure from management or other parties.
4. The Internal Audit is directly responsible to the Board of Directors and collaborates with the External Auditors in performing their duties. The audit results of External Auditor and Internal Audit are used by the Company's Audit Committee to carry out their audit duty.

Satuan Kerja Internal Audit

Internal Audit Unit



PELATIHAN DAN SERTIFIKASI PROFESI AUDIT INTERNAL

Sertifikasi

Hingga 31 Desember 2022. Unit Audit Internal didukung oleh 12 (dua belas) orang auditor dengan kualifikasi sebagai berikut:

TRAINING AND CERTIFICATION OF INTERNAL AUDIT UNIT

Certification

As of December 31st, 2022, the Internal Audit unit is supported by 12 (twelve) auditors with the following qualifications:

No.	Nama Name	Pendidikan Terakhir Latest Education	Jabatan Position	Sertifikasi Certified
1.	Cecep Firmansyah	S1	Senior Auditor Senior Auditor	AAAIJ, AAK, QIA AAAIJ, AAK, QIA
2.	Hesty Purwanty	S2	Senior Auditor Senior Auditor	CLI, QIA-Basic Level CLI, QIA-Basic Level
3.	Dede Eka Sumiati	S1	Senior Auditor Senior Auditor	CLI, QIA-Basic Level, Sharia-Basic Level, AAAIJ (3 modul), AAK CLI, QIA-Basic Level, Sharia-Basic Level, AAAIJ (3 modul), AAK
4.	Danny Hermanto	S1	Senior Auditor Senior Auditor	(Dalam Progress) (On Progress)
5.	Eirwansyah	S1	Auditor Auditor	CLI, QIA-Basic Level 1, ISO 37001:2016 (Anti Bribery Management System) Internal Auditor CLI, QIA-Basic Level 1, ISO 37001:2016 (Anti Bribery Management System) Internal Auditor

Satuan Kerja Internal Audit Internal Audit Unit

No.	Nama Name	Pendidikan Terakhir Latest Education	Jabatan Position	Sertifikasi Certified
6.	Nabilla Rizka Amalia	S1	<i>Auditor</i> Auditor	<i>(Dalam Progress)</i> (On Progress)
7.	Setyaningrum Ambarwati	S1	<i>Auditor</i> Auditor	<i>QIA-Basic Level</i> QIA-Basic Level
8.	Meito Florida Manurung	S1	<i>Auditor</i> Auditor	<i>QIA-Basic Level</i> QIA-Basic Level
9.	Eka Ratnawati	S1	<i>Auditor</i> Auditor	<i>(Dalam Progress)</i> (On Progress)
10.	Muthia Angka Utama Putri	S1	<i>Auditor</i> Auditor	<i>QIA-Basic Level</i> QIA-Basic Level
11.	Muhammad Virdyanto Septian	S1	<i>Asst. Manager Audit Quality Control & Monitoring</i> Asst. Manager Audit Quality Control & Monitoring	-
12.	Ayu Dhisa Faradiba S.	S1	<i>Staff of Audit Quality Control & Monitoring</i> Staff of Audit Quality Control & Monitoring	-

Pelatihan, e-Learning dan Webinar Unit Audit Internal

Selain itu, dalam rangka meningkatkan pengetahuan dan pemahaman untuk membantu pelaksanaan tugasnya, pada tahun 2022 seluruh Auditor Perseroan mengikuti pendidikan/pelatihan melalui sarana *e-Learning* dan Webinar sesuai dengan tingkatan peserta sebagai berikut:

- **Pelatihan Unit Internal Audit**
Internal Audit Unit Training

No.	Pelatihan Training	Peserta Participant	Tanggal Pelaksanaan Date of Implementation
1.	<i>International Standards for The Professional Practice</i> International Standards for The Professional Practice	Internal Audit Internal Audit	10 – 11 Januari 2022 January 10 th – 11 th , 2022
2.	<i>IT Audit for Non IT Auditor</i> IT Audit for Non IT Auditor	Internal Audit Internal Audit	12 Januari 2022 January 12 th , 2022
3.	<i>Cyber Law</i> Cyber Law	Internal Audit Internal Audit	13 Januari 2022 January 13 th , 2022
4.	<i>Cyber Security Risk</i> Cyber Security Risk	Internal Audit Internal Audit	13 Januari 2022 January 13 th , 2022
5.	<i>Asset & Liability Management</i> Asset & Liability Management	Internal Audit Internal Audit	14 – 16 Januari 2022 January 14 th – 16 th , 2022
6.	<i>Pengamanan Informasi</i> Information Security	Internal Audit Internal Audit	21 Januari 2022 January 21 st , 2022
7.	<i>Pengelolaan Fraud BNI</i> BNI Fraud Management	Internal Audit Internal Audit	25 Januari 2022 January 25 th , 2022

Training, e-Learning and Webinar of Internal Audit Unit

In addition, in order to improve knowledge and understanding to assist duties implementation, in 2022 the Company's auditors attended the following education and/or training activities through e-Learning and Webinar according to their levels:

Satuan Kerja Internal Audit

Internal Audit Unit

No.	Pelatihan Training	Peserta Participant	Tanggal Pelaksanaan Date of Implementation
8.	Risiko Operasional & Digital Operational & Digital Risks	Internal Audit Internal Audit	25 Januari 2022 January 25 th , 2022
9.	<i>Effective Report Writing for Internal Auditors</i> Effective Report Writing for Internal Auditors	Internal Audit Internal Audit	9 – 10 Maret 2022 January 9 th – 10 th , 2022
10.	Sertifikasi Tingkat Dasar QIA QIA Foundation Level Certification	Internal Audit Internal Audit	3 – 17 Oktober 2022 October 3 rd – 17 th , 2022
11.	APU - PPT : Anti Pencucian Uang & Pencegahan Pendanaan Terorisme Sektor Keuangan APU - PPT : Anti-Money Laundering and Terrorism Financing Prevention in the Financial Sector	Internal Audit Internal Audit	26 September 2022 September 26 th , 2022

- E-Learning Internal Audit Unit**
Internal Audit Unit e-Learning

No.	E-Learning E-Learning	Level Peserta Level of Participant	Tanggal Pelaksanaan Date of Implementation
1.	Anti Pencucian Uang & Pencegahan Pendanaan Terorisme (2022) Anti-Money Laundering and the Counter-Terrorism Financing (2022)	<i>Assistant s/d Chief</i> Assistant up to Chief	12 Januari 2022 – 4 Februari 2022 January 12 th , 2022 – February 4 th , 2022
2.	<i>Social Media Communication</i> Social Media Communication	<i>Assistant s/d AVP Non GM</i> Assistant up to AVP Non GM	28 Januari 2022 – 23 Februari 2022 January 28 th , 2022 – February 23 rd , 2022
3.	<i>HC Architecture</i> HC Architecture	<i>Assistant s/d Chief</i> Assistant up to Chief	1 Maret 2022 – 1 April 2022 March 1 st , 2022 – April 1 st , 2022
4.	<i>Industry 4.0</i> Industry 4.0	<i>Assistant s/d Chief</i> Assistant up to Chief	25 Maret 2022 – 18 April 2022 March 25 th , 2022 – April 18 th , 2022
5.	<i>IT Awareness</i> IT Awareness	<i>Assistant s/d Chief</i> Assistant up to Chief	18 April 2022 – 20 Mei 2022 April 18 th , 2022 – May 20 th , 2022
6.	<i>Scale Up Digital Mindset and Capability</i> Scale Up Digital Mindset and Capability	<i>Assistant s/d Chief</i> Assistant up to Chief	27 April 2022 – 3 Juni 2022 April 27 th , 2022 – June 3 rd , 2022
7.	<i>Basic Insurance & Basic Investment</i> Basic Insurance & Basic Investment	<i>Assistant s/d Chief</i> Assistant up to Chief	6 Juni 2022 s/d 1 Juli 2022 June 6 th , 2022 up to July 1 st , 2022
8.	<i>Regulatory Compliance 2022</i> Regulatory Compliance 2022	<i>Assistant s/d VP Non GM</i> Assistant up to VP Non GM	4 Juli 2022 s/d 29 Juli 2022 July 4 th , 2022 up to July 29 th , 2022
9.	<i>Design Thinking for Business Innovation</i> Design Thinking for Business Innovation	<i>Assistant s/d Senior Assistant</i> Assistant up to Senior Assistant	7 Juli 2022 s/d 6 Agustus 2022 July 7 th , 2022 up to August 26 th , 2022
10.	Sistem Manajemen Anti Penyuapan (SMAP) Anti-Bribery Management System	<i>Assistant to Chief</i> Assistant to Chief	18 Juli 2022 s/d 19 Agustus 2022 July 18 th , 2022 up to August 19 th , 2022
11.	Industry 4.0 Series II : Keterampilan dan Perubahan Transformasional Pada Era 4.0 Industry 4.0 Series II : Skills and Transformational Changes in the 4.0 Era	<i>Assistant to Chief</i> Assistant to Chief	25 Juli 2022 s/d 26 Agustus 2022 July 25 th , 2022 up to August 26 th , 2022
12.	Strategi Anti Fraud (2022) Anti-Fraud Strategy (2022)	<i>Assistant to VP Non GM</i> Assistant to VP Non GM	8 Agustus 2022 – 2 September 2022 August 8 th , 2022 – September 2 nd , 2022
13.	<i>Risk Awareness 2022</i> Risk Awareness 2022	<i>Assistant to Chief</i> Assistant to Chief	29 Agustus 2022 – 30 September 2022 August 29 th , 2022 – September 30 th , 2022

Satuan Kerja Internal Audit

Internal Audit Unit

No.	E-Learning E-Learning	Level Peserta Level of Participant	Tanggal Pelaksanaan Date of Implementation
14.	<i>Basic Audit Awareness</i> Basic Audit Awareness	<i>Assistant to VP Non GM</i> Assistant to VP Non GM	23 September 2022 s/d 21 Oktober 2022 September 23 rd , 2022 up to October 21 st , 2022
15.	<i>Planning & Execute Digital Improvement</i> Planning & Execute Digital Improvement	<i>AMGR s/d SAMGR</i> AMGR up to SAMGR	26 September 2022 s/d 31 Oktober 2022 September 26 th , 2022 up to October 31 st , 2022
16.	<i>DRIMS Series : Penyusunan Kebijakan, SOP & Petunjuk Teknis</i> DRIMS Series: Establishment of Policies, SOPs & Technical Instructions	<i>Assistant s/d Chief</i> Assistant up to Chief	30 September 2022 s/d 28 Oktober 2022 September 30 th , 2022 up to October 28 th , 2022
17.	<i>APU-PPT 2022 Series I</i> APU-PPT 2022 Series I	<i>Assistant s/d Chief</i> Assistant up to Chief	30 September 2022 s/d 28 Oktober 2022 September 30 th , 2022 up to October 28 th , 2022
18.	<i>Attention to Detail Effective Business Process</i> Attention to Detail Effective Business Process	<i>Assistant to Senior Assistant</i> Assistant to Senior Assistant	1 November 2022 – 25 November 2022 November 1 st , 2022 – November 25 th , 2022
19.	<i>Vision, Mission, and Values of The Company</i> Vision, Mission, and Values of The Company	<i>Assistant to Chief</i> Assistant to Chief	17 November 2022 – 16 Desember 2022 November 17 th , 2022 – December 16 th , 2022
20.	<i>Value of AKHLAK</i> Value of AKHLAK	<i>Assistant to Chief</i> Assistant to Chief	17 November 2022 – 16 Desember 2022 November 17 th , 2022 – December 16 th , 2022
21.	<i>Uji Pemahaman Peraturan : UU PDP & POJK 6 Tahun 2022</i> Regulatory Understanding Test: PDP Law and POJK 6 of 2022	<i>Assistant to Chief</i> Assistant to Chief	21 November 2022 – 16 Desember 2022 November 21 st , 2022 – December 16 th , 2022
22.	<i>Company Regulation Awareness 2022-2024</i> Company Regulation Awareness 2022-2024	<i>Assistant to Chief</i> Assistant to Chief	21 November 2022 – 16 Desember 2022 November 21 st , 2022 – December 16 th , 2022
23.	<i>Product Knowledge (2022)</i> Product Knowledge (2022)	<i>Assistant s/d VP Non GM</i> Assistant up to VP Non GM	22 November 2022 – 16 Desember 2022 November 22 nd , 2022 – December 16 th , 2022
24.	<i>Business Process Overview Division 2022</i> Business Process Overview Division 2022	<i>Assistant s/d VP Non GM</i> Assistant up to VP Non GM	1 Desember 2022 – 23 Desember 2022 December 1 st , 2022 – December 23 rd , 2022

• Webinar Unit Internal Audit

Internal Audit Unit Webinar

No.	Webinar	Penyelenggara Organizer	Tanggal Pelaksanaan Date of Implementation
1.	<i>Business Meeting 2022 : "Be Faster" (11 Januari 2022) & "Exponential Leader" (12 Januari 2022)</i> Business Meeting 2022 : "Be Faster" (January 11 th , 2022) & "Exponential Leader" (January 12 th , 2022)	Remaja Tampubolon & Kubik Leadership	11 – 12 Januari 2022 January 11 th – 12 th , 2022
2.	<i>Hari Bulan Mutu Periode 14 Januari 2022 : LAUNCHING WHISTLEBLOWING SYSTEM (WBS)</i> Hari Bulan Mutu Periode 14 Januari 2022 : LAUNCHING WHISTLEBLOWING SYSTEM (WBS)	Internal BNI Life (Narasumber: Internal BNI Life) Internal BNI Life (Speakers: Internal BNI Life)	14 Januari 2022 January 14 th , 2022
3.	<i>Hari Bulan Mutu Periode Februari 2022 : Transform or Die</i> Quality Month Day February 2022 Period: Transform or Die	Internal BNI Life (Narasumber: Internal BNI Life) Internal BNI Life (Speakers: Internal BNI Life)	8 Februari 2022 February 8 th , 2022

Satuan Kerja Internal Audit

Internal Audit Unit

No.	Webinar	Penyelenggara Organizer	Tanggal Pelaksanaan Date of Implementation
4.	Hari Bulan Mutu Periode Maret 2022 : <i>Communication is Both a Science & Art an Across Generation</i> Quality Month Day February 2022 Period: Transform or Die	Internal BNI Life (Narasumber: Internal BNI Life) Internal BNI Life (Speakers: Internal BNI Life)	8 Maret 2022 March 8 th , 2022
5.	Hari Bulan Mutu Periode 12 April 2022 : <i>Strategi Anti Fraud & Welcome to Digital Insurance</i> Quality Month Day April 12 th , 2022 Period: Anti-Fraud Strategy & Welcome to Digital Insurance	Internal BNI Life (Narasumber: Internal BNI Life) Internal BNI Life (Speakers: Internal BNI Life)	12 April 2022 April 12 th , 2022
6.	Hari Bulan Mutu Periode Mei 2022 : <i>"RWP" (Respectful Workplace Policy)</i> Quality Month Day May 2022 Period : "RWP" (Respectful Workplace Policy)	Internal BNI Life (Narasumber: Internal BNI Life) Internal BNI Life (Speakers: Internal BNI Life)	10 Mei 2022 May 10 th , 2022
7.	<i>Virtual Presentation For Sharing Session/Virtual Presentation & Digital Tools</i> Virtual Presentation For Sharing Session/Virtual Presentation & Digital Tools	Sarel Sentra Inspira	24 – 25 Mei 2022 May 24 th – 25 th , 2022
8.	<i>Managing People in Digital Age</i> Managing People in Digital Age	IDE Learning	11 – 31 Mei 2022 May 11 th – 31 st , 2022
9.	Hari Bulan Mutu Periode Juni 2022 : <i>"Apa Itu Hepatitis Akut?"</i> Quality Month Day June 2022 Period: "What is Acute Hepatitis?"	Internal BNI Life (Narasumber: Internal BNI Life) Internal BNI Life (Speakers: Internal BNI Life)	7 Juni 2022 June 7 th , 2022
10.	<i>IT Governance Training</i> IT Governance Training	Handojo Triyanto	8 – 9 Juni 2022 June 8 th – 9 th , 2022
11.	<i>Public Speaking for Sustainable Business</i> Public Speaking for Sustainable Business	SEPIKUL (Narasumber : Putri Ayuningtyas & Akbari Madjid)	30 Juni 2022 & 1 Juli 2022 June 30 th , 2022 & July 1 st , 2022
12.	<i>Digital Transformation Leadership</i> Digital Transformation Leadership	Internal BNI Life (Narasumber: Internal BNI Life) Internal BNI Life (Speakers: Internal BNI Life)	6 Juli 2022 – 9 Agustus 2022 July 6 th , 2022 – August 9 th , 2022
13.	Hari Bulan Mutu Periode Juli 2022 : <i>"Conflict Management : Strategi Mengelola Konflik di Organisasi"</i> Quality Month Day July 2022 Period: "Conflict Management: Strategies for Managing Conflict in Organizations"	Internal BNI Life (Narasumber: Internal BNI Life) Internal BNI Life (Speakers: Internal BNI Life)	12 Juli 2022 July 12 th , 2022
14.	Hari Bulan Mutu Periode Agustus 2022 : <i>"Pengetahuan Dasar Aktuaria"</i> Quality Month Day August 2022 Period : "Basic Actuarial Knowledge"	Internal BNI Life (Narasumber: Internal BNI Life) Internal BNI Life (Speakers: Internal BNI Life)	12 Agustus 2022 August 12 th , 2022
15.	<i>Design Mindset to Build Business</i> Design Mindset to Build Business	IDE Learning	15 & 16 Agustus 2022 August 15 th & 16 th , 2022

Satuan Kerja Internal Audit Internal Audit Unit

No.	Webinar	Penyelenggara Organizer	Tanggal Pelaksanaan Date of Implementation
16.	<i>Managing People for Change Management</i> Managing People for Change Management	Asia Leader	18 & 19 Agustus 2022 August 18 th & 19 th , 2022
17.	<i>Neuroleadership in Digital Era</i> Neuroleadership in Digital Era	Sarel Sentra Inspira	22 & 23 Agustus 2022 August 22 nd & 23 rd , 2022
18.	<i>Becoming an Impactful & Influential Leader</i> Becoming an Impactful & Influential Leader	PT Asia Leader Unlimited	14 – 15 September 2022 September 14 th – 15 th , 2022
19.	Hari Bulan Mutu Periode September 2022 : UU Cipta Kerja - Ketentuan Pesangon Quality Month Day September 2021 period: Job Creation Law - Severance Provisions	Internal BNI Life (Narasumber: Internal BNI Life) Internal BNI Life (Speakers: Internal BNI Life)	16 September 2022 September 16 th , 2022
20.	<i>Create New Business in Digital Era</i> Create New Business in Digital Era	PT Digitalisasi Pemuda Indonesia (Digital Skola)	21 – 22 September 2022 September 21 st – 22 nd , 2022
21.	<i>Sustainable Finance Vol. 2 (Tingkat Lanjutan)</i> Sustainable Finance Vol. 2 (Advanced)	PT Azecotama	27 September 2022 September 27 th , 2022
22.	Hari Bulan Mutu Periode Oktober 2022 : “BNI Life Telemarketing - Journey and Improvement” Quality Month Day October 2022 Period: “BNI Life Telemarketing - Journey and Improvement”	Internal BNI Life (Narasumber: Internal BNI Life) Internal BNI Life (Speakers: Internal BNI Life)	18 Oktober 2022 October 18 th , 2022
23.	Hari Bulan Mutu Periode November 2022 : “What is Sharia Insurance” Quality Month Day November 2022 Period: “What is Sharia Insurance”	Internal BNI Life (Narasumber: Internal BNI Life) Internal BNI Life (Speakers: Internal BNI Life)	8 November 2022 November 8 th , 2022
24.	Hari Bulan Mutu Periode Desember 2022 : “Menyiapkan Hari Esok” Quality Month Day December 2022 Period: “Preparing Tomorrow”	Internal BNI Life (Narasumber: Internal BNI Life) Internal BNI Life (Speakers: Internal BNI Life)	8 Desember 2022 December 8 th , 2022

• RENCANA KERJA DI TAHUN 2022 WORK PLANS IN 2022

No.	Jenis Audit Type of Audit	Rencana Pelaksanaan Date of Implementation
1.	Audit APU-PPT Audit of Anti Money Laundering and Counter-Terrorism Financing (AML-CFT)	Januari – Maret 2022 January – March 2022
2.	Audit Persistensi Audit Persistency	Januari – April 2022 January – April 2022
3.	Audit AJK. Audit of Credit Life Insurance.	Januari – April 2022 January – April 2022
4.	Audit Aset (PC & Printer) Kantor Wilayah <i>Bancassurance</i> Audit of Sharia	Januari – April 2022 January – April 2022
5.	Audit Wilayah <i>Bancassurance</i> Audit of Bancassurance Region	Maret – Juni 2022 March – June 2022

Satuan Kerja Internal Audit

Internal Audit Unit

No.	Jenis Audit Type of Audit	Rencana Pelaksanaan Date of Implementation
6.	Audit <i>Bancassurance</i> Audit of Bancassurance	Maret – Juni 2022 March – June 2022
7.	Audit Aktivitas Investasi Audit Investment activities	Mei – Juli 2022 May – July 2022
8.	Audit Aplikasi DLS Audit of DLS Application	Juli – September 2022 July – September 2022
9.	Audit Aplikasi <i>Online Submission</i> Audit of Online Submission Application	Juli – September 2022 July – September 2022
10.	Audit SMAP Audit of Anti-Bribery Management System (SMAP)	Oktober – Desember 2022 October – December 2022
11.	Audit <i>Sharia</i> Audit of Sharia	Oktober – Desember 2022 October – December 2022

PELAKSANAAN TUGAS UNIT AUDIT INTERNAL TAHUN 2022

Pada periode tahun 2022, Internal Audit melaksanakan pemeriksaan sesuai dengan Rencana Audit Tahunan. Selain itu, Internal Audit juga melakukan audit khusus (*audit issue*) sesuai dengan permintaan Direksi.

Adapun audit internal yang telah dilaksanakan pada periode tahun 2022 yaitu sebagai berikut:

IMPLEMENTATION OF INTERNAL AUDIT UNIT DUTIES IN 2022

During the period of 2022, Internal Audit has conducted examinations according to Annual Audit Plans. Moreover, Internal Audit conducted a special audit (*audit issue*) as requested from the Board of Directors.

The realization of audit results carried out by the Internal Audit Unit in 2022 is as follows:

No.	Level Peserta Level of Participant
1.	Audit APU-PPT
2.	Audit Persistensi
3.	Audit AJK
4.	Audit <i>Bancassurance</i>
5.	Audit Wilayah <i>Bancassurance</i>
6.	Audit Aktivitas Investasi
7.	Audit Aplikasi DLS
8.	Audit Aplikasi <i>Online Submission</i>
9.	Audit SMAP
10.	Audit <i>Sharia</i>
11.	Audit Aset (PC & Printer) Kantor Wilayah <i>Bancassurance</i>

Satuan Kerja Internal Audit

Internal Audit Unit

- PROFIL PEJABAT SATUAN KERJA AUDIT INTERNAL**
PROFILE OF INTERNAL AUDIT OFFICER

Djunielsyah

Kepala Divisi Internal Audit
General Manager of Internal Audit

Kewarganegaraan | Nationality

Indonesia
Indonesian

Domisili | Domicile

Jakarta
Jakarta

Periode Jabatan | Period of Office

2019 – Saat ini
2019 – Present

Usia | Age

52 tahun per 31 Desember 2022
52 years old as of December 31st, 2022



Dasar Pengangkatan

Diangkat sebagai General Manajer Internal Audit berdasarkan ke surat keputusan Direksi No.035.SK.HCT.0219 tanggal 1 Februari 2019.

Legal Basis of Appointment

Appointed as the General Manager of Internal Audit based on the Decree of Board of Directors No. 035.SK.HCT.0219 on February 1st, 2019.

Riwayat Pendidikan

2003 Magister Profesional (S2) Ilmu Ekonomi, Institut Pertanian Bogor
1994 Sarjana (S1) Akuntansi, Universitas Andalas, Padang

Educational Background

2003 Professional Master's Degree in Economics, IPB University
1994 Bachelor's Degree in Accounting, Andalas University, Padang

Pengalaman Kerja

Februari 2017 – Juli 2018 *Group head audit Jakarta Kota*
2012 *Group head audit network and services BNI*

Work Experience

February 2017 – July 2018 *Group head audit of Jakarta Kota*
2012 *Group head audit network and services BNI*

Rangkap Jabatan

Tidak memiliki rangkap jabatan

Concurrent Position

Has not any concurrent positions

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Kepemilikan Saham di BNI Life

Tidak Ada

Share Ownership at BNI Life

None

Auditor Eksternal

External Auditor

KRITERIA PENUNJUKKAN AUDITOR EKSTERNAL

BNI Life menggunakan jasa auditor eksternal yang melakukan fungsi pengawasan independen terhadap aspek keuangan Perseroan dengan melaksanakan aktivitas audit eksternal yang dilakukan oleh Kantor Akuntan Publik (KAP) guna memastikan integritas penyajian Laporan Keuangan. Penunjukan KAP dilakukan berdasarkan Keputusan RUPS pada tanggal 30 Juni 2022 yang memberikan kuasa dan wewenang kepada Dewan Komisaris Perusahaan untuk menetapkan KAP yang akan melakukan audit terhadap Laporan Keuangan Perseroan tahun buku 2022. Proses pengadaan jasa KAP tersebut dilakukan dengan mempertimbangkan rekomendasi Komite Audit.

Dalam menentukan Auditor Eksternal yang akan ditunjuk, kriteria yang ditetapkan dalam penetapan KAP adalah sebagai berikut:

1. Tidak memberikan jasa lain kepada Perseroan pada tahun tersebut sehingga terhindar dari kemungkinan benturan kepentingan;
2. Kantor Akuntan Publik hanya memberikan jasa audit paling lama untuk periode audit 5 (lima) tahun buku berturut-turut.

TUGAS DAN TANGGUNG JAWAB AUDITOR EKSTERNAL

Ruang lingkup pekerjaan Auditor Eksternal adalah sebagai berikut:

1. Melaksanakan audit umum atas Laporan Keuangan Perseroan tahun buku 2022.
2. Melakukan evaluasi kinerja Perseroan tahun buku 2022.
3. Melakukan audit kepatuhan atas penyajian laporan keuangan yang sudah sesuai dengan Pernyataan Standar Akuntansi Keuangan (PSAK).

APPOINTMENT CRITERIA OF EXTERNAL AUDITOR

BNI Life uses the services of an external auditor who performs an independent supervisory function on the financial aspects of the Company by carrying out external audit activities carried out by the Public Accounting Firm (KAP) to ensure the integrity of the presentation of the Financial Statements. The appointment of KAP is based on the GMS Resolution on June 30th, 2022 which gives power and authority to the Company's Board of Commissioners to determine which KAP will audit the Company's Financial Statements for the 2022 financial year. The procurement process for KAP services is carried out taking into account the recommendations of the Audit Committee.

In appointing an External Auditor, the criteria to determine the Public Accounting Firms are as follows:

1. Do not provide other services to the Company for the year thus avoiding the possibility of conflict of interest;
2. Can only provide audit services for a period no longer than 5 (five) consecutive fiscal years.

DUTIES AND RESPONSIBILITIES OF EXTERNAL AUDITOR

The scope of work of External Auditor is as follows:

1. To carry out a general audit of the Company's Financial Statements for the 2022 fiscal year.
2. To evaluate the Company's performance for the 2022 fiscal year.
3. To conduct compliance audit on the presentation of the financial statements in accordance with the Statements of Financial Accounting Standards (SFAS).

Auditor Eksternal

External Auditor

NAMA AKUNTAN PUBLIK 5 TAHUN TERAKHIR

Dengan mempertimbangkan rekomendasi Komite Audit dan kriteria auditor eksternal, Dewan Komisaris menetapkan KAP Tanudiredja, Wibisana, Rintis & Rekan (*Member of Pricehousewatercooper Global Network*) untuk mengaudit Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada 31 Desember 2022. Berikut adalah tabel Kantor Akuntan Publik yang melakukan audit Laporan Keuangan Perseroan selama 5 tahun terakhir:

NAME OF PUBLIC ACCOUNTING FIRM FOR THE LAST 5 YEARS

After considering the Audit Committee's recommendations and external auditors' criteria, the Board of Commissioners appointed Public Accounting Firm Tanudiredja, Wibisana, Rintis & Partners (*Member of Pricehousewatercooper Global Network*) to audit the Company's Financial Statements for the fiscal year ended on December 31st, 2022. The following table details the public accounting firms which provided audit service for the Company's Financial Statements in the last 5 years:

Tahun Buku Fiscal Year	Kantor Akuntan Publik Public Accounting Firm	Nama Auditor Name of Auditor	Biaya Fee (Rp)
2022	Tanudiredja, Wibisana, Rintis & Rekan	Tanudiredja, Wibisana, Rintis & Rekan	919.300.645
2020	ERNST & YOUNG/Purwanto, Sungkoro & Surja Yasir, CPA	Muhammad Kurniawan, CPA	746.869.000
2019	ERNST & YOUNG/Purwanto, Sungkoro & Surja Yasir, CPA	Daniil Setiadi Handaja, CPA	271.900.000
2018	ERNST & YOUNG/Purwanto, Sungkoro & Surja Yasir, CPA	Yasir, CPA	269.000.000
2017	ERNST & YOUNG/Purwanto, Sungkoro & Surja Yasir, CPA	Yasir, CPA	233.645.633



Sistem Manajemen Risiko

Risk Management System

Efektivitas kerangka manajemen yang menyediakan landasan yang akan ditanamkan pada organisasi akan memberi dampak pada tingkat keberhasilan manajemen risiko dalam Perseroan. Kerangka kerja membantu Perseroan dalam mengelola risiko secara efektif dan efisien melalui penerapan proses manajemen risiko pada berbagai tingkat dan dalam konteks tertentu dalam organisasi.

The effectiveness of management framework which provides a foundation to be incorporated within the organization will bring positive impact on the success rate of Company's risk management. The framework assists the Company in managing risks effectively and efficiently through the implementation of risk management processes at various levels and within specific contexts of the organization.

KERANGKA KERJA SISTEM MANAJEMEN RISIKO

Tujuan dari kerangka kerja manajemen risiko adalah:

1. Kerangka kerja memastikan bahwa informasi tentang risiko yang berasal dari proses manajemen risiko secara memadai dilaporkan dan digunakan sebagai dasar pengambilan keputusan; dan
2. Pemenuhan akuntabilitas di semua tingkat organisasi yang relevan.

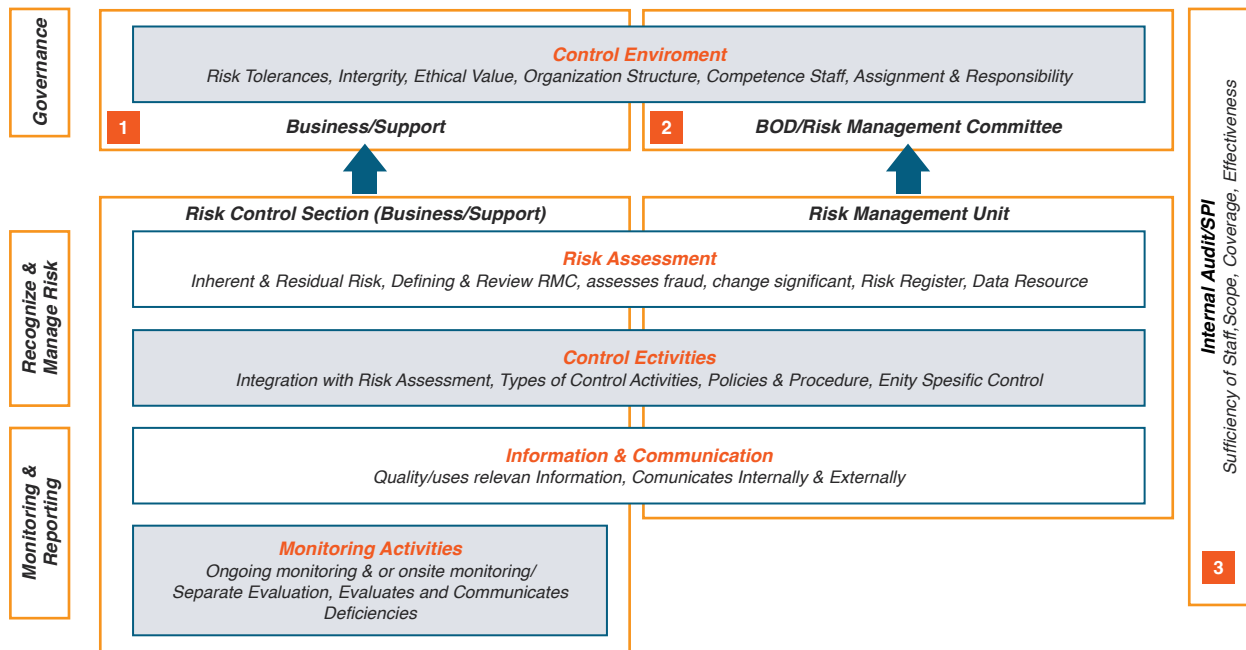
RISK MANAGEMENT SYSTEM FRAMEWORK

The objectives of risk management framework are:

1. The framework ensures that information on risks arising from the risk management process is adequately reported and used as a basis for decision-making; and
2. Fulfillment of accountability at all relevant levels of the organization.

Adapun kerangka Sistem Manajemen Risiko Perusahaan dapat dilihat sebagai berikut:

The Company's Risk Management System framework can be seen as follows:



Sistem Manajemen Risiko

Risk Management System

MANAJEMEN RISIKO TERINTEGRASI

Perseroan dengan posisinya sebagai anggota konglomerasi keuangan entitas utama Bank BNI secara berkala dengan rentang waktu triwulanan mengirimkan Laporan Manajemen Risiko Terintegrasi kepada Bank BNI sesuai dengan jenis risiko yang telah ditetapkan.

Dalam menjalankan usahanya, PT BNI Life Insurance memiliki komitmen yang kuat untuk mematuhi undang-undang dan peraturan perundang-undangan yang berlaku sebagaimana diatur oleh Otoritas Jasa Keuangan (“OJK”) dan aturan perundang-undangan lainnya yang terkait dengan bisnis dan operasional Perseroan.

PROGRAM PENGEMBANGAN KOMPETENSI Divisi RISK MANAGEMENT & COMPLIANCE

Dalam rangka meningkatkan pengetahuan dan pemahaman untuk membantu pelaksanaan tugasnya, pada tahun 2022 setiap staf di Divisi *Risk Management & Compliance* mengikuti pendidikan/pelatihan sebagai berikut:

INTEGRATED RISK MANAGEMENT

In line with its position as a member of the financial conglomerate of Bank BNI, the Company regularly submit a Report on Integrated Risk Management each month to Bank BNI in accordance with the type of risk that has been determined.

In conducting its business, PT BNI Life Insurance has a strong commitment to comply with the prevailing laws and regulations as stipulated by the Financial Services Authority (OJK) and other laws and regulations relating to the Company’s business and operations.

COMPETENCY DEVELOPMENT PROGRAM FOR RISK MANAGEMENT & COMPLIANCE Division

In order to enhance knowledge and understanding to support the implementation of their duties, every staff of Risk Management and Compliance Division participated in several training and education activities in 2022 as follows:

Materi Pelatihan Training Material	Waktu Pelaksanaan Time	Keterangan Description
<i>Business Meeting 2022 : “Be Faster” & “Exponential Leader”</i> Business Meeting 2022 : “Be Faster” & “Exponential Leader”	11 - 12 Januari 2022 January 11 th -12 th , 2022	Online Online
Hari Bulan Mutu Periode 14 Januari 2022 : <i>LAUNCHING WHISTLEBLOWING SYSTEM (WBS)</i> Quality Month Day January 14 th , 2022 Period : LAUNCHING OF WHISTLEBLOWING SYSTEM (WBS)	14 Januari 2022 January 14 th , 2022	Online Online
<i>Litigation Department (Corporate Secretary, Legal, & Corporate Communication)</i> Litigation Department (Corporate Secretary, Legal, & Corporate Communication)	14 Januari 2022 January 14 th , 2022	Online Online
<i>Product Management</i> Product Management	2 Februari 2022 February 2 nd , 2022	Online Online
Strategi Anti Fraud Anti-Fraud Strategy	1 April 2022 April 1 st , 2022	Online Online
Hari Bulan Mutu Periode 12 April 2022 : <i>Welcome to Digital Insurance</i> Quality Month Day April 12 th , 2022 Period: Welcome to Digital Insurance	12 April 2022 April 12 th , 2022	Online Online
Hari Bulan Mutu Periode Mei 2022 : “RWP” (<i>Respectful Workplace Policy</i>) Quality Month Day May 2022 Period : “RWP” (Respectful Workplace Policy)	10 Mei 2022 May 10 th , 2022	Online Online
Implementasi Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Perusahaan Perasuransian dari Persepektif Manajemen Risiko Implementation of Anti-Money Laundering and the Terrorism Financing Prevention in Insurance Companies from a Risk Management Perspective	25 Juni 2022 June 25 th , 2022	Online Online

Sistem Manajemen Risiko

Risk Management System

Materi Pelatihan Training Material	Waktu Pelaksanaan Time	Keterangan Description
<i>Leadership Development Series 1 : "Leader As A Role Model To Inspire & Motivate"</i> Leadership Development Series 1 : "Leader As A Role Model To Inspire & Motivate"	6 Juli 2022 July 6 th , 2022	Offline Offline
Hari Bulan Mutu Periode Juli 2022 : " <i>Conflict Management : Strategi Mengelola Konflik di Organisasi</i> " Quality Month Day July 2022 Period: "Conflict Management: Strategies for Managing Conflict in Organizations"	12 Juli 2022 July 12 th , 2022	Online Online
Hari Bulan Mutu Periode Agustus 2022 : "Pengetahuan Dasar Aktuaria" Quality Month Day August 2022 Period : "Basic Actuarial Knowledge"	12 Agustus 2022 August 12 th , 2022	Online Online
<i>Digital leadership</i> Digital leadership	15 Agustus 2022 August 15 th , 2022	Online Online
<i>Managing people for change management</i> Managing people for change management	18 - 19 Agustus 2022 August 18 th - 19 th , 2022	Online Online
Manajemen Risiko Perusahaan Asuransi Dalam Pemasaran Produk Unit Link (PAYDI) Dengan Dasar SEOJK 19/2020 tentang Saluran Pemasaran, SEOJK 5/2022 tentang PAYDI, dan POJK 6/2022 tentang Perlindungan Konsumen Insurance Company Risk Management in Unit Link Product Marketing (PAYDI) Based on SEOJK 19/2020 concerning Marketing Channels, SEOJK 5/2022 concerning PAYDI, and POJK 6/2022 concerning Consumer Protection	30 Agustus 2022 August 30 th , 2022	Online Online
Strategi Pengelolaan Manajemen Risiko Operasional & Perencanaan <i>Stress Testing</i> Dalam Menilai Kecukupan Modal Operational Risk Management Strategy and Stress Testing Planning in Assessing Capital Adequacy	14 - 15 September 2022 September 14 th - 15 th , 2022	Offline Offline
Hari Bulan Mutu Periode September 2022 : UU Cipta Kerja - Ketentuan Pesangon Quality Month Day September 2022 Period: Job Creation Law - Severance Provisions	16 September 2022 September 16 th , 2022	Online Online
<i>An Entire MBA in 1 Course</i> An Entire MBA in 1 Course	19 September 2022 September 19 th , 2022	Online Online
<i>5th Indonesian Actuaries Summit "Recover and Grow Together"</i> 5 th Indonesian Actuaries Summit "Recover and Grow Together"	21 - 23 September 2022 September 21 st - 23 rd , 2022	Offline Offline
APU - PPT : Anti Pencucian Uang & Pencegahan Pendanaan Terorisme Sektor Keuangan APU - PPT : Anti-Money Laundering and Terrorism Financing Prevention in the Financial Sector	26 September 2022 September 26 th , 2022	Offline Offline
Hari Bulan Mutu Periode Oktober 2022 : "BNI Life Telemarketing - <i>Journey and Improvement</i> " Quality Month Day October 2022 Period: "BNI Life Telemarketing - Journey and Improvement"	18 Oktober 2022 October 18 th , 2022	Online Online
<i>Compliance Management</i> Compliance Management	1 - 3 November 2022 November 1 st - 3 rd , 2022	Online Online
Hari Bulan Mutu Periode November 2022 : " <i>What is Sharia Insurance</i> " Quality Month Day November 2022 Period: "What is Sharia Insurance"	8 November 2022 November 8 th , 2022	Online Online
<i>Risk Control assessment</i> Risk Control assessment	10 - 11 November 2022 November 10 th - 11 st , 2022	Offline Offline
Hari Bulan Mutu Periode Desember 2022 : "Menyiapkan Hari Esok" Quality Month Day December 2022 Period: "Preparing Tomorrow"	8 Desember 2022 December 8 th , 2022	Online Online

Sistem Manajemen Risiko

Risk Management System

PENERAPAN KEPATUHAN

Perseroan senantiasa mengembangkan budaya kepatuhan di semua lapisan dan tingkat organisasi serta di setiap aspek kegiatan bisnis dan operasional guna memastikan kepatuhan Perseroan terhadap ketentuan perundang-undangan senantiasa diwujudkan. Tindakan dalam rangka pengembangan budaya kepatuhan dilakukan melalui:

1. Meningkatkan kesadaran akan kepatuhan melalui:
 - a. Melakukan sosialisasi berkala tentang aspek kepatuhan pada kegiatan bisnis dan operasional asuransi.
 - b. Mensosialisasikan visi dan misi BNI Life. Hal ini untuk mengingatkan karyawan atas tujuan Perseroan dan mengharapkan karyawan akan lebih tertantang untuk memberikan yang terbaik.
 - c. Meningkatkan kesadaran karyawan tentang Peraturan Perseroan dengan mengirimkan e-mail secara berkala dan menjelaskan hal-hal yang dapat dilakukan dan tidak dapat dilakukan.
 - d. Memberikan penjelasan terhadap unit terkait perihal peraturan dan atau perubahan peraturan dan hal-hal lain yang berkaitan dengan kepatuhan.
 - e. Memberikan pelatihan untuk karyawan baru untuk membekali mereka dengan referensi kebijakan dan peraturan perundang-undangan yang berlaku sebagai tahap awal untuk meningkatkan kesadaran akan kepatuhan.
2. Diseminasi regulasi terbaru dan perubahan regulasi ke unit terkait dan melakukan pemantauan serta evaluasi untuk memastikan kesesuaian dan ketepatan dari kebijakan BNI Life serta prosedur terhadap peraturan OJK dan peraturan yang berlaku lainnya.
3. Menerapkan konsultasi internal terkait dengan kegiatan penjualan dan kegiatan operasional.

COMPLIANCE IMPLEMENTATION

The Company always develops compliance culture at all levels of organization and in each aspect of business and operational activities in order to ensure the realization of Company's compliance with the prevailing laws and regulations. Measures for the development of a culture of compliance are made through:

1. Increasing awareness of compliance by:
 - a. Conducting periodic socialization on compliance aspects of business activities and insurance operations;
 - b. Socializing the vision and mission of BNI Life. This is done to remind employees about the Company's goals and to encourage employees to be more challenged in giving their best efforts;
 - c. Increasing employee awareness of Company Regulations by sending e-mails periodically and explaining what can and cannot be done;
 - d. Providing explanations to relevant units regarding regulation and/or changes in regulations and other issues related to compliance;
 - e. Providing training for new employees to equip them with references to applicable policies and legislation as an early stage to raise awareness of compliance.
2. Disseminate the latest regulations and changes in regulations to relevant units as well as conduct monitoring and evaluation to ensure the suitability and promptness of BNI Life policies and procedures toward OJK regulations and other applicable regulations.
3. Implement internal consultations related to sales and operational activities.

Sistem Manajemen Risiko

Risk Management System

4. Melakukan analisis risiko dan tingkat risiko di setiap tingkat organisasi terkait dengan kepatuhan terhadap ketentuan internal dan eksternal.
5. Melakukan evaluasi dan pengembangan kepatuhan atas prosedur yang ada saat ini di Perseroan.

Aktivitas terkait Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT) sebagai perwujudan atas komitmen Perseroan dalam ikut serta memberantas pencucian uang dan pencegahan pendanaan terorisme:

1. Melaporkan secara berkala pelaksanaan APU dan PPT kepada Direksi dan Dewan Komisaris.
2. Mengimplementasikan sistem baru untuk memantau transaksi keuangan mencurigakan.
3. Mengkoordinasikan pelaksanaan pengkinian data nasabah melalui penyusunan target dan pemantauan realisasi terhadap target.
4. Melakukan *review* atas rencana produk dan aktivitas baru untuk memastikan telah memperhatikan peraturan APU dan PPT.
5. Memfilter nasabah dan transaksi terkait daftar terduga teroris dan organisasi teroris (DTTOT) dan daftar pendanaan proliferasi senjata pemusnah massal (DPPSPM).
6. Melaporkan transaksi keuangan mencurigakan, dan Laporan Pengguna Jasa Terpadu pada Sistem Informasi Pengguna Jasa Terpadu (SiPESAT) kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK).
7. Melakukan pelatihan dan sosialisasi APU dan PPT secara berkesinambungan melalui *virtual training*, *e-learning* maupun forum diskusi internal.
8. Melakukan pengembangan materi pelatihan Penerapan APU dan PPT.

4. Conduct analysis of risk and risk level at each level of the organization related to compliance with internal and external provisions.
5. Evaluate and develop compliance upon the existing procedures at BNI Life.

Activities related to Anti Money Laundering and Countering Financing of Terrorism Program (AML and CFT) as the embodiment of BNI Life's commitment to combating money laundering and counter terrorism financing are as follows:

1. Report periodically the implementation of APU and PPT to the Board of Directors and Board of Commissioners.
2. Implement a new system to monitor suspicious financial transactions.
3. Coordinate the implementation of customer data updating through targeting and monitoring the realization of target.
4. Review new product and activity plans to ensure that APU and PPT regulations have been taken into consideration.
5. Filtering customers and transactions related to the list of suspected terrorists and terrorist organizations (DTTOT) and the list of funding for the proliferation of weapons of mass destruction (DPPSPM).
6. Report suspicious financial transactions Integrated Service User Reports on the Integrated Service User Information System (SiPESAT) to the Financial Transaction Reports and Analysis Center (PPATK).
7. Conduct training and socialization of APU and PPT on a continuous basis through virtual training, e-learning and internal discussion forums.
8. Develop training materials on APU and PPT Implementation.

Manajemen Risiko & Kepatuhan

Risk Management & Compliance

Divisi Kerja Manajemen Risiko & Kepatuhan berperan melaksanakan fungsi koordinasi dan sosialisasi terkait seluruh proses manajemen risiko Perseroan guna meminimalisasi potensi maupun dampak dari berbagai jenis risiko yang dihadapi oleh Perseroan. Divisi Manajemen Risiko & Kepatuhan membangun proses yang komprehensif dalam mengidentifikasi, mengukur, memantau, dan mengendalikan risiko serta menyampaikan laporan atas tingkat risiko.

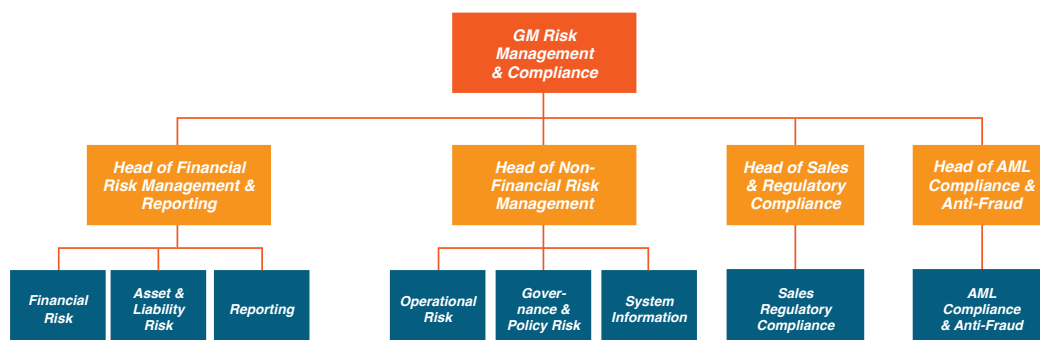
Selain itu, Divisi Manajemen Risiko & Kepatuhan juga berkomitmen untuk meminimalkan risiko kepatuhan dan membangun budaya kepatuhan.

STRUKTUR ORGANISASI MANAJEMEN RISIKO & KEPATUHAN

Per 31 Desember 2022, komposisi jumlah pegawai pada Divisi Manajemen Risiko & Kepatuhan terdiri dari:

1. 1 orang pegawai sebagai Pemimpin Divisi
2. 4 orang pegawai sebagai Pemimpin Departemen
3. 3 orang pegawai mengelola *Financial Risk*
4. 1 orang pegawai mengelola *Asset & Liability Risk*
5. 1 orang pegawai mengelola *Reporting*
6. 2 orang pegawai mengelola *Operational Risk*
7. 1 orang pegawai mengelola *Governance & Policy Risk*
8. 1 orang pegawai mengelola *System Information*
9. 3 orang pegawai mengelola *Sales & Regulatory Compliance*
10. 4 orang pegawai mengelola *Anti Money Laundering & Anti-Fraud*

Adapun struktur organisasi Divisi Manajemen Risiko & kepatuhan dapat dilihat sebagai berikut:



The Risk Management Unit performs coordination and socialization functions throughout the Company's risk management process to minimize the potential and impact of various types of risks faced by the Company. The Risk Management & Compliance Division establishes a comprehensive process of identifying, measuring, monitoring and controlling risks and reporting on risks rate.

In addition, the Risk Management & Compliance Division are also committed to minimize compliance risk and build a compliance culture.

ORGANIZATION STRUCTURE OF RISK MANAGEMENT & COMPLIANCE

As of December 31st, 2022, total employees of the Risk Management & Compliance Division consists of:

1. 1 employee as a Division Leader
2. 4 employees as Department Heads
3. 3 employees manage Financial Risk
4. 1 employee manage Asset & Liability Risk
5. 1 employee manage Reporting
6. 2 employees manage Operational Risk
7. 1 employee manage Governance & Policy Risk
8. 1 employee manage System Information
9. 3 employees manage Sales & Regulatory Compliance
10. 4 employees manage Anti Money Laundering & Anti-Fraud

The organization structure of the Risk Management & Compliance Division can be seen as follows:

Manajemen Risiko & Kepatuhan

Risk Management & Compliance

- PROFIL KEPALA MANAJEMEN RISIKO & KEPATUHAN**
PROFILE HEAD OF RISK MANAGEMENT & COMPLIANCE

ARI WIBOWO

General Manager Manajemen Risiko & Kepatuhan
General Manager of Risk Management & Compliance



Kewarganegaraan | Nationality

Indonesia
Indonesian

Domisili | Domicile

Jakarta
Jakarta

Periode Jabatan | Period of Office

2022 – Saat ini
2022 – Present

Usia | Age

42 tahun per 31 Desember 2022
42 years old as of December 31st, 2022

Dasar Pengangkatan

Diangkat sebagai Kepala Manajemen Risiko & Kepatuhan berdasarkan SK Pengangkatan: 333B.SK-HCT.1021 tanggal 8 Oktober 2021.

Legal Basis of Appointment

Appointed as Head of Risk Management & Compliance based on Appointment Decree: 333B.SK-HCT.1021 dated October 8th, 2021.

Riwayat Pendidikan

2001 – 2003 Sarjana (S1) Administrasi Niaga, Universitas Indonesia

Educational Background

2001 – 2003 Bachelor Degree in Business Administration, University of Indonesia

Pengalaman Kerja

Februari 2013 – Oktober 2022 *Head of Financial Risk Management & Reporting Department* di PT BNI Life Insurance.

Work Experience

February 2013 – October 2022 Head of Financial Risk Management & Reporting Department at PT BNI Life Insurance.

Rangkap Jabatan

Tidak memiliki rangkap jabatan

Concurrent Position

Has not any concurrent positions

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Perseroan maupun Perusahaan Induk.

Affiliation Relationship

Has not affiliation with other members of the Board of Commissioners, the Board of Directors, Controlling Shareholders, and the Holding Company.

Kepemilikan Saham di BNI Life

Tidak Ada

Share Ownership at BNI Life

None

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TUGAS DAN TANGGUNG JAWAB SATUAN KERJA MANAJEMEN RISIKO & KEPATUHAN

Dalam rangka penerapan Manajemen Risiko dan kepatuhan yang efektif, Direksi Perseroan menetapkan tugas dan tanggung jawab dengan memperhatikan hal-hal berikut:

1. Memberikan masukan kepada Direksi antara lain dalam penyusunan kebijakan Manajemen Risiko.
2. Memantau pelaksanaan kebijakan Manajemen Risiko termasuk mengembangkan prosedur dan alat untuk identifikasi, pengukuran, pemantauan dan pengendalian risiko.
3. Melakukan pemantauan risiko berdasarkan hasil penilaian:
 - a. Profil risiko setiap Bagian Pengendalian Risiko (*Risk Control Section*)
 - b. Tingkat risiko untuk masing-masing risiko
 - c. Profil risiko Perseroan
4. Melaksanakan kaji ulang secara berkala untuk memastikan:
 - a. Keakuratan metodologi penilaian Risiko
 - b. Kecukupan implementasi Sistem Informasi Manajemen Risiko
 - c. Ketepatan kebijakan, prosedur dan penetapan limit risiko
5. Mengkaji usulan lini bisnis baru yang bersifat strategis dan berpengaruh signifikan terhadap eksposur risiko Perseroan.
6. Memberikan informasi kepada Komite Manajemen Risiko terhadap hal-hal yang perlu ditindaklanjuti terkait hasil evaluasi terhadap penerapan Manajemen Risiko.
7. Memberikan masukan kepada Komite Manajemen Risiko, dalam rangka penyusunan dan penyempurnaan kebijakan Manajemen Risiko.
8. Menyusun dan menyampaikan laporan profil risiko secara berkala kepada pihak internal dan eksternal.

DUTIES AND RESPONSIBILITIES OF RISK MANAGEMENT & COMPLIANCE UNIT

In order to implement effective Risk Management and compliance, the Company's Board of Directors assigns duties and responsibilities with due regard to the following:

1. Provide input to the Board of Directors, among others, in the preparation of Risk Management policy.
2. Monitor the implementation of Risk Management policies including developing procedures and tools for risk identification, measurement, monitoring, and control.
3. Conduct risk monitoring based on assessment results:
 - a. Risk profile of each risk control section
 - b. Level of risk for each risk
 - c. Company risk profile
4. Conduct periodic reviews to ensure:
 - a. Accuracy of Risk Management methodology
 - b. Adequacy of Risk Management Information System Implementation
 - c. Accuracy of policies, procedures, and determination of risk limits.
5. Review the proposed new strategic business line and have a significant impact on the Company's risk exposure.
6. Provide information to the Risk Management Committee on matters that need to be followed up regarding the evaluation results on the implementation of Risk Management.
7. Provide input to the Risk Management Committee, in the framework of preparing and improving Risk Management policy.
8. Prepare and submit periodic risk profile reports to internal and external parties.

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9. Fungsi kepatuhan bertindak sebagai mitra bisnis dalam menjelaskan tanggung jawab peraturan bisnis serta membantu membingkai kebijakan kepatuhan terhadap peraturan dan bertindak sebagai panduan untuk mencegah pelanggaran peraturan terjadi di dalam bisnis.
 10. Satuan Kerja Kepatuhan melakukan sosialisasi dan pelatihan, terlibat dalam persetujuan produk dan aktivitas baru, persetujuan penerbitan ketentuan internal, melakukan uji kepatuhan terhadap pengendalian internal terkait kepatuhan pada Divisi, memantau kepatuhan Perseroan terhadap komitmen yang dibuat dengan regulator serta melakukan pemantauan atas setiap kewajiban pelaporan Perseroan ke regulator.
 11. Selain bertanggung jawab terhadap pelaksanaan fungsi kepatuhan juga bertanggung jawab terhadap ketentuan Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT). Penerapan APU dan PPT merupakan standar internasional yang harus diterapkan dalam rangka mencegah Perseroan digunakan sebagai sarana atau sasaran tindak kejahatan.
9. Have the compliance function as a business partner conducting dissemination of business regulatory responsibilities, assisting in frame regulatory compliance policies and playing a role in terms of guidance to prevent regulatory violations in the business.
 10. The Compliance Unit conducts socialization and training, making the approval of new products and activities, as well as issuing internal regulations, carrying out compliance tests for internal control related to compliance, monitoring the Company's compliance with commitments made with regulators as well as monitoring any reporting requirements to the regulator.
 11. In addition to implementing the compliance function, other responsibilities include complying with the provisions on the Implementation of Anti-Money Laundering and the Counter-Terrorism Financing (APU and PPT). The application of APU and PPT is an internationally standard implementations to prevent the Company from being used as the target of crime



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PENETAPAN KEBIJAKAN DAN PROSEDUR MANAJEMEN RISIKO

Dalam menjalankan fungsi Manajemen Risiko, Perseroan membentuk tata kelola manajemen risiko yang sehat, Divisi Manajemen Risiko & Kepatuhan yang independen, serta mengembangkan kebijakan dan prosedur manajemen risiko yang sesuai untuk menjaga tingkat risiko pada batas-batas yang telah ditentukan.

Dalam rangka pengendalian risiko secara efektif, kebijakan dan prosedur harus didasarkan pada strategi manajemen risiko. Kebijakan Manajemen Risiko dibentuk untuk memastikan Perseroan dalam memelihara eksposur risiko konsisten dengan kebijakan dan prosedur internal serta peraturan regulasi. Dalam penerapan kebijakan manajemen risiko, Perseroan memperhatikan antara lain:

1. Jenis usaha dan produk yang dijalankan sesuai dengan visi, misi dan strategi Perseroan
2. Garis tanggung jawab yang jelas dalam mengelola masing-masing risiko
3. Identifikasi dan mitigasi risiko dilakukan secara jelas dan terkontrol
4. Penetapan kewenangan dalam melakukan aktivitas bisnis
5. Pengelolaan rencana kelangsungan usaha
6. Pengukuran dan penetapan peringkat risiko Perseroan disajikan dalam bentuk profil risiko

Perseroan telah memiliki Kebijakan Pedoman Penerapan Manajemen Risiko yang telah disetujui oleh Dewan Komisaris dengan Surat Keputusan Nomor 001.SK.BL.KOM.0122 tanggal 31 Januari 2022.

DETERMINATION OF RISK MANAGEMENT POLICIES AND PROCEDURES

In carrying out the Risk Management function, the Company establishes sound risk management governance, an independent risk management & compliance Division, and develops appropriate risk management policies and procedures to maintain the level of risk at predetermined limits.

In order to effectively control risk, policies and procedures should be based on risk management strategies. Risk Management Policy is established to ensure that the Company in maintaining risk exposure is consistent with internal policies and procedures and regulations. In the implementation of risk management policy, the Company takes into account several matters, among others:

1. The type of business and product undertaken is in accordance with the Company's vision, mission and strategy
2. Clear line of responsibility in managing each risk
3. Risk identification and mitigation are done clearly and controlled
4. Determination of authority in conducting business activities
5. Management of business continuity plan
6. Measurement and rating of corporate risk are presented in the form of risk profile

The Company has a Risk Management Implementation Guidance Policy that has been approved by the Board of Commissioners by Decree Number 001.SK.BL.KOM.0122 dated January 31st, 2022.

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Penetapan limit risiko dilakukan dengan memperhatikan tingkat risiko yang akan diambil, toleransi risiko dan strategi Perseroan secara keseluruhan. Besaran limit diusulkan oleh satuan kerja operasional terkait, yang selanjutnya direkomendasikan kepada Unit Manajemen Risiko untuk mendapat persetujuan Direksi atau Dewan Komisaris melalui Komite Pemantau Risiko atau Direksi sesuai dengan kewenangannya masing-masing yang diatur dalam kebijakan internal Perseroan.

BENTUK IDENTIFIKASI, PENGUKURAN, PENGENDALIAN DAN PEMANTAUAN RISIKO

1. Identifikasi Risiko

Identifikasi risiko bertujuan untuk menginventarisasi risiko-risiko di seluruh risk control section di dalam Perseroan. Risiko dapat dipahami sebagai sesuatu yang dapat berdampak pada kemampuan Perseroan/Divisi/unit kerja dalam mencapai tujuan. Unit *Risk Management* memberikan arahan dan menimbulkan kesadaran kepada seluruh *risk control section* untuk sadar akan risiko dan mengimplementasikan dalam pekerjaan sehari-hari. Selanjutnya:

- a. Setiap *risk control section* mengidentifikasi risiko secara self assessment menggunakan pendekatan analisis proses dengan fasilitator dari Unit Manajemen Risiko.
- b. Pendekatan analisis proses memetakan semua proses bisnis di dalam setiap *risk control section* menjadi komponen *input*, proses, dan *output* serta mengidentifikasi peristiwa risiko dan pengendalian pada masing-masing proses tersebut.
- c. Setiap *risk control section* menggunakan panduan klasifikasi risiko yang telah ditetapkan untuk menyusun dan melaporkan profil risiko *level* proses kepada unit manajemen risiko.
- d. Unit manajemen risiko menyusun profil risiko Perseroan dan peta risiko dari profil risiko level Perseroan dan level proses dengan mengaitkan kepada tujuan dan sasaran Perseroan.

The setting of risk limits is conducted by taking into account the level of risk to be taken, risk tolerance and overall corporate strategy. The amount of the limit is proposed by the relevant operational units, which is further recommended to the Risk Management Unit for approval by the Board of Directors or Board of Commissioners through a Risk Oversight Committee or Board of Directors in accordance with their respective powers stipulated in the Company's internal policies.

RISK IDENTIFICATION, MEASUREMENT, CONTROL, AND MONITORING

1. Risk Identification

Risk identification aims to inventory the risks throughout the risk control section within the Company. Risk can be understood as something that can affect the ability of the Company/Division/work unit in achieving the goal. Risk Management Unit provides direction and raises awareness to all risk control sections to be aware of risk and implement it in daily work activities. Afterwards:

- a. Each risk control section identifies the risk by self assessment using a process analysis approach with a facilitator from the Risk Management Unit.
- b. The process analysis approach maps all business processes within each risk control section into input, process and output components and identifies risk and control events in each process.
- c. Each risk control section uses the established risk classification guidelines for preparing and reporting process-level risk profiles to the risk management unit.
- d. The risk management unit establishes the Company's risk profile and risk map of the risk profile in the level of corporate and process by linking to the Company's goals and objectives.

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2. Pengukuran Risiko

Pengukuran risiko dilakukan oleh setiap *risk control section* dan unit manajemen risiko berfungsi sebagai fasilitator dan pengembang model pengukuran risiko. Pengukuran risiko mengacu pada dua faktor, yaitu:

- a. Pengukuran Kualitatif Pengukuran kualitatif menyangkut kemungkinan suatu risiko muncul, semakin tinggi kemungkinan risiko terjadi, maka semakin tinggi pula risikonya. Penilaian tingkat risiko menghasilkan tingkat probabilitas nilai risiko dan tingkat risiko.
- b. Pengukuran Kuantitatif Pengukuran kuantitatif menyangkut berapa banyak nilai atau eksposur yang rentan terhadap risiko. Pada pengukuran kuantitatif, risiko-risiko akan diukur secara spesifik. Analisis ini menggunakan nilai numerik dari pengukuran yang mendalam bukan data deskriptif skala yang digunakan seperti dalam pengukuran kualitatif. Kualitas analisis kuantitatif sangat tergantung pada ketepatan dan kelengkapan nilai numerik dan validitas model yang digunakan.

3. Monitoring Risiko

Setiap *risk control section* memonitor risiko yang ada pada *risk control section*-nya dengan menganalisis perubahan yang terjadi pada setiap risiko. Unit Manajemen Risiko melakukan *review* dan pengawasan terhadap efektivitas, efisiensi dan kepatuhan terhadap kebijakan manajemen risiko secara periodik dan melaporkannya kepada Direksi. Hasil *review* manajemen digunakan untuk merencanakan penyempurnaan kebijakan dalam penerapan manajemen risiko. *Monitoring* dapat dilakukan secara terus menerus (*ongoing*) maupun terpisah (*separate evaluation*). Aktivitas *monitoring ongoing* tercermin pada aktivitas pengawasan, rekonsiliasi, dan aktivitas rutin lainnya.

2. Risk Measurement

Risk measurement is performed by each risk control section and risk management unit serves as facilitator and developer of the risk measurement model. Risk measurement refers to two factors, namely:

- a. Qualitative Measurement Qualitative measurement concerns the possibility of the occurrence of risks, in which the higher the likelihood of risk occurring then the higher the risk. Risk level judgment results in a probability risk value and risk level.
- b. Quantitative Measurement Quantitative measurement involves how much value or exposure is vulnerable to risks. In quantitative measurement, the risks will be measured specifically. This analysis uses the numerical value of the in depth measurement instead of the descriptive data of the scale used as in qualitative measurement. The quality of quantitative analysis is highly dependent on the accuracy and completeness of the numerical value and validity of the model used.

3. Risk Monitoring

Each risk control section monitors the risks that exist in its risk control section by analyzing the changes that occur at each risk. Risk Management Unit reviews and monitors the effectiveness, efficiency, and compliance of risk management policies periodically and reports them to the Board of Directors. Management review results are used to plan policy improvements in risk management implementation. Monitoring can be done continuously (*ongoing*) and separate (*separate evaluation*). Ongoing monitoring activities are reflected in supervisory, reconciliation and other routine activities.

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4. Pengendalian Risiko

Aktivitas pengendalian risiko dilakukan untuk meyakinkan bahwa respon risiko yang ditetapkan dilaksanakan sebagaimana mestinya. Aktivitas pengendalian risiko yang ditetapkan harus konsisten dengan respon risiko yang dipilih. Setiap *risk control section* melakukan aktivitas pengendalian risiko untuk menjaga agar tingkat risiko berada dalam batas toleransi. Unit manajemen risiko melaporkan pelaksanaan aktivitas pengendalian risiko yang telah ditetapkan kepada manajemen secara periodik. Salah satu pengendalian risiko yang dilakukan adalah:

- a. Menetapkan *risk issue*, parameter dalam pengisian *self-assessment*
- b. Mengumpulkan laporan *self-assessment* secara berkala dari *Risk Control Section*
- c. Melakukan analisa terhadap laporan *self-assessment Risk Control Section*
- d. Menyajikan laporan *self-assessment* ke direktur *risk management* dan *Risk Control Section*.
- e. Melakukan *monitoring* atas *action plan* yang dilakukan oleh *Risk Control Section*.

PENERAPAN MANAJEMEN RISIKO

PT BNI Life Insurance telah mengkategorikan 9 (sembilan) risiko berlandaskan pada Peraturan Otoritas Jasa Keuangan No. 44/POJK.05/2020 tentang Penerapan Manajemen Risiko Bagi Lembaga Jasa Keuangan Non-bank dan Surat Edaran Otoritas Jasa Keuangan Republik Indonesia No. 8/SEOJK.05/2022 Tentang Penerapan Manajemen Risiko Bagi Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah yang terdiri dari:

1. Risiko Strategi
2. Risiko Operasional
3. Risiko Asuransi
4. Risiko Kredit
5. Risiko Pasar

4. Risk Control

Risk control activities are undertaken to ensure that the specified risk response is executed appropriately. The specified risk control activities must be consistent with the selected risk response. Each risk control section performs risk control activities to keep risk levels within tolerable limits. The risk management unit reports the implementation of risk control activities that have been assigned to management periodically. One of the risk controls that is carried out is:

- a. Determining risk issues and parameters in filling out the self-assessment
- b. Collecting periodic self-assessment reports from the Risk Control Section
- c. Analyzing the Risk Control Section self-assessment report
- d. Presenting self-assessment reports to the director of the risk management and Risk Control Section.
- e. Monitoring the action plans carried out by the Risk Control Section

RISK MANAGEMENT IMPLEMENTATION

PT BNI Life Insurance has categorized 9 (nine) risks based on the Financial Services Authority Regulation No. 44/ POJK.05/2020 on Application of Risk Management for Nonbank Financial Services Institutions and Circular of the Financial Services Authority of the Republic of Indonesia No. 8/SEOJK.05/2022 concerning the Implementation of Risk Management for Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Companies, which consists of:

1. Strategic Risk
2. Operational Risk
3. Insurance Risk
4. Credit Risk
5. Market Risk

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6. Risiko Likuiditas
7. Risiko Hukum
8. Risiko Kepatuhan
9. Risiko Reputasi

Dalam rangka penerapan manajemen risiko secara efektif, kebijakan, dan prosedur harus didasarkan pada strategi manajemen risiko, yang paling sedikit mencakup:

1. Pengawasan aktif Dewan Komisaris dan Direksi
 - a. Pengawasan Aktif Dewan Komisaris
 - i. Memberi persetujuan atas kebijakan manajemen risiko, termasuk strategi dan kerangka Manajemen Risiko yang diusulkan oleh Direksi.
 - ii. Mengevaluasi tanggung jawab Direksi atas pelaksanaan kebijakan manajemen risiko melalui pembahasan pelaksanaan manajemen risiko dan rencana kerja tahunan Divisi Manajemen Risiko.
 - iii. Mengaktifkan Rapat Komite Pemantau Risiko yang diselenggarakan secara bulanan untuk membahas eksposur risiko Perseroan, baik dari konsentrasi risiko, kinerja pengembangan produk, maupun dari sisi aktivitas operasional.
 - iv. Membahas *progress* penerapan manajemen risiko Perseroan.
 - v. Memberikan rekomendasi atas hal-hal yang berkaitan dengan perbaikan kinerja penerapan kebijakan manajemen risiko.
 - b. Pengawasan Aktif Direksi
 - i. Menetapkan kebijakan Manajemen Risiko secara tertulis dan komprehensif.
 - ii. Memastikan seluruh risiko yang material dan menimbulkan dampak yang buruk telah ditindaklanjuti.

6. Liquidity Risk
7. Legal Risk
8. Compliance Risk
9. Reputation Risk

In order to effectively implement risk management, policies and procedures should be based on risk management strategies, which at least include:

1. Active supervision of the Board of Commissioners and Board of Directors
 - a. Active supervision of the Board of Commissioners
 - i. Approve the risk management policy, including the Risk Management strategy and framework proposed by the Board of Directors.
 - ii. Evaluate the responsibility of the Board of Directors on the implementation of risk management policy through discussion of risk management implementation and annual work plan of the Risk Management Division.
 - iii. Enable Risk Oversight Committee Meetings to be held on a monthly basis to discuss the Company's risk exposure, either risk concentration, product development performance, or operational activities.
 - iv. Discusses the progress of corporate risk management implementation.
 - v. Provide recommendations on matters relating to improvements in the performance of risk management policies.
 - b. Active supervision of the Board of Directors
 - i. Establish written and comprehensive Risk Management policy.
 - ii. Ensure that all material and adverse risks have been acted upon.

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- | | |
|--|--|
| <ul style="list-style-type: none"> iii. Memastikan pelaksanaan langkah-langkah perbaikan atas permasalahan atau penyimpangan yang ditemukan oleh Divisi. iv. Mengembangkan budaya peduli risiko pada seluruh jenjang organisasi. v. Menyelenggarakan Rapat Komite Manajemen Risiko setiap tiga bulan sekali untuk mengevaluasi eksposur risiko yang dimiliki oleh Perseroan, diantaranya mencakup risiko Kepengurusan, risiko Tata Kelola, risiko Strategis, risiko Operasional, risiko Aset & Liabilitas, Risiko Asuransi dan risiko Dukungan Dana. vi. Menyediakan sumber daya yang berkualitas melalui penyelenggaraan pelatihan manajemen risiko melalui Sertifikasi Manajemen Risiko kepada seluruh <i>Head of Divisi</i>. vii. Memberikan pelatihan melalui pelaksanaan training manajemen risiko kepada karyawan yang berada di Divisi Manajemen Risiko. viii. Melakukan tindak lanjut atas rekomendasi Dewan Komisaris melalui Komite Pemantau Risiko. ix. Memberikan dukungan kepada Divisi Manajemen Risiko dalam hal penerapan <i>self-assessment</i>. | <ul style="list-style-type: none"> iii. Ensure the implementation of corrective measures on problems or irregularities discovered by the Division. iv. Develop a risk-caring culture at all levels of the organization. v. Hold the Risk Management Committee Meetings once every three months to evaluate the Company's risk exposure, including Management risks, Governance risks, Strategic risks, Operational risks, Asset & Liability risks, Insurance Risks and Funding Support risks. vi. Provide quality resources through the implementation of risk management training through Risk Management Certification to all Heads of Divisions. vii. Provide training through the implementation of risk management training to employees residing in the Risk Management Division. viii. Follow up recommendations of the Board of Commissioners through the Risk Oversight Committee. ix. Provide support to the Risk Management Division in the implementation of self-assessment. |
| <ul style="list-style-type: none"> 2. Kecukupan kebijakan, prosedur, dan penetapan limit risiko <ul style="list-style-type: none"> a. Menyusun kebijakan, strategi, dan kerangka manajemen risiko secara tertulis dan komprehensif. b. Menyusun, menetapkan, dan memperbarui prosedur sebagai alat untuk mengidentifikasi, mengukur, memonitor, dan mengendalikan risiko. | <ul style="list-style-type: none"> 2. Adequacy of policies, procedures, and determination of risk limits. <ul style="list-style-type: none"> a. Develop written and comprehensive policies, strategies and risk management framework. b. Develop, establish, and update procedures as a means to identify, measure, monitor, and control risks. |

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- c. Menyusun dan menetapkan mekanisme persetujuan transaksi, termasuk yang melampaui limit dan kewenangan untuk setiap jenjang jabatan.
 - d. Bertanggungjawab atas pelaksanaan kebijakan, strategi, dan kerangka manajemen risiko serta mengevaluasi dan memberikan arahan berdasarkan laporan-laporan yang disampaikan oleh Divisi *Risk Management & Compliance* termasuk laporan mengenai profil Risiko.
 - e. Melakukan review atas kebijakan dan prosedur Perseroan agar dapat sejalan dengan pertumbuhan volume bisnis.
 - f. Menetapkan limit risiko yang terkait dengan *RBC (Risk Based Capital)*.
3. Kecukupan proses identifikasi, pengukuran, pengendalian, dan pemantauan Risiko, serta sistem informasi Manajemen Risiko
- a. Perseroan telah memiliki prosedur kegiatan operasional setiap Divisi yang diatur secara jelas dalam dokumen Kebijakan dan Prosedur.
 - b. Pemantauan eksposur risiko dilakukan secara berkala dan berkesinambungan.
 - c. Mengevaluasi dan mengkinikan kebijakan, strategi, dan prosedur dalam hal terdapat perubahan faktor-faktor yang mempengaruhi kegiatan usaha perseroan, eksposur risiko, dan/atau profil Risiko secara signifikan.
 - d. Laporan mengenai perkembangan risiko yang meliputi antara lain Laporan Profil Risiko disusun oleh Divisi Manajemen Risiko dan disampaikan baik kepada pihak internal maupun pihak eksternal secara rutin dan tepat waktu.
 - e. Perseroan mulai mengembangkan sistem informasi manajemen risiko dalam bentuk Dashboard yang dapat memperlihatkan perkembangan eksposur risiko secara berkala.
- c. Establish and stipulate transaction approval mechanisms, including those that exceed the limits and authority for each level of position.
 - d. Responsible for the implementation of risk management policies, strategies and framework as well as evaluate and provide guidance based on reports submitted by Risk Management & Compliance Division including report on Risk profile.
 - e. Review the Company's Policy and Procedures to be consistent with business volume growth.
 - f. Set the risk limit associated with RBC (Risk Based Capital).
3. Adequacy of risk identification, measurement, monitoring and control process.
- a. The Company already has operational procedures for each work Division that is clearly regulated in Policy and Procedure documents
 - b. Risk exposure monitoring is conducted periodically and continuously.
 - c. Evaluate and update policies, strategies and procedures in the event of any change in factors affecting the Company's business activities, risk exposure, and/or Risk profile significantly.
 - d. Reports on risk developments which include, among others, Risk Profile Reports prepared by the Risk Management Division and submitted to both internal and external parties on a regular and timely basis.
 - e. The Company has begun to develop a risk management information system in the form of a Dashboard that can show the development of risk exposures on a regular basis.

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4. Sistem pengendalian *intern* yang menyeluruh
 - a. Sistem Pengendalian internal dibangun melekat pada masing-masing Divisi yang merupakan *first line of defense*.
 - b. Untuk mendukung penerapan manajemen risiko, Perseroan telah memiliki kebijakan manajemen risiko secara tertulis. Pengendalian internal dilakukan oleh Divisi *Management & Compliance* yang merupakan *second line of defense*. Kecukupan dan efektivitas sistem pengendalian internal dikaji ulang oleh Divisi Internal Audit yang merupakan *third line of defense*, untuk memastikan pengendalian internal dijalankan secara memadai.
4. Comprehensive internal control system
 - a. The internal control system is built in each work Division as the first line of defense.
 - b. To support the implementation of risk management, the Company already has a written risk management policy. Internal control is performed by the Risk Management & Compliance Division as the second line of defense. The adequacy and effectiveness of the internal control system is reviewed by the Internal Audit Division as the third line of defense, to ensure adequate internal control is carried out.

PROFIL RISIKO

Perseroan telah melakukan penilaian tingkat risiko berdasarkan kriteria yang ditetapkan dalam Peraturan Otoritas Jasa Keuangan No.28/POJK.05/2020 tentang Penilaian Tingkat Kesehatan Lembaga Jasa Keuangan Non Bank.

1. Risiko Strategi

- a. Penetapan sasaran strategis telah memperhitungkan kesesuaian visi dan misi dengan faktor internal dan eksternal Perseroan, termasuk di dalamnya kesiapan perusahaan dalam mengembangkan bisnis.
- b. Perseroan melakukan identifikasi dan pengukuran terhadap parameter yang mempengaruhi eksposur risiko strategi dengan mempertimbangkan faktor-faktor seperti :
 - i. Kecukupan analisis Kompetitor
 - ii. Perseroan harus mengetahui dan meyakini keunggulan kompetitif yang mereka miliki. Apabila Perseroan tidak memiliki keunggulan kompetitif dimaksud maka Perseroan juga harus memahami kelemahannya di pasar atau sektor yang mereka pilih sehingga dapat melakukan penyesuaian strategi untuk mencapai tujuan sesuai visi dan misi Perseroan.

RISK PROFILE

The Company has conducted risk level assessment based on the criteria set forth in the Financial Services Authority Regulation No.28/POJK.05/2020 regarding the Risk Level Assessment of Non-Bank Financial Services Institutions.

1. Strategy Risk

- a. Strategic targeting has taken into account the suitability of vision and mission with internal and external factors.
- b. The Company undertakes identification and measurement of parameters that affect the exposure of strategy risk by considering factors such as:
 - i. Adequacy of Competitor analysis.
 - ii. The Company must know and believe in their competitive advantages. If the Company does not have competitive advantages, then the Company must also understand its weakness in the market or sector that they choose so that adjustment can be made in the strategy to achieve goals according to the Company's vision and mission.

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- iii. Kesiapan Perseroan dalam menghadapi perubahan ekonomi secara makro serta dampaknya terhadap kondisi Perseroan, antara lain dampak dari perubahan tingkat suku bunga, inflasi dan nilai tukar. Pada saat ini pemantauan dan pengendalian risiko dilakukan dengan laporan pencapaian kinerja yang dilakukan secara berkala oleh Divisi *Corporate Planning* dan dilaporkan ke Direksi dan Dewan Komisaris.

2. Risiko Operasional

- a. Perseroan telah memiliki struktur organisasi yang telah dilengkapi dengan pembagian fungsi yang jelas yang didukung kebijakan dan prosedur terkait dengan kecukupan proses internal, pengelolaan sumber daya manusia dan kegagalan sistem serta kelangsungan usaha dalam menjalankan proses/aktivitas bisnis dan operasional.
- b. Perseroan melakukan identifikasi dan pengukuran terhadap parameter yang mempengaruhi eksposur risiko operasional dengan mempertimbangkan faktor-faktor seperti :
 - i. Karakteristik dan kompleksitas usaha Perseroan
 - ii. Sumber Daya Manusia
 - iii. Teknologi Informasi dan infrastruktur pendukung
 - iv. Risiko kecurangan/fraud
 - v. Kejadian eksternal
 - vi. Sistem administrasi

3. Risiko Asuransi

- a. Perseroan memiliki prosedur dalam melakukan proses seleksi risiko, penetapan premi, penggunaan reasuransi dan/atau penanganan klaim serta telah menetapkan kebijakan dan prosedur dalam pengembangan produk yang disesuaikan dengan ketentuan yang berlaku.

- iii. The Company's readiness to deal with macroeconomic changes as well as its impact on the Company's condition, including the impact of changes in interest rates, inflation and exchange rates. Currently, risk monitoring and control are performed with periodic performance reports by the Corporate Planning Unit and reported to the Board of Directors and Board of Commissioners.

2. Operational Risk

- a. The Company has an organizational structure that has been equipped with a clear Division of functions supported by policies and procedures related to the adequacy of internal processes, management of human resources and system failures as well as business continuity in carrying out business and operational processes/ activities.
- b. The Company undertakes identification and measurement of parameters that affect the exposure of strategy risk by considering factors such as:
 - i. Characteristics and complexity of the Company's business
 - ii. Human Resources
 - iii. Information Technology and supporting infrastructure
 - iv. Fraud
 - v. External incident
 - vi. Administrative system

3. Insurance Risk

- a. The Company has procedures in conducting the risk selection process, the determination of premiums, the use of reinsurance and/or the handling of claims and has established policies and procedures in the development of products in accordance with applicable provisions.

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- b. Perseroan telah menetapkan indikator pengukuran risiko asuransi, antara lain :
 - i. Rasio cadangan teknis terhadap premi neto.
 - ii. Rasio klaim terhadap premi seperti rasio klaim bruto terhadap premi bruto, rasio klaim neto terhadap premi neto, rasio pembatalan polis.
 - iii. Dominasi risiko asuransi terhadap keseluruhan lini usaha.
 - iv. Bauran risiko produk dan jenis manfaat.
- c. Perseroan telah memiliki porsi reasuransi yang cukup baik dengan mengikuti spesifikasi produk yang dimiliki, dimana Perseroan reasuransi tersebut telah memiliki perjanjian reasuransi *treaty*.
- d. Salah satu bentuk pengendalian risiko adalah dibentuknya komite-komite yang dinilai cukup efektif dalam membantu melakukan pengendalian atas risiko-risiko yang mungkin terjadi.

4. Risiko Kredit

- a. Perseroan melakukan evaluasi atas kinerja pihak lawan (*counterparty*) seperti penerbit instrumen investasi (*issuer*), pemegang polis/ tertanggung/peserta dalam hal pembayaran premi/kontribusi, maupun reasuradur.
- b. Perseroan dalam melakukan evaluasi mempunyai parameter atau indikator yang digunakan paling sedikit adalah :
 - i. Pengelolaan piutang;
 - ii. Pengelolaan konsentrasi penempatan investasi dan rating;
 - iii. *Counterparty* dimana investasi ditempatkan; dan
 - iv. Pengelolaan kegagalan reasuradur.

5. Risiko Pasar

- a. Perseroan melakukan pengelolaan dan pemantauan yang meliputi risiko suku bunga, risiko nilai tukar, dan risiko harga pasar atas aset Perusahaan, termasuk aset yang diperdagangkan, aset yang dimiliki hingga jatuh tempo, serta aset yang tersedia untuk dijual.

- b. The Company has established insurance risk measurement indicators, including:
 - i. The technical reserves to net premiums ratio.
 - ii. The claims to premiums ratio, such as gross claims to gross premiums ratio, net claims to net premiums ratio, net premium to own capital ratio and policy cancellation ratio.
 - iii. The domination of insurance risk on the entire business line.
 - iv. Mix of product risks and types of benefits.
- c. The Company has a fairly good reinsurance portion by following the product specification owned, where the reinsurance company has a treaty reinsurance agreement.
- d. One form of risk control is the establishment of committees that are considered effective enough in helping to control the risks that may occur.

4. Credit Risk

- a. The Company evaluates the performance of counterparties such as investment instrument issuers, policyholders/insured/participants in terms of premium/contribution payments, and reinsurers.
- b. The company in conducting the evaluation has parameters or indicators that are used at least:
 - i. Accounts receivable management;
 - ii. Management of investment placement concentration and rating;
 - iii. The counterparty where the investment is placed; and
 - iv. Reinsurer failure management.

5. Market Risk

- a. The Company carries out management and monitoring which includes interest rate risk, exchange rate risk, and market price risk on the Company's assets, including traded assets, assets held to maturity, as well as assets available for sale.

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- b. Dalam melakukan evaluasi, Perseroan menggunakan parameter/indikator yaitu :
 - i. Alokasi dan/atau struktur investasi;
 - ii. Tujuan dan strategi investasi; dan
 - iii. Valuasi aset investasi.

6. Risiko Likuiditas

- a. Perseroan memiliki prosedur/SOP untuk memenuhi liabilitas yang jatuh tempo melalui sumber pendanaan arus kas dan/atau dari aset likuid yang mudah dikonversi menjadi kas, tanpa mengganggu aktivitas dan kondisi keuangan Perusahaan.
- b. Penetapan parameter untuk pengukuran risiko Likuiditas antara lain :
 - i. Jumlah, kualitas, diversifikasi dan penjualan aset dan liabilitas;
 - ii. Risiko ketidaksesuaian antara besar dan saat jatuh tempo aset dengan besar dan saat jatuh tempo liabilitas;
 - iii. Risiko terhadap *lock-up period* merupakan risiko terhadap investasi yang tidak dapat dicairkan dalam jangka waktu tertentu;
 - iv. Arus kas;
 - v. Profil aset jangka pendek; dan
 - vi. Profil liabilitas jangka pendek.

7. Risiko Hukum

- a. Perseroan menggunakan parameter/indikator dalam melakukan penilaian risiko hukum dengan melihat :
 - i. Ketiadaan atau perubahan peraturan perundang-undangan;
 - ii. Kegagalan perjanjian/kelemahan perikatan; dan
 - iii. Litigasi atau penyelesaian sengketa.

- b. In conducting evaluations, the Company uses parameters/indicators, namely:
 - i. Investment allocation and/or structure;
 - ii. Investment objectives and strategies; and
 - iii. Valuation of investment assets.

6. Liquidity Risk

- a. The Company has procedures/SOPs to meet maturing liabilities through funding sources of cash flow and/ or from liquid assets that are easily converted into cash, without disturbing the Company's activities and financial condition.
- b. Establishment of parameters for liquidity risk measurement, among others:
 - i. Amount, quality, diversification and sale of assets and liabilities;
 - ii. Risk of mismatch between the size and maturity date of the asset and the maturity date of the liability;
 - iii. The risk of lock-up period is the risk of investment that cannot be withdrawn within a certain period of time;
 - iv. Cash flow;
 - v. Short-term asset profile; and
 - vi. Short-term returns of liabilities profile.

7. Legal Risk

- a. The Company uses parameters/indicators in carrying out legal risk assessments by looking at:
 - i. Absence or change of laws and regulations;
 - ii. Agreement failure/engagement weakness; and
 - iii. Litigation or dispute resolution.

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8. Risiko Kepatuhan

- a. Perseroan memiliki kebijakan dan prosedur/ SOP dalam menjalankan bisnis perusahaan dengan mematuhi dan melaksanakan ketentuan peraturan perundang-undangan dan ketentuan yang berlaku.
- b. Penetapan parameter/indikator dalam melakukan penilaian risiko kepatuhan yang digunakan paling sedikit adalah :
 - i. Jenis dan signifikansi pelanggaran yang dilakukan;
 - ii. Frekuensi pelanggaran termasuk sanksi yang dilakukan atau *track record* ketidakpatuhan Perusahaan;
 - iii. Pelanggaran atas ketentuan peraturan perundang-undangan, ketentuan yang berlaku bagi Perusahaan, atau standar bisnis yang berlaku umum; dan
 - iv. Tindak lanjut atas pelanggaran, termasuk pemenuhan atas rencana tindak (*action plan*) yang disampaikan kepada *regulator*.

9. Risiko Reputasi

- a. Perseroan melakukan pemantauan atas tingkat kepercayaan pemangku kepentingan (*stakeholder*) secara berkala sesuai dengan kebijakan dan prosedur/SOP yang berlaku.
- b. Perseroan dalam melakukan evaluasi menggunakan parameter atau indikator yaitu :
 - i. Pengaruh reputasi dari pemilik Perusahaan dan grup Perusahaan;
 - ii. Pelanggaran etika bisnis;
 - iii. Kompleksitas produk dan kerja sama bisnis;
 - iv. Penerapan strategi *branding*;
 - v. Materialitas pengaduan pemegang polis, tertanggung dan/atau peserta; dan
 - vi. Eksposur pemberitaan negatif Perseroan.

8. Compliance Risk

- a. The Company has policies and procedures/ SOPs in running the company's business by complying with and implementing the provisions of the prevailing laws and regulations.
- b. The determination of parameters/indicators in carrying out the compliance risk assessment that is used at least are:
 - i. The type and significance of the violations committed;
 - ii. Frequency of violations including sanctions committed or the Company's track record of non-compliance;
 - iii. Violation of statutory provisions, regulations applicable to the Company, or generally accepted business standards; and
 - iv. Follow-up actions for violations, including fulfillment of action plans submitted to regulators.

9. Reputation Risk

- a. The Company monitors the level of stakeholder trust on a regular basis in accordance with the prevailing policies and procedures/SOPs.
- b. In evaluating the Company using parameters or indicators, namely:
 - i. The reputational influence of the owners of the Company and the Group of Companies;
 - ii. Violation of business ethics;
 - iii. The complexity of the product and business cooperation;
 - iv. Implementation of a branding strategy;
 - v. Materiality of complaints from policyholders, insured and/or participants; and
 - vi. The Company's exposure to negative news.

Manajemen Risiko & Kepatuhan

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TINJAUAN ATAS EFEKTIVITAS SISTEM MANAJEMEN RISIKO TAHUN 2022

Pada tahun 2022, sistem manajemen risiko Perseroan telah dilakukan secara baik dan telah terimplementasi secara menyeluruh oleh pengelola risiko. Dalam penerapannya, proses identifikasi, pemantauan dan pengelolaan menjadi hal penting dalam menentukan risiko yang mungkin timbul di kemudian hari.

Divisi *Risk Management & Compliance* bekerja sama dengan Direksi dan Dewan Komisaris serta seluruh pemilik risiko akan terus meningkatkan efektivitas dalam pengelolaan risiko Perseroan dengan terbuka terhadap informasi terkait risiko usaha Perseroan di masa mendatang demi tercapainya proses sistem manajemen risiko yang efektif.

PERNYATAAN DIREKSI DAN/ATAU DEWAN KOMISARIS ATAS KECUKUPAN SISTEM MANAJEMEN RISIKO

Identifikasi dan evaluasi profil risiko yang relevan terhadap usaha Perseroan telah memadai. Unit Manajemen Risiko melakukan review dan pengawasan terhadap efektivitas, efisiensi dan kepatuhan terhadap kebijakan manajemen risiko secara periodik dan melaporkannya kepada Direksi.

Seluruh insan Perseroan bekerjasama secara aktif termasuk Dewan Komisaris dan Direksi yang mempunyai peran sebagai monitoring dan memastikan profil risiko ditangani secara baik dan reliable serta terus mengamati perkembangan identifikasi risiko seiring dengan kemajuan usaha asuransi yang dinamis.

REVIEW ON THE EFFECTIVENESS OF THE RISK MANAGEMENT SYSTEM IN 2022

In 2022, the risk management system of the Company has been carried out properly and has been fully implemented by the risk owner. In its practice, identification, monitoring and management processes are important in determining risks that may arise in the future.

The Risk Management & Compliance Division in collaboration with the Board of Directors and Board of Commissioners as well as all risk owners will continue to improve effectiveness in managing the Company's risk by being open to information related to the Company's future business risks in order to achieve an effective risk management system process.

STATEMENT OF THE BOARD OF DIRECTORS AND/ OR THE BOARD OF COMMISSIONERS ON THE ADEQUACY OF THE RISK MANAGEMENT SYSTEM

Adequate identification and evaluation of the risk profile relevant to the Company's business. The Risk Management Unit periodically reviews and monitors the effectiveness, efficiency and compliance with risk management policies and reports it to the Board of Directors.

All of the Company's employee work together actively, including the Board of Commissioners and the Board of Directors who have a monitoring role and ensuring risk profiles are handled properly and reliably and continuing to observe developments in risk identification in line with the dynamic progress of the insurance business.

Kode Etik

Code of Conduct

Guna mengoptimalkan penerapan tata kelola perusahaan yang baik, Perseroan berpedoman dan menerapkan kode etik dalam seluruh operasional perusahaan. Kode etik berisi pernyataan tertulis mengenai nilai-nilai etika di lingkungan perusahaan dan menjadi pedoman dalam perilaku yang berlaku bagi seluruh insan Perseroan.

BNI Life telah menyelesaikan proses pembuatan Kode Etik BNI Life di tahun 2019 dan telah diresmikan serta disosialisasikan di awal tahun 2020. Pokok-pokok, tujuan, serta pelaporan mengenai pelanggaran terhadap Kode Etik Perseroan baru dapat dijabarkan sebagai berikut.

Setiap Insan BNI Life wajib memahami, mentaati dan menerapkan Pedoman Perilaku (*Code of Conduct*) dalam kegiatan Perusahaan.

Dalam rangka memastikan hal tersebut, setiap Insan BNI Life diwajibkan menandatangani pernyataan kepatuhan (pakta Integritas) yang merupakan komitmen Insan BNI Life untuk melaksanakan Pedoman Perilaku (*Code of Conduct*).

Dugaan pelanggaran atas yang dilaporkan akan ditangani untuk ditindaklanjuti/dievaluasi dan/atau diperiksa oleh Divisi yang berwenang dan/atau Komite yang dibentuk oleh Perusahaan sebagai bahan pertimbangan dalam pemberian sanksi sesuai Pedoman, Kebijakan atau Peraturan Perusahaan yang berlaku dari waktu ke waktu.

Prinsip Dasar Laporan Harta Kekayaan Penyelenggara Negara

Dalam menjalankan usahanya, Perusahaan berkomitmen untuk tetap mentaati peraturan perundang-undangan yang mengikat. Salah satu bentuk peraturan perundang-undangan yang dilandasi oleh semangat pemberantasan korupsi dan tindakan penyimpangan internal adalah kewajiban Laporan Harta Kekayaan Penyelenggara Negara (LHKPN).

In order to optimize the implementation of good corporate governance, the Company is guided by and applies a code of ethics in all operations. The code of ethics contains a written statement regarding ethical values within the corporate environment and serves as a behavioral guideline that applies to all personnel of the Company.

The Company had completed the process of creating BNI Life's Code of Conduct in 2019 and will be formalized and socialized in early 2020. The main points, objectives, and reporting on violations of the Company's Code of Conduct are elaborated as follows.

Every BNI Life employee must understand, obey and apply the Code of Conduct in the Company's activities.

In order to ensure the implementation, every BNI Life employee is required to sign a compliance statement (Integrity pact) which is the commitment of BNI Life employees to implement the Code of Conduct.

Alleged violations of those reported will be handled for follow-up/evaluation and/or examination by the authorized Division and/or Committee established by the Company as a material for consideration in imposing sanctions in accordance with the Guidelines, Policies or Company Regulations that apply from time to time.

Basic Principles of State Official's Assets Report

In running its business, the Company is committed to comply with the prevailing laws and regulations. One form of laws and regulations that is based on the spirit of eradicating corruption and internal acts of irregularities is the obligation of the State Officials's Assets Report (LHKPN).

Kode Etik Code of Conduct

LHKPN merupakan daftar seluruh Harta Kekayaan Penyelenggara Negara yang dituangkan dalam formulir LHKPN yang ditetapkan oleh Komisi Pemberantasan Korupsi (KPK) sebagaimana yang diatur dalam Keputusan KPK No. KEP 07/KPK/02/2005 tentang Tata Cara Pendaftaran, Pemeriksaan dan Pengumuman Laporan Harta Kekayaan Penyelenggara Negara.

Dasar Hukum dan Peraturan dalam Menerapkan LHKPN di Perusahaan

Dalam menerapkan LHKPN, Perusahaan menimbang beberapa dasar hukum dan peraturan sebagai landasan cara pandang penerapan LHKPN di lingkungan Perusahaan. Dasar hukum tersebut yaitu:

1. Undang-Undang No. 28 Tahun 1999 tentang Penyelenggara Negara yang Bersih dan Bebas dari Korupsi, Kolusi, dan Nepotisme.
2. Undang-Undang No. 30 Tahun 2002 tentang Komisi Pemberantasan Tindak Pidana Korupsi.
3. Peraturan Menteri BUMN No. PER-09/MBU/2012 tentang Perubahan atas Peraturan Menteri Negara No. PER-01/MBU/2011 tentang Penerapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*) pada Badan Usaha Milik Negara.
4. Keputusan Sekretaris Menteri BUMN No. SK-16/S.MBU/2012 tanggal 6 Juni 2012 tentang Indikator/Parameter Penilaian dan Evaluasi atas Penerapan Tata Kelola Perusahaan yang baik.

Transparansi LHKPN Pejabat Perusahaan Tahun 2022

Seluruh Direksi telah melaporkan harta kekayaan melalui lembaga berwenang.

LHKPN is a list of all the State Official's Assets that are outlined in the LHKPN form stipulated by the Corruption Eradication Committee (KPK) as regulated in the KPK Decree No. KEP 07/KPK/02/2005 concerning Registration Procedures, Examination and Announcement of the State Official's Assets Report.

Legal and Regulatory Basis in Implementing LHKPN in the Company

In implementing LHKPN, the Company considers several legal and regulatory basis in implementing LHKPN within the Company. The legal basis are:

1. Act No. 28 of 1999 concerning State Officials that are Clean and Free from Corruption, Collusion, and Nepotism.
2. Act No. 30 of 2002 concerning the Corruption Eradication Committee.
3. Regulation of the Minister of SOEs No. PER-09/MBU/2012 concerning Amendments to the Regulation of the Minister of State No. PER-01/MBU/2011 on Good Corporate Governance Implementation to State-Owned Enterprises.
4. Decree of the Secretary of the Minister of SOEs No. SK-16/S.MBU/2012 dated June 6th, 2012 concerning Indicators/Parameters for Assessment and Evaluation of the Implementation of Good Corporate Governance.

Transparency of LHKPN by Company Officials in 2022

All of Board of Directors members have reported assets through authorized institutions.

Kode Etik

Code of Conduct

Kebijakan Anti Korupsi dan Sosialisasinya

Dalam rangka mendukung komitmen BNI Life dalam pengelolaan tata kelola Perusahaan yang baik, BNI Life mengambil langkah proaktif untuk memastikan dan menjaga Organisasi yang bersih dan berintegritas serta bebas dari kegiatan penyuapan. Salah satu langkah yang diambil adalah melalui implementasi Sistem Manajemen Anti Penyuapan (SMAP) yang telah tersertifikasi ISO 37001:2016, yang bertujuan untuk memberikan panduan dalam tata kelola Perusahaan sehingga dapat memastikan risiko-risiko terkait penyuapan telah diidentifikasi dan Organisasi telah memiliki perangkat yang dibutuhkan untuk mengendalikan serta menangani tindakan penyuapan.

Pengendalian Gratifikasi

Kebijakan pengendalian gratifikasi di perusahaan diatur dalam Kode Etik Perusahaan. Setiap Insan BNI Life wajib memahami isi Kode Etik Perusahaan yang di sosialisasikan setiap tahun.

Anti-Corruption Policy and Socialization

In order to support BNI Life's commitment in managing good corporate governance, BNI Life takes proactive steps to ensure and maintain a clean and integrity-free organization that is free from bribery activities. One of the steps is the implementation of an Anti-Bribery Management System (SMAP) which has been certified to ISO 37001:2016, which aims to provide guidance in corporate governance to be able to ensure the risks related to bribery have been identified and the Organization has the tools needed to address bribery, controlling and handling bribery.

Gratification Control

The company's gratuity control policy is regulated in the Company's Code of Ethics. Every BNI Life employee must understand the contents of the Company's Code of Ethics which is socialized every year.

Perkara Penting yang Dihadapi Perusahaan

Legal Issues Faced by the Company

Sepanjang 2022, Perseroan menghadapi beberapa perkara penting, antara lain adalah:

During 2022, the Company had faced some important cases, as follows:

Perkara Hukum Legal Issues	2022	
	Perdata Civil	Pidana Criminal
Perkara selesai (telah mempunyai kekuatan hukum tetap) Case Closed	5	1
Perkara dalam proses penyelesaian Case in Settlement Process	3	-
Jumlah Total	8	1

• Perkara Perdata Civil Case

No.	Perkara Case	Pokok Perkara Subject Matter	Status Perkara Case Status	Risiko Terhadap Perusahaan Risks to the Company	Sanksi yang Dikenakan oleh Otoritas Sanctions imposed by the authorities	Nilai Perkara Value of Case
1.	<p>Nomor Perkara: Case Number No. 660/Pdt.G/2021/ PA.Ska jo. 446/ Pdt.G/2021/PTA.Smg jo. 618K/AG/2022</p> <p>Antara Between</p> <p>Penggugat: Plaintiff : Nur Farida</p> <p>Melawan Tergugat: Against the defendant:</p> <p>Tergugat: Defendant: 1. PT Bank Syariah Indonesia Kantor Cabang Surakarta PT Bank Syariah Indonesia, Surakarta Branch 2. PT BNI Life Insurance Divisi Syariah Sharia Division of PT BNI Life Insurance</p>	<p>Gugatan Perbuatan Melawan Hukum terkait penolakan pencairan klaim asuransi oleh PT BNI Life Insurance yang diajukan oleh Penggugat (ahli waris Debitur) karena penyebab meninggalnya Debitur termasuk penyakit yang dikecualikan di dalam polis asuransi. Unlawful Act lawsuit related to refusal of disbursement insurance claims submitted by PT BNI Life Insurance by the Plaintiff (the Debtor's heirs) due to causes Debtor's death suffered is a disease that is excluded in the insurance policy.</p>	<p>Telah terdapat Putusan Mahkamah Agung RI tertanggal 20 Juli 2022 yang pada intinya menolak permohonan Kasasi dari Pemohon Kasasi. Putusan tersebut telah berkekuatan hukum tetap dan tidak ada upaya hukum lain yang diajukan dari Penggugat. There has been a Decision from the Supreme Court of the Republic of Indonesia dated July 20th, 2022 which essentially rejected the Cassation petition from the Cassation Petitioners. The decision has permanent legal force and no other legal remedies have been filed by the Plaintiff.</p>	<p>Risiko bagi PT BNI Life Insurance adalah pembayaran klaim sesuai dengan uang pertanggungan namun hal tersebut tidak berdampak signifikan terhadap Bank. The risk charged to PT BNI Life Insurance is payment of appropriate claims with the sum insured but this has no significant impact to the Bank.</p>	<p>Tidak ada None</p>	<p>Materiil: Material Rp4.445.612.446,-</p> <p>Imateriil: Immaterial -</p>

Perkara Penting yang Dihadapi Perusahaan

Legal Issues Faced by the Company

No.	Perkara Case	Pokok Perkara Subject Matter	Status Perkara Case Status	Risiko Terhadap Perusahaan Risks to the Company	Sanksi yang Dikenakan oleh Otoritas Sanctions imposed by the authorities	Nilai Perkara Value of Case
2.	<p>Nomor Perkara: Case Number No. 664/Pdt.G/2019/ PN.Mdn jo. 312/ Pdt/2021/PT.Mdn jo. 09/Pdt/Kasasi/2022/ PN.Mdn</p> <p>Antara Between</p> <p>Penggugat: Plaintiff : Tjoe Kim An</p> <p>Melawan Against</p> <p>Tergugat: Defendant: 1. PT BNI Life Insurance PT BNI Life Insurance 2. PT Bank Negara Indonesia Cabang Kuala Tanjung Kuala Tanjung Branch, PT Bank Negara Indonesia</p>	<p>Gugatan terkait penolakan pencairan klaim asuransi oleh PT BNI Life Insurance yang diajukan oleh Penggugat (ahli waris Debitur) karena terdapat ketidakesesuaian data kesehatan dan ketidakjujuran dalam pengisian SPAJ. Lawsuit related to rejection of insurance claims by PT BNI Life Insurance filed by the Plaintiff (heirs of the Debtor) due to unmatched in health data and dishonesty in filling out the SPAJ.</p>	<p>Masih menunggu putusan Mahkamah Agung RI terkait pengajuan upaya hukum Kasasi yang diajukan pada 18 Januari 2022. Still waiting for the decision made by the Supreme Court of the Republic of Indonesia regarding the submission of the Cassation legal action which was filed on January 18th, 2022.</p>	<p>Risiko bagi PT BNI Life Insurance adalah pembayaran ganti rugi sebesar nilai gugatan atau sisa outstanding hutang debitur. The risk charged to PT BNI Life Insurance is payment of compensation amounting to the value of the claim or the remaining outstanding debt of the debtor.</p>	<p>Tidak ada None</p>	<p>Materiil: Material Rp 1.000.000.000,-</p> <p>Imateriil: Immaterial Rp 500.000.000,-</p>

Perkara Penting yang Dihadapi Perusahaan

Legal Issues Faced by the Company

Dampak Permasalahan Hukum Terhadap Perusahaan

Dampak yang akan ditimbulkan akibat adanya upaya hukum baik dari internal maupun eksternal adalah menyangkut hal finansial dan adanya risiko bisnis dan reputasi terkait pemberitaan di media cetak dan elektronik terikat permasalahan hukum tersebut.

Pengungkapan Permasalahan Hukum yang Sedang dihadapi Dewan Komisaris dan Direksi yang Sedang Menjabat

Selama tahun 2022, tidak ada permasalahan hukum yang dihadapi oleh Dewan Komisaris dan Direksi yang sedang menjabat.

Pengungkapan Sanksi Administrasi oleh Otoritas Terkait

Hingga akhir tahun buku 2022, Perusahaan tidak mendapatkan sanksi administratif dari Otoritas Terkait.

Perkara Penting di Luar Aspek Hukum

Hingga akhir tahun buku 2022, tidak terdapat perkara penting di luar aspek hukum yang berpengaruh secara material baik dari segi keuangan maupun operasional Perusahaan.

Impact of Legal Issues on Company

The impact that will result from the legal action both internally and externally is related to financial matters. In addition, there are business and reputation risks related to news coverage in print and electronic media that are bound to these legal issues.

Disclosure of Legal Issues Currently Faced by the Board of Commissioners and Directors

During 2022, no legal issue was faced by the current Board of Commissioners and Directors.

Disclosure of Administrative Sanctions by Related Authorities

Until the end of the 2022 fiscal year, the Company did not receive administrative sanctions from the Related Authorities.

Legal Issues Outside of Legal Aspects

Until the end of the 2022 fiscal year, there was no important case outside the legal aspect that had a material effect on both the financial and operational aspects of the Company.

Kebijakan Manajemen Konflik

Conflict Management Policy

Kebijakan Benturan Kepentingan (*Conflict of Interest*) di Perusahaan telah disahkan pada tanggal 14 Januari 2020.

The Conflict of Interest Policy in the Company was ratified on January 14th, 2020.

Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT)

Anti-Money Laundering and Counter-Terrorism Financing Program (AML-CFT)

Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (“APU-PPT”) telah diatur dalam Kebijakan APU-PPT yang telah disahkan pada tanggal 5 Agustus 2020. Pada Kebijakan tersebut telah mengimplementasikan ketentuan peraturan perundang-undangan terkait Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme, antara lain :

1. Kebijakan Identifikasi dan Verifikasi Calon Nasabah, Nasabah dan Pemilik Manfaat (*Beneficial Owner*).
2. Kebijakan penerapan *Customer Due Diligence (CDD)* terhadap penerima manfaat (*Beneficiary*).
3. Kebijakan penerapan Profiling Nasabah dengan pendekatan berbasis risiko (*Risk Based Approach*).
4. Kebijakan pengkinian dan pemantauan.
5. Kebijakan penolakan transaksi dan penutupan hubungan usaha.
6. Kebijakan penatausahaan dokumen.
7. Kebijakan Pelaporan kepada PPATK terkait Laporan Transaksi Keuangan Mencurigakan serta kepada Otoritas Jasa Keuangan sesuai dengan peraturan perundang-undangan.
8. Kebijakan Anti *Tipping Off*.

The implementation of the Anti Money Laundering and Prevention of Terrorism Funding Program (“AML-CFT”) has been regulated in the AML-CFT Policy which was passed on August 5th, 2020. This Policy has implemented the provisions of laws and regulations related to Anti-Money Laundering and Prevention of the Financing of Terrorism, among others:





1. Policy of Identification and Verification of Potential Customers, Customers and Beneficial Owners.
2. Policy of implementing Customer Due Diligence (CDD) for Beneficiaries.
3. Policy of implementing Customer Profiling with a risk based approach (Risk Based Approach).
4. Policy of updating and monitoring.
5. Policy of transaction rejection and business relationship closure.
6. Policy of document administration.
7. Policy of reporting to PPATK related to Suspicious Financial Transaction Reports and to the Financial Services Authority in accordance with laws and regulations.
8. Policy of Anti Tipping Off.

Akses Informasi dan Data Perusahaan

Access to Company Information and Data

BNI Life secara berkala memperbarui informasi dan memberikan kemudahan akses informasi mengenai aktivitas dan kinerja Perseroan kepada para stakeholders agar mengetahui kondisi Perseroan secara jelas dan terbuka. BNI Life memiliki berbagai sarana yang berfungsi sebagai saluran pengungkapan informasi, di antaranya sebagai berikut:

BNI Life regularly updates information and provides easy access to information for stakeholders related to the activities and performance of the Company in order to more clearly and openly know the condition of the Company. BNI Life has various facilities that function as information disclosure channels, as follows:

 <p>Email Email</p> <p>care@bni-life.co.id</p> <p>Dimanfaatkan untuk melayani kebutuhan pelanggan. Used to serve customer needs.</p> <p>corporate.secretary@bni-life.co.id</p> <p>Dimanfaatkan untuk menyebarkan informasi seputar kebijakan kepada seluruh pegawai. Used to socialize information about policies to all employees.</p>	 <p>Website Website</p> <p>www.bni-life.co.id</p> <p>Website BNI Life menyediakan berbagai informasi produk, jasa, dan informasi terkini mengenai kondisi Perseroan. Website tersebut juga telah didukung oleh fitur Live Chat untuk memudahkan stakeholder mendapatkan informasi dan melayani pelanggan secara Real Time.</p> <p>BNI Life's website provides various information on products, services, and the latest information regarding the condition of the Company. The website has also been supported by the Live Chat feature to make it easier for stakeholders to get information and serve customers in real time.</p>	 <p>Telepon Phone</p> <p>021-29539999</p> <p>Kontak telepon dipergunakan untuk memudahkan stakeholder untuk mendapatkan informasi secara langsung ke administrasi di Head office.</p> <p>Telephone contacts used to make it easier for stakeholders to get information directly to the administration at the Head office.</p>	 <p>Alamat Address</p> <p>PT BNI Life Insurance Centennial Tower, Lantai 9 Jl. Gatot Subroto Kav 24-25 Jakarta Timur 12930 DKI Jakarta, Indonesia</p> <p>Stakeholder BNI Life juga dapat mengunjungi langsung ke Head office.</p> <p>BNI Life stakeholders can also visit the Head office directly.</p>
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Media Sosial

BNI Life juga menyediakan akses informasi lain bagi pemegang saham dan pemangku kepentingan untuk mendapatkan informasi yang relevan mengenai berita dan kinerja Perseroan, melalui media, sebagai berikut:

- Call Center : 1-500-045
- Facebook : bnilifeid
- Instagram : bnilifeid
- LinkedIn : BNI Life
- Tiktok : BNILifeID
- Twitter : BNILifeID
- Youtube : BNILifeID

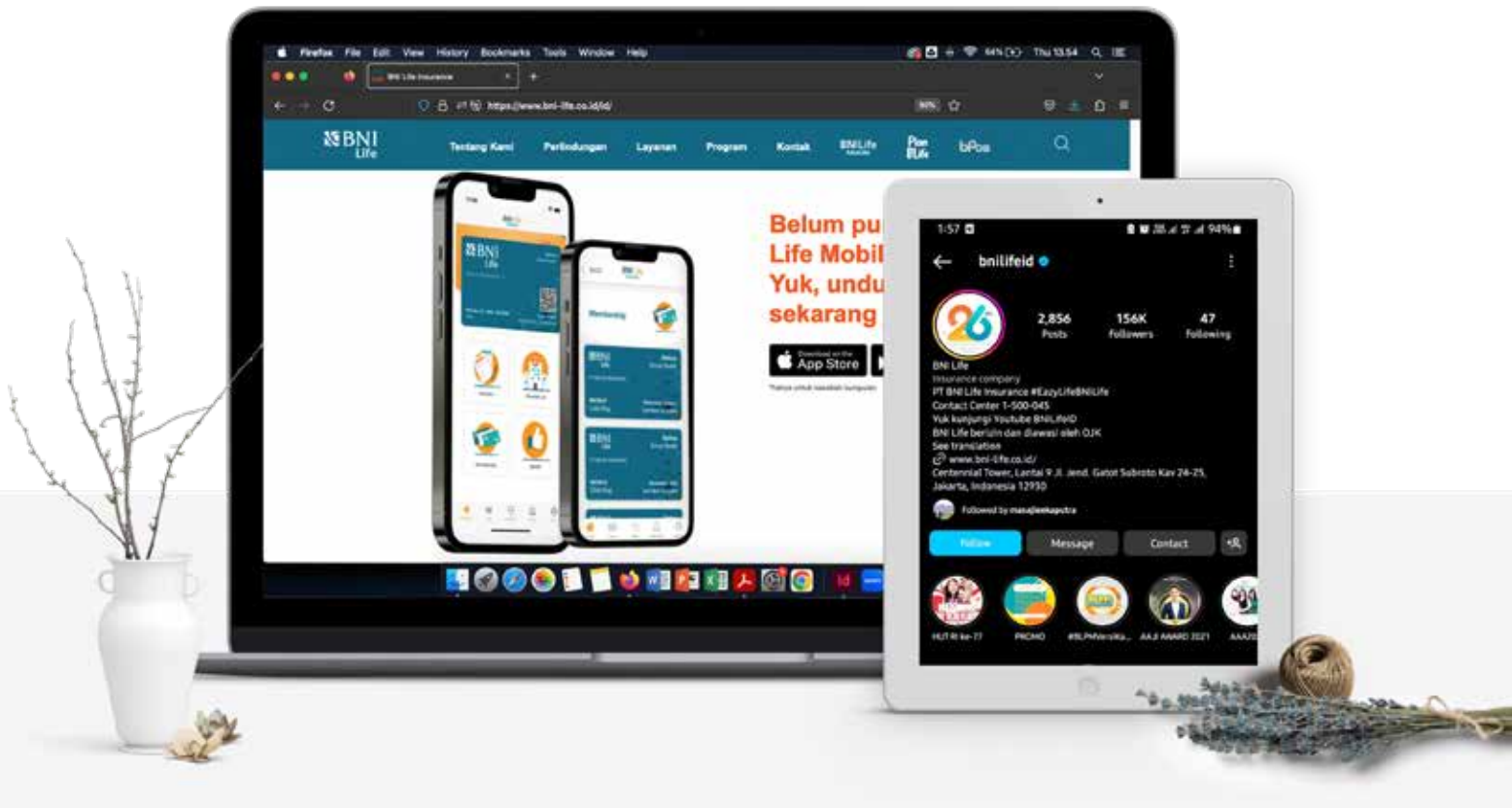
Social Media

BNI Life also provides access to other information for shareholders and stakeholders to obtain relevant information regarding the news and performance of the Company, through the media, as follows:

- Call Center : 1-500-045
- Facebook : bnilifeid
- Instagram : bnilifeid
- LinkedIn : BNI Life
- Tiktok : BNILifeID
- Twitter : BNILifeID
- Youtube : BNILifeID

Akses Informasi dan Data Perusahaan

Access to Company Information and Data



Publikasi Dan Pemberitaan Perusahaan

Di sepanjang tahun 2022, Perusahaan telah mengeluarkan media release pada media massa terkait informasi mengenai kinerja dan aksi korporasi Perusahaan, sebanyak 55 release yang terdiri dari 17 *press release* dan 38 pertanyaan media. Informasi tersebut juga bisa di akses pada halaman ruang media di official web BNI Life.

Company Publication and News

Publication and Company News Throughout 2022, the Company has issued media releases to the mass media regarding information on the Company's performance and corporate actions, as many as 55 releases consisting of 17 press releases and 38 media inquiries. This information can also be accessed on the media room page on the official BNI Life web.

Sistem Pelaporan Pelanggaran

Whistleblowing System

Prinsip Dasar Penerapan Sistem Pelaporan Pelanggaran

Sistem Pelaporan pelanggaran di BNI Life telah diimplementasi dalam *Whistleblowing System (WBS)* yang merupakan sarana untuk melaporkan setiap pelanggaran yang terjadi di lingkungan Perusahaan. Pelaksanaan WBS bertujuan untuk menegakkan prinsip Integritas, memperkuat lingkungan pengawasan dan pelaksanaan tata kelola Perusahaan yang baik.

Mekanisme Whistleblowing System

BNI Life telah bekerja sama dengan Deloitte untuk mengelola Sistem Pelaporan Pelanggaran. Proses ini mengatur fungsi pelaporan pelanggaran, di mana pegawai dapat melaporkan kejadian-kejadian yang berpotensi mengandung unsur fraud kepada atasannya atau melalui Whistleblowing System (WBS).

Pegawai atau pelapor sebagai whistleblower dapat melaporkan kejadian-kejadian yang berpotensi mengandung unsur pelanggaran melalui media pelaporan offline dan online. Pelaporan online melalui saluran website, pesan singkat (SMS), pesan WhatsApp dan e-mail, dan telepon. Untuk pelaporan offline dapat melalui surat, Po Box dan Fax. Adapun kebijakan khusus WBS meliputi tentang: Asas Whistleblowing System, Jenis Tindak Pelanggaran, Tata Cara Penyampaian Laporan WBS, Tindak Lanjut Laporan, Tata Kelola Laporan WBS, Pemantauan dan Pelaporan, Perlindungan Terhadap Pelapor dan Saksi, dan Kaji Ulang.

Basic Principles of Whistleblowing System Implementation

The violation reporting system at BNI Life has been implemented in the form of Whistleblowing System (WBS) which serves as a means to report any violations occurring within the Company. The implementation of WBS aims to uphold the principle of integrity, strengthen the supervision environment, and implement good corporate governance.

Mechanism of Whistleblowing System

BNI Life has collaborated with Deloitte to manage the Violation Reporting System. This process regulates the violation reporting function, where employees can report incidents that have the potential to contain elements of fraud to their superiors or to the Head of the Internal Audit Unit.

Employees or whistleblowers can report incidents that have the potential to contain elements of violation through offline and online reporting media. Online reporting through website channels, short messages (SMS), WhatsApp messages and emails, and telephone. For offline reporting, it can be by mail, Po Box and Fax. The WBS specific policies include: Whistleblowing System Principles, Types of Violations, Procedures for Submitting WBS Reports, Follow Up Reports, WBS Report Governance, Monitoring and Reporting, Protection of Whistleblowers and Witnesses, and Review.

Sistem Pelaporan Pelanggaran

Whistleblowing System

Perlindungan Bagi Pelapor

BNI Life memastikan kerahasiaan dan melindungi identitas pelapor dan isi laporan serta menjamin independensi dan profesionalitas dalam Sistem Pelaporan Pelanggaran di Perusahaan. Sebagai wujud komitmen BNI Life dalam menangani laporan yang masuk melalui *Whistleblowing System* adalah bekerja sama dengan pihak ke 3 (tiga).

Jumlah Pengaduan yang Masuk dan Diproses

Selama tahun 2022, terdapat laporan yang disampaikan melalui *Whistleblowing System*.

Protection for Whistleblower

BNI Life ensures confidentiality and protects the identity of the reporter and the contents of the report and guarantees independence and professionalism in the Whistleblowing System in the Company. As a form of BNI Life's commitment to handling incoming reports through the Whistleblowing System is cooperating with 3rd (three) parties.

Number of Complaints Received and Processed

During 2022, there have been the reports submitted through the Whistleblowing System.

	2022	2021
Jumlah pengaduan yang masuk Number of complaints received	3	Nihil Nil
Jumlah pengaduan yang diproses Number of complaints processed	3	Nihil Nil
Komposisi pengaduan yang masuk dan yang diproses Total of complaints received and processed	100%	Nihil Nil

Sanksi/Tindak Lanjut atas Pengaduan yang telah Selesai Diproses pada Tahun Buku

Pihak terkait telah dikenakan sanksi dan telah dilakukan perbaikan proses bisnis.

Sanctions/Follow-up on Complaints that have been Processed in the Fiscal Year

The suspect has given sanction and business process has been revised.

06

TANGGUNG JAWAB SOSIAL PERUSAHAAN

Corporate Social Responsibility



Dalam menjalankan kegiatan usahanya, BNI Life memiliki komitmen untuk tumbuh bersama masyarakat dan lingkungan. Komitmen ini diwujudkan, antara lain, melalui pelaksanaan program dan kegiatan CSR.

In carrying out its business activities, BNI Life is committed to growing with the community and the environment. This commitment is manifested, among others, through the implementation of CSR programs and activities.





Tata Kelola Tanggung Jawab Sosial Perusahaan

Corporate Social Responsibility Governance

KOMITMEN DAN KEBIJAKAN TANGGUNG JAWAB SOSIAL PERUSAHAAN

Sebagai wujud penerapan prinsip tata kelola perusahaan yang baik, maka nilai-nilai dari prinsip *Good Corporate Governance* (GCG) haruslah juga diterapkan dalam pelaksanaan kegiatan-kegiatan tanggung jawab sosial Perusahaan/*Corporate Social Responsibility* (CSR). Hal tersebut menandakan bahwa Perusahaan tidak hanya fokus dalam mencari profit belaka, namun juga memiliki komitmen untuk memberikan kontribusi terhadap pembangunan sosial ekonomi masyarakat dan pelestarian lingkungan hidup. Dalam setiap kebijakan mengenai CSR yang dilakukan, BNI Life juga mengikuti apa yang telah diterapkan oleh Perusahaan Induknya, yakni PT Bank Negara Indonesia (Persero) Tbk.

BNI Life dalam menerapkan kegiatan tanggung jawab sosialnya mengacu pada prinsip keberlanjutan (*sustainability*) sebagai bentuk komitmen Perusahaan untuk mendukung kampanye SGDs yang dicanangkan oleh PBB. Selain itu, BNI Life senantiasa mempertimbangkan dampak dari setiap keputusan dan kegiatan usahanya terhadap masyarakat dan lingkungan alam melalui perilaku yang transparan dan beretika.

Komitmen Perusahaan dalam menjalankan program CSR dan Aksi Keuangan Berkelanjutan berlandaskan pada Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten, dan Perseroan Publik.

Sebagai respon konkret, Perusahaan menerbitkan peraturan yang tertuang pada Memo No.280.CPS.1117 tentang Pedoman CSR dan Keuangan Berkelanjutan. Memo tersebut berisi tentang pernyataan Perusahaan yang berkeyakinan bahwa perekonomian nasional yang diselenggarakan berdasarkan asas demokrasi ekonomi dengan prinsip kebersamaan, efisiensi berkeadilan, berkelanjutan, berwawasan lingkungan, kemandirian, serta dengan menjaga keseimbangan kemajuan dan kesatuan ekonomi nasional, perlu didukung oleh kelembagaan perekonomian yang kokoh dalam rangka mewujudkan kesejahteraan masyarakat.

CORPORATE SOCIAL RESPONSIBILITY POLICY AND COMMITMENT

As a manifestation of the application of the principles of good corporate governance, the values of the principles of Good Corporate Governance (GCG) must also be applied in the implementation of Corporate Social Responsibility (CSR) activities. This indicates that the Company is not only focused on seeking mere profit, but also has a commitment to contribute to the community's socioeconomic development and environmental preservation. In every policy regarding CSR that is carried out, BNI Life also follows what has been implemented by its parent company, namely PT Bank Negara Indonesia (Persero) Tbk.

In implementing its social responsibility activities, BNI Life refers to the principle of sustainability as a form of the Company's commitment to support the SGDs campaign launched by the United Nations. In addition, BNI Life always considers the impact of its decisions and business activities on society and the natural environment through transparent and ethical behavior.

The Company's commitment to carrying out CSR programs and Sustainable Financial Action is based on the Financial Services Authority Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Service Institutions, Issuers and Public Companies.

As a concrete response, the Company issued regulations contained in Memo No.280.CPS.1117 regarding CSR and Sustainable Finance Guidelines. The memo contains the statement of the Company which believes that the national economy which is organized based on the principles of economic democracy with the principles of togetherness, equitable efficiency, sustainability, environmental awareness, independence, and by maintaining the balance of progress and national economic unity, needs to be supported by strong economic institutions in the framework of realizing people's welfare.

Tata Kelola Tanggung Jawab Sosial Perusahaan

Corporate Social Responsibility Governance

DASAR-DASAR PERATURAN DAN KETENTUAN

Dalam menjalankan kegiatan usahanya, BNI Life memiliki komitmen untuk tumbuh bersama masyarakat dan lingkungan. Komitmen ini diwujudkan, antara lain, melalui pelaksanaan program dan kegiatan CSR. Program dan kegiatan CSR BNI Life bertujuan untuk memberikan manfaat luas terhadap masyarakat, menjaga kelestarian lingkungan dan meminimalisasi dampak negatif terhadap seluruh pemangku kepentingannya.

Pelaksanaan program dan kegiatan CSR BNI Life merujuk pada landasan peraturan perundang-undangan, antara lain sebagai berikut:

1. Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas.
2. Undang-undang No. 40 Tahun 2014 tentang Perasuransian.
3. Undang-undang No. 32 Tahun 2009 tentang Perlindungan dan Pengelolaan Lingkungan Hidup.
4. Undang-Undang No. 1 tahun 1970 tentang Keselamatan Kerja.
5. Undang-Undang No. 8 tahun 1999 tentang Perlindungan Pelanggan.
6. Undang undang No. 13 tahun 2003 tentang Ketenagakerjaan.
7. Peraturan Otoritas Jasa Keuangan No.73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian.
8. Peraturan Otoritas Jasa Keuangan No.51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten, dan Perseroan Publik.

Selain peraturan dan kebijakan di atas, Perusahaan dalam menjalankan kegiatan CSR melakukan pendekatan pada ISO 26000: *Guidance on Standard Social Responsibility* merupakan suatu standar yang memuat panduan perilaku bertanggung jawab sosial bagi sebuah organisasi guna berkontribusi terhadap pembangunan berkelanjutan.

BASICS OF RULES AND REGULATIONS

In carrying out its business activities, BNI Life is committed to growing with the community and the environment. This commitment is manifested, among others, through the implementation of CSR programs and activities. BNI Life's CSR programs and activities aim to provide broad benefits to the community, preserve the environment and minimize negative impacts on all stakeholders.

Implementation of BNI Life's CSR programs and activities refers to the basis of statutory regulations, including the following:

1. Law No. 40 of 2007 concerning Limited Liability Companies.
2. Law No. 40 of 2014 concerning Insurance.
3. Law No. 32 of 2009 concerning Protection and Management of the Environment.
4. Law No. 1 of 1970 concerning Work Safety.
5. Law No. 8 of 1999 concerning Customer Protection.
6. Law No. 13 of 2003 concerning Manpower.
7. Financial Services Authority Regulation No.73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies.
8. Financial Services Authority Regulation No.51/POJK.03/2017 concerning Implementation of Sustainable Finance for Financial Service Institutions, Issuers, and Public Companies.

In addition to the above regulations and policies, the Company in carrying out CSR activities approaches ISO 26000: *Guidance on Standard Social Responsibility* is a standard that contains guidelines for socially responsible behavior for an organization to contribute to sustainable development.

Tata Kelola Tanggung Jawab Sosial Perusahaan Corporate Social Responsibility Governance

Pedoman yang dikeluarkan oleh *International Organization for Standardization (ISO)* pada 1 November 2010 ini terdapat tujuh area tanggung jawab sosial, sebagaimana terlampir di bawah ini.

1. Tata Kelola Organisasi
2. Hak Asasi Manusia
3. Praktik Ketenagakerjaan
4. Lingkungan
5. Praktik Operasi yang Adil
6. Isu Konsumen
7. Pelibatan dan Pengembangan Masyarakat.

TUJUAN PELAKSANAAN TANGGUNG JAWAB SOSIAL PERUSAHAAN

Perusahaan menyadari bahwa kegiatan tanggung jawab sosial merupakan hal yang harus dipenuhi dengan tujuan sebagai berikut:

1. Mendukung secara maksimal upaya meningkatkan reputasi Perseroan di mata Pemangku Kepentingan.
2. Mendukung pengenalan produk Asuransi Perseroan di tengah-tengah masyarakat.
3. Memberikan dampak sosial yang positif (bermanfaat dan tepat) untuk pemangku kepentingan.
4. Melakukan sinergi kemanusiaan dan pembangunan berkelanjutan antara Pemerintah, Perseroan dan Pemangku Kepentingan.
5. Meningkatkan pemahaman sosial terhadap Perseroan melalui informasi yang disalurkan dalam kegiatan sosial kemasyarakatan yang dilaksanakan oleh Perseroan.

The guidelines issued by the International Organization for Standardization (ISO) on November 1st, 2010 consist of seven areas of social responsibility, as attached below.

1. Organizational Governance
2. Human Rights
3. Employment Practices
4. Environment
5. Fair Operating Practices
6. Consumer Issues
7. Community Engagement and Development.

PURPOSE OF IMPLEMENTATION OF CORPORATE SOCIAL RESPONSIBILITY

The Company realizes that social responsibility activities are things that must be fulfilled with the following objectives:

1. Maximum support in efforts to improve the Company's reputation in the eyes of Stakeholders.
2. Support the introduction of the Company's insurance products in the midst of society.
3. Providing positive social impacts (useful and appropriate) for stakeholders.
4. Conducting humanitarian synergy and sustainable development between the Government, the Company and Stakeholders.
5. Increase social understanding of the Company through information distributed in social activities carried out by the Company.

Tata Kelola Tanggung Jawab Sosial Perusahaan

Corporate Social Responsibility Governance

DUE DILIGENCE DAMPAK SOSIAL, EKONOMI, DAN LINGKUNGAN DARI AKTIVITAS PERUSAHAAN

Uji tuntas kegiatan operasional Perseroan dan dampaknya terhadap ekonomi, lingkungan maupun sosial dipetakan berdasarkan tingkatan materialitas suatu subjek serta matriks risiko negatif yang mungkin muncul. Berdasarkan matriks ini, Perseroan memetakan subjek maupun isu penting yang mempengaruhi Perseroan dan pembangunan berkelanjutan. Subyek maupun isu prioritas dirumuskan untuk kemudian dirancang sebagai program yang dapat memastikan keberlanjutan bagi para pemangku kepentingan.

Dalam aspek ekonomi, sebagai entitas usaha Perseroan memiliki tanggung jawab untuk memastikan kinerja ekonomi yang berkelanjutan, bersih dari praktik korupsi serta memiliki manfaat bagi pemangku kepentingan yang lain. Pada aspek lingkungan, Perseroan melaksanakan kajian risiko lingkungan hidup untuk menentukan risiko lingkungan dari kegiatan operasional dan langkah pengendaliannya. Sementara pada aspek sosial, perhatian Perseroan tidak hanya pada pemangku kepentingan internal, melainkan juga eksternal.

Detail informasi aspek, topik maupun isu yang mempengaruhi Perseroan serta pembangunan berkelanjutan tersaji pada sub bab isu-isu penting ekonomi, lingkungan dan sosial terkait dampak kegiatan Perusahaan.

DUE DILIGENCE ON SOCIAL, ECONOMIC AND ENVIRONMENTAL IMPACTS OF COMPANY ACTIVITIES

Due diligence on the Company's operational activities and its impact on the economy, environment and social aspects are mapped based on the level of materiality of a subject as well as a negative risk matrix that may arise. Based on this matrix, the Company maps important subjects and issues that affect the Company and sustainable development. Subjects and priority issues are formulated and then designed as programs that can ensure sustainability for stakeholders.

In the economic aspect, as a business entity the Company has the responsibility to ensure sustainable economic performance, free from corrupt practices and has benefits for other stakeholders. In the environmental aspect, the Company carries out an environmental risk assessment to determine the environmental risks of its operational activities and control measures. Meanwhile, on the social aspect, the Company's attention is not only to internal stakeholders, but also external.

Detailed information on aspects, topics and issues that affect the Company as well as sustainable development are presented in the sub-chapter of important economic, environmental and social issues related to the impact of the Company's activities.

Tata Kelola Tanggung Jawab Sosial Perusahaan Corporate Social Responsibility Governance

STAKEHOLDER PENTING YANG TERDAMPAK/ BERDAMPAK

Dalam hal ini yang dimaksud dengan pemangku kepentingan adalah individu atau kelompok yang dapat mempengaruhi atau terpengaruh oleh aktivitas dan layanan jasa kinerja Perusahaan yang mana sesuai dengan sifat pengaruh dan dominasi pengaruh tersebut serta dampaknya terhadap aktivitas dan kinerja Perusahaan.

Adapun pemangku kepentingan yang signifikan terkait dengan kegiatan, strategi dan program kerja BNI Life yang telah dilaksanakan dalam meningkatkan pelibatan *stakeholder* adalah sebagai berikut:

IMPORTANT STAKEHOLDERS AFFECTED

In this case, stakeholders are individuals or groups that can influence or be affected by the Company's activities and performance services which are in accordance with the nature of the influence and domination of that influence and its impact on the Company's activities and performance.

The significant stakeholders related to BNI Life activities, strategies and work programs that have been implemented in increasing stakeholder engagement are as follows:

Pemangku Kepentingan Stakeholders	Bentuk Pelibatan Form of Engagement	Pengaruh/Dampak dari Kegiatan Perusahaan Influence/Impact of Company Activities
Pemegang Saham Shareholders	RUPS, Laporan Kinerja GMS, Performance Report	Peningkatan kinerja dan peningkatan nilai Perseroan serta dukungan pada kepentingan Pemegang Saham Performance improvement and increase in the value of the Company as well as support for the interests of Shareholders
Karyawan Employees	Serikat Karyawan, Perjanjian Kerja Bersama, Pendidikan dan Pelatihan Employees Union, Collective Labor Agreement, Education and Training	Terjaminnya kesejahteraan karyawan beserta keluarganya; Suasana kerja yang kondusif, sehat, dan aman; jenjang karir dan penilaian kinerja yang adil dan transparan; pemenuhan hak-hak karyawan; meningkatkan efektivitas hubungan manajemen dan karyawan Guaranteed welfare of employees and their families; A working atmosphere that is conducive, healthy and safe; career paths and fair and transparent performance appraisals; fulfillment of employee rights; improve the effectiveness of management and employee relationships
Pemerintah Government	Kepatuhan terhadap Peraturan; Kesehatan Perusahaan; Compliance with Regulations; Company Health;	Kontribusi ekonomi pada Pemerintah (pajak dan kegiatan peningkatan ekonomi masyarakat melalui kegiatan CSR) Economic contribution to the Government (taxes and activities to improve the community's economy through CSR activities)
Masyarakat Community	Kegiatan <i>Corporate Social Responsibility</i> , meliputi program pendidikan, pelatihan dan pengembangan, serta program sosial ekonomi lainnya Corporate Social Responsibility activities, including education, training and development programs, as well as other socio-economic programs	Dapat meningkatkan perekonomian masyarakat seiring dengan pemberdayaan masyarakat secara berkelanjutan melalui pembangunan kesejahteraan masyarakat, baik fisik maupun non-fisik. Can improve the community's economy along with community empowerment in a sustainable manner through development of community welfare, both physical and non-physical
Konsumen/Pelanggan Consumer/Customer	Survei Kepuasan Pelanggan, dan program <i>engagement</i> lainnya Customer Satisfaction Survey, and other engagement programs	Peningkatan fasilitas atas produk-produk Perseroan yang dapat memberikan kenyamanan dan kualitas hidup lebih baik Improved facilities for the Company's products that can provide comfort and a better quality of life

Tata Kelola Tanggung Jawab Sosial Perusahaan

Corporate Social Responsibility Governance

Pemangku Kepentingan Stakeholders	Bentuk Pelibatan Form of Engagement	Pengaruh/Dampak dari Kegiatan Perusahaan Influence/Impact of Company Activities
Rekanan Partners	Kontrak dan Perjanjian Kerja Sama, Proses Operasional Contracts and Cooperation Agreements, Operational Process	Kontrak dan Perjanjian Kerja Sama, Proses Operasional Contracts and Cooperation Agreements, Operational Process
Media Massa Mass Media	Siaran Pers/Keterbukaan Informasi Press Release/Information Disclosure	Memperoleh akses informasi yang akurat dan terkini Obtain access to accurate and current information

• STRATEGI DAN PROGRAM KERJA DALAM ISU-ISU SOSIAL, EKONOMI & LINGKUNGAN

STRATEGIES AND WORK PROGRAMS ON SOCIAL, ECONOMIC & ENVIRONMENTAL ISSUES

Aspek Aspect	Fokus Area Focus Area	Strategi Strategy	Program Kerja Work Program
Ekonomi Economy	Pengelolaan praktik bisnis berbasis tata kelola yang baik meliputi anti korupsi, persaingan sehat, penghormatan hak dan kekayaan intelektual serta bebas politik Management of business practices based on good governance includes anti-corruption, fair competition, respect for intellectual property and rights and freedom from politics	Peningkatan pengelolaan <i>good corporate governance</i> berbasis regulasi dan standar internasional Improving the management of good corporate governance based on international regulations and standards	<ul style="list-style-type: none"> Sosialisasi <i>code of conduct</i> dan pakta integritas Dissemination of code of conduct and integrity pact Pengelolaan <i>whistleblowing systems</i> Management of whistleblowing systems
	Pengelolaan kepuasan pelanggan Customer satisfaction management	Pengelolaan program inovasi dalam hal produk dan layanan untuk memberikan kepuasan lebih pelanggan Management of innovation programs in terms of products and services to provide more customer satisfaction	<ul style="list-style-type: none"> <i>Improvement</i> program secara berkelanjutan Continuous improvement program Penanganan keluhan pelanggan Handling customer complaints <i>Customer satisfaction survey</i> Customer satisfaction survey
Sosial Social	Memberikan jaminan HAM karyawan Providing guarantees for employee human rights	Penerapan praktik HAM di lingkungan kerja sesuai regulasi yang berlaku The application of human rights practices in the work environment in accordance with applicable regulations	<ul style="list-style-type: none"> Sosialisasi peraturan perusahaan serta <i>code of conduct</i> Dissemination of company regulations and code of conduct Kebebasan mendirikan serikat pekerja Freedom to form trade unions
	Pengelolaan ketenagakerjaan bebas diskriminasi serta membudayakan kesehatan dan keselamatan kerja Employment management free of discrimination and dissemination of occupational health and safety culture	Pengelolaan ketenagakerjaan, kesehatan dan keselamatan kerja sesuai regulasi, persyaratan pelanggan dan standar industri yang berlaku Manpower management, occupational health and safety according to regulations, customer requirements and applicable industry standards	<ul style="list-style-type: none"> Alokasi kesempatan dan fasilitas pekerja difabel Allocation of opportunities and facilities for disabled workers Pengelolaan sistem kesehatan dan keselamatan kerja berbasis regulasi dan standar yang berlaku Management of occupational health and safety systems based on applicable regulations and standards Pengelolaan sarana maupun prasarana yang mendukung kesehatan dan keselamatan kerja Management of facilities and infrastructure that support occupational health and safety

Tata Kelola Tanggung Jawab Sosial Perusahaan Corporate Social Responsibility Governance

Aspek Aspect	Fokus Area Focus Area	Strategi Strategy	Program Kerja Work Program
Lingkungan Environment	Minimalisasi risiko dan dampak negatif terhadap lingkungan akibat aktivitas operasional Minimizing risks and negative impacts on the environment due to operational activities	Pengelolaan lingkungan sesuai regulasi, pemenuhan persyaratan aktivitas sesuai standar industri yang berlaku Environmental management according to regulations, fulfillment of activity requirements in accordance with applicable industry standards	<ul style="list-style-type: none"> Penggunaan material maupun sumber daya secara efisien Efficient use of materials and resources Inovasi berwawasan lingkungan Environmental innovation

LINGKUP TANGGUNG JAWAB SOSIAL PERUSAHAAN

Untuk memastikan setiap program kegiatan tanggung jawab sosial Perusahaan dalam berjalan dengan baik, BNI Life memberikan batasan dari tiap-tiap program yang dapat dirinci sebagai berikut:

- Lingkungan Hidup
- Pendidikan dan Literasi
- Kesehatan
- Pengembangan Sarana dan/atau prasarana Umum
- Sarana Ibadah
- Perlindungan Jiwa
- Pendidikan, pelatihan, pemagangan, pemasaran, promosi, dan bentuk bantuan lain yang terkait dengan upaya peningkatan kapasitas Mitra binaan Perseroan.

SCOPE OF CORPORATE SOCIAL RESPONSIBILITY

To ensure that every corporate social responsibility activity program runs well, BNI Life provides boundaries for each program which can be detailed as follows:

- Environment
- Education and Literacy
- Health
- Development of public facilities and/or infrastructure
- Worship Facilities
- Life Protection
- Education, training, apprenticeship, marketing, promotion, and other forms of assistance related to efforts to increase the capacity of the Company's fostered partners.

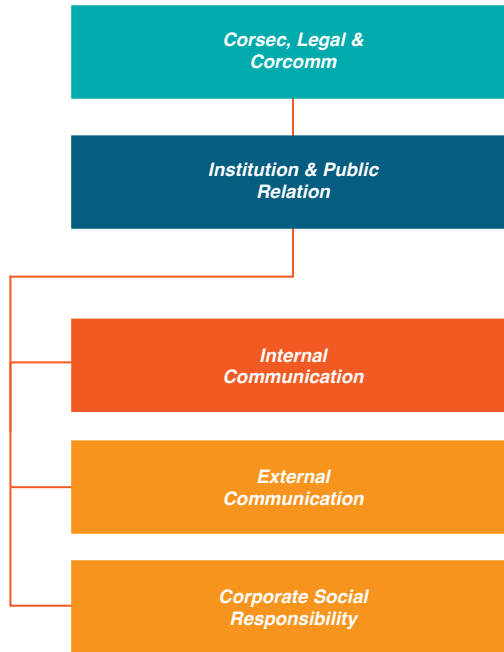
TARGET DAN RENCANA PROGRAM TANGGUNG JAWAB SOSIAL PERUSAHAAN 2022 CORPORATE SOCIAL RESPONSIBILITY TARGET AND PLAN IN 2022

No.	Uraian Kegiatan Description of activities	Periode Awal Early Period	Periode Akhir End Period	Sumber Daya Yang Dibutuhkan Resources Required	Penanggung Jawab Kegiatan Person in Charge of Activities
1.	Bantuan Bencana Alam Disaster Relief	Januari January	Desember December	Manusia, Uang, Fisik dan Metode Man, Money, Material and Method	Romi Asparino Algie A. G. Putra
2.	Pembangunan atau Perbaikan Tempat Ibadah Building or Repairing Places of Worship	Januari January	Desember December	Manusia, Uang, Fisik dan Metode Man, Money, Material and Method	Romi Asparino Algie A. G. Putra
3.	Bantuan Dana Sosial Social Fund Assistance	Januari January	Desember December	Manusia, Uang, Fisik dan Metode Man, Money, Material and Method	Romi Asparino Algie A. G. Putra
4.	Bantuan Kesehatan Health Assistance	Januari January	Desember December	Manusia, Uang, Fisik dan Metode Man, Money, Material and Method	Romi Asparino Algie A. G. Putra
5.	Bantuan Dana Pendidikan Education Fund Assistance	Januari January	Desember December	Manusia, Uang, Fisik dan Metode Man, Money, Material and Method	Romi Asparino Algie A. G. Putra

Tata Kelola Tanggung Jawab Sosial Perusahaan

Corporate Social Responsibility Governance

- **Struktur Tata Kelola TJSL**
TJSL Governance Structure



Tata Kelola Tanggung Jawab Sosial Perusahaan

Corporate Social Responsibility Governance

ANGGARAN TANGGUNG JAWAB SOSIAL PERUSAHAAN 2022

Untuk mendukung realisasi program CSR Perusahaan, di sepanjang 2022 Perseroan telah mengeluarkan biaya sebesar Rp 363 juta yang diuraikan sebagai berikut:

CORPORATE SOCIAL RESPONSIBILITY BUDGET IN 2022

To support the realization of the Company's CSR program, throughout 2022 the Company has spent a total of Rp 363 million, which is described as follows:

No.	Perihal Events	2022 (Rp-juta) (Rp-million)
1.	Bantuan Korban Bencana Gempa Bumi di Tapanuli Utara dan Cianjur Assistance for Earthquake Victims in North Tapanuli and Cianjur	Rp93.000.000
2.	Bantuan Dana Pendidikan untuk Santri Yatim Piatu Education Fund Assistance for Orphans	Rp171.486.000
3.	Pemberian alat kesehatan berupa suplemen dan bekerja sama dengan Palang Merah Indonesia Providing Medical devices in the form of supplements and in collaboration with the Indonesian Red Cross	Rp7.430.270
4.	Pemberian sumbangan sosial kegiatan keagamaan untuk pembangunan dan perlengkapan rumah ibadah serta daging hewan qurban pada perayaan Hari Raya Idul Adha di beberapa lokasi Providing social donations for religious activities for the construction and equipment of worship as well as sacrificial animals during the Eid al-Adha in several locations	Rp56.500.000
5.	Pemberian dana untuk pembangunan kolam budidaya ikan di Yayasan Daarul Insan Istiqomah Sukabumi serta bersama dengan Yayasan BakauMU melakukan penanaman mangrove di Bali Providing funds for the construction of fish farming ponds at the Daarul insan Istiqomah Sukabumi Foundation and together with the BakauMU Foundation to plant mangroves in Bali	Rp35.000.000
Jumlah Total		Rp 363.416.270

Tanggung Jawab Sosial Perusahaan Terkait Hak Asasi Manusia

Corporate Social Responsibility Related to Human Rights

KOMITMEN DAN KEBIJAKAN

Sebagai Perusahaan yang bergerak di bidang asuransi, Sumber Daya Manusia (SDM) merupakan aset utama yang dimiliki Perusahaan. Oleh karenanya, Perusahaan berupaya penuh dalam pengelolaan SDM. Pengelolaan ini termasuk jaminan Hak Asasi Manusia (HAM) yang merupakan hak dasar yang dimiliki setiap manusia sejak lahir. Komitmen Perusahaan adalah berupaya memastikan terciptanya kesetaraan hak serta kesempatan untuk berpartisipasi dan memberikan kontribusi dalam praktik bisnis yang dijalankan Perusahaan.

Landasan dasar kebijakan pengelolaan HAM dapat mengacu pada ISO 26000 Tanggung Jawab Sosial. Hal ini meliputi praktik non-diskriminasi dan perhatian pada kelompok rentan; termasuk di dalamnya masyarakat lokal, perempuan, orang dengan disabilitas dan lain-lain.

Cakupan definitif ini telah dilaksanakan oleh Perusahaan, baik dalam kegiatan operasional yang melibatkan pegawai, maupun kegiatan pengelolaan kegiatan usaha yang melibatkan masyarakat di sekitar lokasi usaha. Perusahaan mendefinisikan HAM sebagai hak mendasar bagi setiap individu yang terlibat maupun yang terkena dampak dari kegiatan operasional dan usaha yang dilakukan Perusahaan.

LINGKUP PERUMUSAN TANGGUNG JAWAB SOSIAL TERKAIT HAM

Komitmen Perusahaan dalam penegakan HAM adalah dengan memperlakukan semua pegawai, calon pegawai, mitra kerja dan masyarakat lokal secara setara dengan berlandaskan pada asas keragaman tanpa membedakan gender, suku, agama, ras, dan antargolongan (SARA), serta pandangan politik. Perusahaan memberikan pula kesempatan dan kesetaraan hak kepada penyandang disabilitas untuk turut serta berkontribusi dalam kegiatan operasional yang dijalankan Perusahaan. Perhatian ini tidak hanya melingkupi pelaksanaan di area Kantor Pusat, mencakup pula di area operasional dengan tetap memperhatikan berbagai risiko yang mungkin muncul.

COMMITMENT AND POLICY

As a company engaged in the insurance sector, human resources (HR) is the main assets owned by the Company. Therefore, the Company makes full efforts in managing human resources. This management includes guarantees of human rights which are basic rights. The Company's commitment is to strive to ensure equal rights and opportunities to participate and contribute in the business practices carried out by the Company.

The basic foundation of human rights management policies can be referred to ISO 26000 Social Responsibility. This includes non-discriminatory practices and concerns for vulnerable groups; including local communities, women, people with disabilities and others.

This definitive scope has been carried out by the Company, both in operational activities involving employees, as well as in business activity management activities that involve the community around the business location. The Company defines human rights as a fundamental right for every individual involved or affected by the operations and business activities carried out by the Company.

SCOPE OF THE FORMULATION OF SOCIAL RESPONSIBILITY RELATED TO HUMAN RIGHTS

The Company's commitment to upholding human rights is to treat all employees, prospective employees, work partners and local communities equally regardless of gender, ethnicity, religion, race and political views. The Company also provides opportunities and equal rights for persons with disabilities to participate in contributing to operational activities. This attention does not only cover operations in the head office area, but also in the operational area while still paying attention to various risks that may arise.

Tanggung Jawab Sosial Perusahaan Terkait Hak Asasi Manusia

Corporate Social Responsibility Related to Human Rights

Perusahaan juga menjamin hak masyarakat lokal untuk turut berkontribusi dan menjalani kehidupan dengan tenang tanpa terganggu atau terkena dampak negatif akibat kegiatan operasional Perusahaan. Dengan upaya penghormatan HAM yang sudah ditegakkan, maka apabila terjadi masalah yang berkaitan dengan HAM, Perusahaan akan berusaha untuk menyelesaikan masalah tersebut dengan baik, melalui musyawarah untuk mencapai mufakat. Memperhatikan berbagai pertimbangan ini, maka Perusahaan berupaya semaksimal mungkin agar penegakkan HAM dapat terwujud dengan baik.

RENCANA KEGIATAN

Perusahaan menargetkan untuk senantiasa menjalankan prinsip-prinsip HAM yang ditujukan untuk membina hubungan industrial secara proporsional serta menciptakan hubungan yang sinergis antara Perusahaan dan pegawai. Program tanggung jawab sosial terkait HAM yang direncanakan oleh Perusahaan diantaranya adalah kesetaraan dalam kesempatan kerja, pengembangan kompetensi dan karir, keadilan dalam pengupahan, sehingga dipastikan tidak adanya diskriminasi. Dengan demikian, Perusahaan memastikan adanya penyaluran aspirasi dan pengaduan pegawai. Program kegiatan tanggung jawab sosial terkait dengan HAM ini, diharapkan membawa dampak positif bagi peningkatan produktivitas dan kinerja Perusahaan, sehingga pada akhirnya dapat membawa pengaruh kepada peningkatan kesejahteraan pegawai sesuai dengan harapan *stakeholder*.

PROSEDUR DAN MEKANISME PENANGANAN KONFLIK TERKAIT HAK ASASI MANUSIA

Perusahaan menjamin terlaksananya kebijakan dengan baik dan meminimalisasi konflik yang terjadi terkait dengan HAM. Oleh karenanya, Perusahaan menerima secara terbuka setiap masukan, aduan, laporan, keluhan, maupun permasalahan disampaikan oleh setiap pegawai melalui kanal yang disediakan. Setiap keluhan maupun pengaduan yang sampai akan ditindaklanjuti secara independen dengan tetap menjaga kerahasiaan dari pelapor. Pegawai dapat melakukan advokasi maupun meminta ruang penyelesaian atas suatu permasalahan.

The Company also ensures the right of local communities to contribute and live a peaceful life without being disturbed or negatively affected by the Company's operational activities. As an effort to always uphold human rights, if there are problems related to human rights, the Company will resolve the problem properly, through deliberation to reach consensus. By these various considerations, the Company strives as much as possible so that the enforcement of human rights can be realized properly.

ACTIVITY PLAN

The company has target to always implement human rights principles aimed at fostering proportional industrial relations and creating a synergistic relationship between the company and employees. Human rights-related social responsibility programs planned by the Company include equality in employment opportunities, competency and career development, fairness in wages to ensure that there is no discrimination. Thus, the Company ensures the distribution of employee aspirations and complaints. This social responsibility activity program related to human rights is expected to have a positive impact on increasing the productivity and performance of the Company, so that it can have an impact on increasing employee welfare in accordance with stakeholder expectations.

PROCEDURES AND MECHANISMS FOR HANDLING CONFLICT RELATED TO HUMAN RIGHTS

The Company guarantees the implementation of policies properly and minimizes conflicts related to human rights. Therefore, the Company welcomes each complaint to be submitted through a separate channel. Every complaint or complaint that arrives will be followed up independently. Employees can do advocacy or ask for space to resolve a problem.

Tanggung Jawab Sosial Perusahaan Terkait Hak Asasi Manusia

Corporate Social Responsibility Related to Human Rights

DAMPAK TERKAIT PRAKTIK HAK ASASI MANUSIA

Atas pengelolaan ini, hubungan antara Perusahaan dan pegawai berlangsung dengan baik. Sepanjang 2022, tidak ada permasalahan antara Perusahaan dengan pegawai terkait pelanggaran HAM.

IMPACTS RELATED TO HUMAN RIGHTS PRACTICES

Due to this management, the relationship between the Company and employees is going well. Throughout 2022, there were no problems between the Company and employees regarding human rights violations.



Tanggung Jawab Sosial Perusahaan Terkait Operasi yang Adil

Corporate Social Responsibility Related to Fair Operations

KOMITMEN DAN KEBIJAKAN

Perseroan memiliki komitmen untuk senantiasa menjalankan praktik-praktik operasi yang adil, melalui berbagai kebijakan yang dimiliki Perusahaan yang mengatur dilaksanakannya operasi yang adil, diantaranya kebijakan pengendalian internal, *Whistleblowing System (WBS)*, *Code of Conduct*, dan kebijakan gratifikasi. Kebijakan tersebut khususnya ditujukan untuk pencegahan benturan kepentingan dan pelaksanaan kegiatan usaha yang sehat.

Perseroan menjamin bahwa setiap pihak yang berkepentingan mendapatkan perlakuan yang adil sesuai dengan kode etik Perseroan dan ketentuan peraturan perundang-undangan yang berlaku. Perseroan menerapkan kegiatan operasional dengan memperhatikan hak para pemangku kepentingan sehingga menciptakan hubungan yang harmonis dan mewujudkan keseimbangan atas kepentingan seluruh *stakeholder*. Wujud kegiatan operasional yang adil yaitu praktik bebas dari korupsi dan suap, netralitas dalam isu-isu politik, menghormati kekayaan intelektual, berkompetisi dengan adil serta patuh pada hukum dan regulasi yang berlaku.

LINGKUP PERUMUSAN TANGGUNG JAWAB SOSIAL TERKAIT OPERASI YANG ADIL

ISO 26000 tentang Panduan Tanggung Jawab Sosial memberikan definisi operasi yang adil sebagai praktik yang mencakup: anti korupsi; keterlibatan yang bertanggung jawab dalam politik; kompetisi yang adil; promosi tanggung jawab sosial dalam rantai pasok (*supply chain*); serta penghargaan atas *property rights*. Pengelolaan operasi organisasi Perseroan telah memperhatikan seluruh aspek tersebut, termasuk di dalamnya komitmen terhadap anti korupsi dalam penyelenggaraan bisnis Perseroan, serta larangan keterlibatan politik bagi segenap insan Perseroan yang mengatasnamakan BNI Life. Selain itu, Perseroan menjunjung tinggi kompetisi yang adil, yang terlihat dari kepatuhan terhadap transaksi Pihak-pihak Berelasi sesuai keterbukaan informasi dalam Laporan Keuangan Perseroan.

COMMITMENT AND POLICY

The Company is committed to always carrying out fair operating practices, through various policies owned by the Company that govern the implementation of fair operations, including internal control policies, Whistleblowing System (WBS), Code of Conduct, and gratification policies. This policy is specifically aimed at preventing conflicts of interest and implementing healthy business activities

The Company guarantees that all interested parties receive fair treatment in accordance with the Company's code of ethics and the provisions of the applicable laws and regulations. The Company implements operational activities with due regard to the rights of stakeholders so as to create a harmonious relationship and create a balance for the interests of all stakeholders. The form of fair operational activities, namely practices free from corruption and bribery, neutrality in political issues, respecting intellectual property, competing fairly and complying with applicable laws and regulations.

SCOPE OF FORMULATION OF SOCIAL RESPONSIBILITY RELATED TO FAIR OPERATIONS

ISO 26000 on Social Responsibility Guidelines provides a definition of fair operation as a practice that includes: anti-corruption; responsible involvement in politics; fair competition; promotion of social responsibility in the supply chain; as well as awards for property rights. The management of the Company's organizational operations has taken into account all these aspects, including the commitment to anti-corruption in the conduct of the Company's business, as well as the prohibition of political involvement for all Company personnel on behalf of BNI Life. In addition, the Company upholds fair competition, which can be seen from the compliance with related party transactions in accordance with the disclosure of information in the Company's financial statements.

Tanggung Jawab Sosial Perusahaan Terkait Operasi yang Adil

Corporate Social Responsibility Related to Fair Operations

PEMANGKU KEPENTINGAN DAN LINGKUP DAMPAK TANGGUNG JAWAB ATAS OPERASI YANG ADIL

Operasi yang adil terutama menekankan pada pentingnya pengelolaan Perseroan yang transparan, wajar, dan setara. Pemenuhan aspek operasi yang adil melibatkan kepentingan berbagai pemangku kepentingan, meliputi:

1. Pemegang saham dan kepentingannya terhadap pengelolaan Perseroan yang transparan dan akuntabel.
2. Karyawan yang berkepentingan terhadap Prosedur Tetap yang wajar, adil, dan dengan mekanisme kerja yang dapat dipertanggungjawabkan.
3. Mitra kerja dan pemasok yang memiliki kepentingan terhadap proses kemitraan yang bersandar pada transparansi dan keadilan.
4. Konsumen dengan kepentingan atas pengelolaan jasa layanan yang bertanggung jawab.
5. Regulator yang memiliki kepentingan atas industri yang stabil.

PERENCANAAN TANGGUNG JAWAB SOSIAL TERKAIT OPERASI YANG ADIL

Sasaran dan target serta rencana penerapan tanggung jawab atas operasi yang adil ditekankan pada penerapan Tata Kelola Perusahaan yang bersandar pada 2 (dua) tujuan utama, yaitu pemenuhan kepatuhan terhadap peraturan dan perundang-undangan yang berlaku, serta pelibatan pemangku kepentingan untuk dapat tumbuh bersama. Perusahaan berupaya untuk terus meningkatkan penerapan GCG pada kedua aspek tersebut, dengan harapan mampu menciptakan operasi yang adil dan dapat dipertanggungjawabkan.

STAKEHOLDERS AND SCOPE OF IMPACT OF RESPONSIBILITY FOR FAIR OPERATIONS

Fair operation especially emphasizes the importance of transparent, fair and equal management of the Company. The fulfillment of the fair operating aspects involves the interests of various stakeholders, including:

1. Shareholders and their interests in transparent and accountable management of the Company.
2. Employees with an interest in Standard Procedures that are fair, fair, and with a work mechanism that can be accounted for.
3. Partners and suppliers who have an interest in a partnership process that rests on transparency and fairness.
4. Consumers with an interest in managing responsible services.
5. Regulators who have an interest in a stable industry.

SOCIAL RESPONSIBILITY PLANNING RELATED TO FAIR OPERATIONS

The targets and targets as well as the implementation plan of responsibility for fair operations are emphasized on the implementation of Corporate Governance which rests on 2 (two) main objectives, namely the fulfillment of compliance with applicable laws and regulations, and the involvement of stakeholders to grow together. The Company strives to continuously improve the implementation of GCG in these two aspects, with the hope of being able to create fair and accountable operations.

Tanggung Jawab Sosial Perusahaan Terkait Operasi yang Adil

Corporate Social Responsibility Related to Fair Operations

PELAKSANAAN KEGIATAN

Penerapan praktik operasi yang adil pada kegiatan usaha Perseroan diwujudkan dalam inisiatif kebijakan strategis sebagai berikut:

1. Kebijakan Terkait Anti Korupsi Meliputi regulasi anti korupsi, kebijakan pemberian dan penerimaan hadiah, jamuan, hiburan, *sponsorship*, donasi dan lainnya. Setiap pemberian maupun penerimaan harus terlebih dahulu dilaporkan. Setiap pelaporan mendapatkan disposisi untuk ditindaklanjuti selanjutnya.
2. Kebijakan Terkait Praktik Persaingan Usaha yang Adil Meliputi regulasi pengadaan barang dan jasa yang berlaku baik secara industri maupun secara peraturan perundang-undangan yang berlaku. Dalam melakukan pengadaan, Perseroan memastikan layanan jasa terbaik dengan menerapkan praktik kesehatan dan keselamatan kerja terhadap mitra. Hal tersebut diwujudkan dengan Kebijakan Pengadaan Barang dan Jasa yang telah disahkan pada tanggal 11 November 2019.
3. Komitmen Perseroan untuk Menghormati Hak Atas Kekayaan Intelektual Meliputi berbagai regulasi hak atas kekayaan intelektual yang berlaku, serta kebijakan internal dalam melakukan improvisasi maupun inovasi. Hasil improvisasi maupun inovasi, didaftarkan kepada kementerian terkait untuk diverifikasi keabsahannya.
4. Kebijakan Perseroan Terhadap Lobi, Kontribusi Politik dan Keterlibatan Politik Meliputi kebijakan benturan kepentingan praktik proses bisnis dengan kegiatan terkait politik, termasuk di dalamnya larangan sponsor, donasi dan sebagainya. Sementara itu, hak-hak pekerja sebagai individu untuk ikut serta dalam kegiatan politik dipersilahkan selama tidak ada benturan kepentingan.

IMPLEMENTATION OF ACTIVITIES

The implementation of fair operating practices in the Company's business activities is manifested in strategic policy initiatives as follows:

1. Anti-Corruption Policy Covers anti-corruption regulations, policies for giving and receiving gifts, meals, entertainment, sponsorship, donations and more. Every gift or receipt must first be reported. Each report gets a disposition for further action.
2. Policies Related to Fair Business Competition Practices Includes regulations on the provision of goods and services that are applicable both industrially and in applicable laws and regulations. In conducting procurement, the Company ensures the best services by implementing occupational health and safety practices for partners. This is manifested in the Goods and Services Procurement Policy which was ratified on November 11st, 2019.
3. The Company's commitment to respecting intellectual property rights Includes various current regulations on intellectual property rights, as well as internal policies for improvisation and innovation. The results of both improvisations and innovations are registered with the relevant ministry to verify their legality.
4. Company Policy Against Lobbying, Political Contribution and Political Involvement Covers policies on conflicts of interest, business process practices with political-related activities, including prohibitions on sponsorship, donations and so on. Meanwhile, workers' rights as individuals to participate in political activities are welcome as long as there is no conflict of interest.

Tanggung Jawab Sosial Perusahaan Terkait Operasi yang Adil

Corporate Social Responsibility Related to Fair Operations

5. Komitmen Perseroan dalam Rangka Patuh Hukum dan Regulasi Meliputi berbagai regulasi yang berlaku terhadap praktik bisnis Perseroan. Selain itu, Perseroan juga mengadopsi berbagai standar internasional maupun industri untuk memberikan layanan terbaik.

5. The Company's Commitment to Comply with Laws and Regulations Covers various regulations that apply to the Company's business practices. In addition, the Company also adopts various international and industry standards to provide the best service.

DAMPAK DAN PENCAPAIAN

Atas pelaksanaan bisnis Perseroan yang terarah dan bertujuan luhur untuk meningkatkan kesejahteraan masyarakat, Perseroan juga memberikan dampak positif atas operasi yang telah dilakukan dalam bentuk nilai ekonomi yang dihasilkan dan didistribusikan. Bentuk penghargaan yang diberikan Perseroan terhadap para pemangku kepentingan, dibuktikan dengan ketaatan Perseroan dalam memenuhi kewajiban terhadap negara berupa pajak dari nilai ekonomi yang dihasilkan Perseroan.

IMPACT AND ACHIEVEMENTS

For the implementation of the Company's business which is directed and has noble aims to improve the welfare of the community, the Company also has a positive impact on the operations that was in the form of economic value generated and distributed. As an appreciation given from the Company to stakeholders is proven by the Company's obedience in fulfilling obligations to the state in the form of taxes from the economic value generated by the Company.

Tanggung Jawab Sosial Perusahaan Terkait Lingkungan Hidup

Company Social Responsibility Related to the Environment

KOMITMEN DAN KEBIJAKAN

BNI Life menyadari bahwa lingkungan hidup memiliki peranan yang penting dalam menjaga keseimbangan rantai hidup manusia. Sehingga upaya dalam menjaga kelestarian lingkungan hidup merupakan kewajiban bagi seluruh lapisan masyarakat.

Untuk turut menjaga kelestarian lingkungan hidup Perusahaan melakukan beberapa kebijakan yang ramah lingkungan. Kegiatan tanggung jawab sosial di bidang lingkungan hidup yang dilakukan oleh BNI Life tidak hanya secara seremonial, tetapi juga mengimplementasikannya ke dalam kehidupan sehari-hari seluruh Insan Perusahaan.

Dalam pengelolaan kegiatan bisnis Perusahaan, BNI Life merupakan perusahaan yang tidak langsung bersentuhan dengan lingkungan hidup karena Perseroan merupakan perusahaan yang bergerak di bidang asuransi. Namun, Perusahaan tetap mengedepankan komitmen ramah lingkungan dalam proses pengelolaan bisnis dan terus konsisten dalam menerapkan sustainable development. Hal ini dilakukan untuk menjaga lingkungan hidup di sekitar Perusahaan dan di lingkungan masyarakat secara umum. Tanggung jawab ini diimplementasikan melalui kegiatan CSR dan melalui kehidupan sehari-hari Insan Perusahaan di kantor yakni beberapa di antaranya adalah dengan:

1. Meminimalisir penggunaan kertas untuk memo dengan mengalihkannya ke surat elektronik (*e-mail*);
2. Menggunakan alat elektronik hemat energi;
3. Menggunakan kertas bekas atau print bolak balik untuk penghematan kertas dan tinta; dan
4. Penghematan air dan listrik dengan melakukan sosialisasi kepada seluruh pegawai.

COMMITMENT AND POLICY

BNI Life realizes that the environment has an important role in maintaining the balance of the human life chain. So that efforts to preserve the environment is an obligation for all levels of society.

To help preserve the environment, the Company has implemented several environmentally friendly policies. Social responsibility activities in the environmental sector carried out by BNI Life are not only ceremonial, but also implement them into the daily lives of all Company personnel.

In managing the Company's business activities, BNI Life is a company that does not directly interact with the environment because the Company is a company engaged in the insurance sector. However, the Company continues to prioritize an environmentally friendly commitment in the business management process and continues to be consistent in implementing sustainable development. This is done to protect the environment around the Company and in the community in general. This responsibility is implemented through CSR activities and through the daily life of the Company's personnel at the office, some of which are:

1. Minimizing the use of paper for memos by transferring them to electronic mail (e-mail);
2. Using energy-efficient electronic devices;
3. Using used paper or two-sided printing to save paper and ink; and
4. Save water and electricity by conducting outreach to all employees.

Tanggung Jawab Sosial Perusahaan Terkait Lingkungan Hidup

Company Social Responsibility Related to the Environment

RENCANA KEGIATAN

Di tahun 2022, BNI Life telah menetapkan rencana tanggung jawab sosial di bidang lingkungan hidup yang diharapkan dapat membantu memperbesar kontribusi Perusahaan dalam menjaga kelestarian dan keseimbangan Lingkungan Hidup. Adapun rencana dan target Perseroan di bidang lingkungan hidup di antaranya adalah sebagai berikut:

1. Internalisasi Aksi Keuangan Berkelanjutan;
2. Meningkatkan edukasi/literasi Aksi Keuangan Berkelanjutan;
3. Penurunan sampah plastik

KEGIATAN DAN DAMPAKNYA

Dalam setiap aktivitas bisnisnya, BNI Life selalu berupaya memperhatikan aspek lingkungan hidup melalui berbagai kegiatan sebagai berikut:

1. Pelestarian Lingkungan Hayati Untuk menjaga ekosistem alam, mendukung ketersediaannya sarana kebersihan, dan penyediaan peralatan angkut sampah yang dilaksanakan di setiap area operasional Perusahaan.
2. Penggunaan Material dan Energi dalam Operasional
 - a. Kertas
Penghematan penggunaan kertas terus diupayakan oleh Perseroan, yaitu melalui dukungan Teknologi Informasi sehingga transaksi yang berbasis kertas diganti dengan tanpa kertas (*paperless*). Untuk volume penggunaan material kertas dalam kegiatan operasional Perseroan di wilayah kerja pada tahun 2021 sebanyak 4.134 rim dibandingkan dengan tahun lalu sebanyak 5.360 rim. Jumlah ini menurun dikarenakan operasional BNI Life yang sudah meminimalisir penggunaan kertas (*paperless*).

ACTIVITY PLAN

In 2022, BNI Life has established a social responsibility plan in the environmental sector which is expected to help increase the Company's contribution in maintaining environmental sustainability and balance. The Company's plans and targets in the environmental sector include the following:

1. Internalization of Sustainable Financial Action;
2. Improve education/literacy of Sustainable Financial Action;
3. Reduction of plastic waste

ACTIVITY AND IMPACT

In every business activity, BNI Life always strives to pay attention to environmental aspects through various activities as follows:

1. Conservation of the Living Environment To protect the natural ecosystem, support the availability of sanitary facilities, and provide garbage transportation equipment which is carried out in every operational area of the Company.
2. Use of Materials and Energy in Operations
 - a. Paper
The Company continues to make efforts to cut the use of paper, namely through Information Technology support so that paper-based transactions are replaced with paperless ones. The volume of paper material used for the Company's operational activities in 2022 was 4,134 reams compared to last year's 5,360 reams in 2021. This number has decreased due to BNI Life's operations which have minimized the use of paper (*paperless*).

Tanggung Jawab Sosial Perusahaan Terkait Lingkungan Hidup

Company Social Responsibility Related to the Environment

KONSUMSI ENERGI

Penggunaan energi di Perusahaan, yang diungkapkan pada Laporan ini, setidaknya berasal dari dua sumber, yaitu listrik dan BBM. Perseroan menggunakan pendekatan perhitungan jumlah konsumsi energi listrik dengan cara mengkonversi total biaya penggunaan listrik dari PLN menjadi rata-rata jumlah kilowatt jam penggunaan. Hal yang sama juga dilakukan untuk perhitungan bahan bakar jenis gasoline yang dipergunakan untuk sumber energi operasional transportasi internal Perseroan.

Rincian penggunaan energi Perseroan dalam kurun waktu 3 tahun terakhir ditunjukkan oleh tabel berikut:

Tahun Year	Jumlah Konsumsi Total Consumption
2022	1.830.955 kWh
2021	1.876.449 kWh
2020	1.850.221 kWh

AIR

Keberadaan air bersih yang terus menyusut tiap tahunnya ini membuat Insan BNI Life ekstra waspada akan stok atau persediaannya. Untuk menjaga stok atau persediaan air bersih dalam kegiatan operasional kantor sehari-hari, Perseroan melakukan sosialisasi penghematan terhadap penggunaan sumber daya air di lingkungan kantor, serta melakukan pengecekan secara rutin instalasi air sehingga dengan cepat diketahui dan dilakukan perbaikan apabila ada kebocoran.

PERTIMBANGAN ASPEK LINGKUNGAN TERKAIT KERJASAMA DENGAN MITRA KERJA PEMASOK/VENDOR/SUPPLIER

Dalam kegiatan usaha yang dilakukan, Perseroan kerap melakukan proses kerja sama dengan beberapa mitra kerja seperti Pemasok, Vendor ataupun *Supplier*, yang pada setiap prosesnya, Perseroan selalu mempertimbangkan kualitas material yang akan dipakai oleh mitra kerja. Perseroan pun senantiasa menganalisa setiap material yang akan digunakan oleh mitra kerja.

ENERGY CONSUMPTION

Energy use in the Company, which is disclosed in this Report, comes from at least two sources, namely electricity and fuel. The Company uses an approach to calculating the amount of electricity consumption by converting the total cost of electricity usage from PLN to the average number of kilo watt hours of use. The same is also done for the calculation of the type of gasoline used for the Company's internal transportation operational energy sources.

The details of the Company's energy use in the last 3 years are shown in the following table:

WATER

The existence of clean water that continues to shrink every year makes BNI Life Personnel extra alert to the stock or supply. To maintain a stock or supply of clean water in daily office operations, the Company socializes savings on the use of water resources in the office environment, and conducts regular checks on water installations so that they are quickly identified and repaired if there is a leak.

CONSIDERATION OF ENVIRONMENTAL ASPECTS RELATED TO COOPERATION WITH PARTNERS/VENDORS/SUPPLIERS

In conducting business activities, the Company often carries out the process of collaborating with several working partners such as suppliers, vendors or suppliers, which in each process, the Company always considers the quality of the materials its partners will use. The Company also analyzes every material that will be used by its partners.

Tanggung Jawab Sosial Perusahaan Terkait Ketenagakerjaan, Kesehatan dan Keselamatan Kerja

Corporate Social Responsibility Related to Labor, Health and Occupational Safety

KOMITMEN DAN KEBIJAKAN

Perusahaan memahami bahwa Sumber Daya Manusia merupakan salah satu aset utama dari keberlangsungan bisnis usaha. Untuk itu, Perusahaan terus berupaya agar setiap Insan BNI Life mendapatkan kesehatan dan keselamatan kerja yang baik. Dalam bidang ketenagakerjaan, Perusahaan melaksanakan Putusan Mahkamah Konstitusi Nomor 91/PUU-XVIII/2020, atas perbaikan melalui penggantian terhadap Undang-Undang Nomor 11 Tahun 2020 tentang Cipta Kerja dan merujuk pada Peraturan Pemerintah Pengganti Undang-Undang Nomor 2 Tahun 2022 Tentang Cipta Kerja untuk menyusun hak-hak normatif pegawai yang harus dipenuhi Perusahaan.

Dalam penerapan K3 di Perseroan, BNI Life memiliki kebijakan yang mengatur masalah K3 dan melindungi hak karyawan di bidang K3. Kebijakan-kebijakan ini adalah sebagai berikut:

1. Petunjuk Teknis Pengelolaan Kesiapsiagaan dan Tanggap Darurat Bencana;
2. Pengelolaan Keberlangsungan Usaha.

LINGKUP PERUMUSAN TANGGUNG JAWAB SOSIAL TERKAIT KETENAGAKERJAAN, KESEHATAN DAN KESELAMATAN KERJA

Seperti yang telah dijelaskan diatas, pemangku kepentingan yang memiliki dampak atas tanggung jawab pada aspek K3 adalah karyawan Perseroan. Lingkup dampak meliputi kesejahteraan, pemenuhan hak-hak, pemantauan K3 dalam pelaksanaan proyek, serta pengelolaan kompetensi pribadi.

Sistem rekrutmen dan promosi di lingkup Perseroan memberikan kesempatan yang sama kepada semua Warga Negara Republik Indonesia untuk dapat diterima menjadi karyawan Perseroan. Demikian juga halnya dalam pengembangan karir, sistem pengembangan Sumber Daya Manusia (SDM) yang berlaku di internal Perseroan memberikan kesempatan yang sama kepada setiap karyawan untuk dipromosikan ke jabatan yang lebih tinggi.

COMMITMENT AND POLICY

The Company understands that Human Resources are one of the main assets of the continuity of the business. For this reason, the Company continues to strive to ensure that every BNI Life employee receives good health and safety. In the field of manpower, The Company performed the Constitutional Court Decision Number 91/PUU-XVIII/2020, regarding the amendment of Law Number 11 of 2020 concerning Job Creation and referring to Government Regulation in lieu of Law Number 2 of 2022 concerning Job Creation to formulate the normative rights of employees that must be fulfilled by the Company.

In implementing K3 in the Company, BNI Life has policies that regulate OHS issues and protect employees' rights in the OHS sector. These policies are as follows:

1. Technical Guidelines for Disaster Emergency Preparedness and Response Management;
2. Business Continuity Management.

SCOPE OF THE FORMULATION OF SOCIAL RESPONSIBILITY RELATED TO LABOR, HEALTH AND SAFETY

As explained above, stakeholders who have an impact on the responsibility for the HSE aspect are the Company's employees. The scope of impact includes welfare, fulfillment of rights, monitoring of HSE in project implementation, and management of personal competences.

The recruitment and promotion system within the scope of the Company provides equal opportunities for all citizens of the Republic of Indonesia to be accepted as employees of the Company. Likewise in career development, the Human Resources (HR) development system that applies within the Company provides equal opportunities for every employee to be promoted to a higher position.

Tanggung Jawab Sosial Perusahaan Terkait Ketenagakerjaan, Kesehatan dan Keselamatan Kerja

Corporate Social Responsibility Related to Labor, Health and Occupational Safety

RENCANA KEGIATAN

Perseroan telah menyusun rencana program tanggung jawab sosial Perusahaan terkait ketenagakerjaan, kesehatan dan keselamatan kerja setiap tahunnya. Di tahun 2022, Perseroan telah menerapkan rencana atau program terkait ketenagakerjaan, keselamatan dan kesehatan kerja, melalui berbagai kebijakan yang diantaranya adalah:

1. Kepesertaan BPJS Ketenagakerjaan
2. Kepesertaan BPJS Kesehatan bagi Pegawai dan keluarga
3. Kepesertaan Asuransi Kesehatan bagi Pegawai dan keluarga
4. *Medical Check Up* bagi Pegawai
5. *Healthy Life @BNI Life Program*, yang meliputi:
 - Pemberian Vaksin Influenza
 - *Rapid Test Massal*
 - *Health Talk*
 - Penyediaan multivitamin dan hand sanitizer
 - Pembersihan area kerja secara rutin menggunakan cairan desinfektan
 - Mengoptimalkan meeting secara *virtual* (daring)
 - Penerapan Kebijakan *Work From Home (WFH)*
6. *Monitoring* kesehatan pegawai

PELAKSANAAN KEGIATAN DAN DAMPAKNYA

Sepanjang tahun 2022, Perusahaan telah melaksanakan berbagai kegiatan di bidang K3 yang dirasa dapat membantu karyawan dalam memahami hak dan kewajibannya. Sosialisasi yang dilakukan untuk bidang K3 diharapkan karyawan dapat mengetahui langkah-langkah yang perlu dilakukan saat terjadinya situasi darurat serta mengetahui perlindungan apa saja yang dimiliki oleh karyawan. Berikut adalah kegiatan K3 yang dilaksanakan oleh Perusahaan sepanjang tahun 2022:

ACTIVITY PLAN

The Company has compiled a corporate social responsibility program plan related to employment, health and safety every year. In 2022, the Company has implemented a plan or program related to employment, occupational safety and health, through various policies which include:

1. BPJS Employment membership
2. BPJS Health membership for employees and their families
3. Health insurance membership for employees and their families
4. Medical Check Up for Employees
5. Healthy Life @BNI Life Program, which includes:
 - Administration of Influenza Vaccine
 - Mass Rapid Test
 - Health Talk
 - Provision of multivitamins and hand sanitizers
 - Cleaning the work area regularly using disinfectant liquid
 - Optimizing virtual meetings (online)
 - Implementation of Work From Home (WFH) Policy
6. Monitoring employee health

IMPLEMENTATION OF ACTIVITIES AND ITS IMPACT

Throughout 2022, the Company carried out various activities in the OHS sector which were deemed able to assist employees in understanding their rights and obligations. The socialization for HSE is expected to allow employees to know the steps that need to be taken during an emergency situation and to know what protections the employees have. The following are HSE activities carried out by the Company throughout 2022:

Tanggung Jawab Sosial Perusahaan Terkait Ketenagakerjaan, Kesehatan dan Keselamatan Kerja

Corporate Social Responsibility Related to Labor, Health and Occupational Safety

Kesetaraan Gender dan Kesempatan Kerja

Kualitas Sumber Daya Manusia yang baik diyakini sebagai salah satu faktor penunjang Perusahaan agar dapat mencapai performa maksimal. Perusahaan terus berupaya untuk merekrut talenta terbaik dan memberikan kesempatan yang sama kepada seluruh masyarakat Indonesia untuk menjadi Insan BNI Life tanpa membedakan golongan, ras, agama, dan gender.

Remunerasi

Sebagai salah satu hak pegawai yang harus dipenuhi, Perusahaan mengatur kebijakan remunerasi sesuai dengan peraturan perundang-undangan yang berlaku. Sistem remunerasi yang dikembangkan Perusahaan adalah sistem remunerasi berbasis kinerja (*performance-based*). Sistem ini mengatur jumlah remunerasi yang diberikan kepada pegawai berdasarkan jabatan atau peran dalam organisasi, atau biasa disebut sebagai input organisasi. Selain berdasarkan jabatan dan peran, penentuan nominal remunerasi juga ditetapkan berdasarkan kinerja atau manfaat ekonomis yang dihasilkan untuk organisasi atau biasa disebut dengan *output* organisasi.

Untuk menghargai loyalitas pegawai yang telah mengerahkan seluruh waktu dan pikiran untuk mencapai tujuan Perusahaan, BNI Life menetapkan kenaikan. Berkaitan dengan remunerasi, BNI Life senantiasa berupaya menjaga gap rasio gaji seluruh pegawai agar tidak terdapat perbedaan yang terlalu tinggi. Rasio gaji tertinggi dan terendah BNI Life selama tahun 2022 dapat dilihat pada tabel berikut:

Gender Equality and Job Opportunities

The good quality of Human Resources is believed to be one of the supporting factors for the Company to achieve maximum performance. The Company continues to strive to recruit the best talents and provide equal opportunities to all Indonesians to become BNI Life Individuals regardless of class, race, religion and gender.

Remuneration

As one of the employee rights that must be fulfilled, the Company regulates the remuneration policy in accordance with the applicable laws and regulations. The remuneration system developed by the Company is a performance-based remuneration system. This system regulates the amount of remuneration for the employees based on their position or role in the organization, or commonly referred to as organizational input. Beside their position and role, the determination of the nominal remuneration is also determined based on the performance or economic benefits generated for the organization or commonly referred to as organizational output.

To appreciate the loyal employees who have put all their time and thought for achieving the Company's goals, BNI Life set an increase. In terms of remuneration, BNI Life always strives to maintain the gap in the salary ratio of all employees so that there is no high difference. BNI Life's highest and lowest salary ratio during 2022 can be seen in the following table:

Uraian Description	Rasio Ratio
Gaji Pegawai Tertinggi dan Terendah Highest and Lowest Employee Salaries	1 : 18
Gaji Direksi Tertinggi dan Terendah Highest and Lowest Directors' Salaries	0,85 : 1
Gaji Komisaris Tertinggi dan Terendah Highest and Lowest Commissioner Salaries	0,90 : 1
Gaji Direksi Tertinggi dan Pegawai Tertinggi Highest Board of Directors and Highest Employee Salaries	1 : 2

Tanggung Jawab Sosial Perusahaan Terkait Ketenagakerjaan, Kesehatan dan Keselamatan Kerja

Corporate Social Responsibility Related to Labor, Health and Occupational Safety

Kesejahteraan Karyawan

Untuk mengapresiasi kontribusi yang telah diberikan Insan BNI Life, selain memberikan remunerasi, Perusahaan juga menjamin kesejahteraan karyawan dengan memberikan berbagai benefit tambahan sesuai dengan tingkatan yang dimiliki. Berikut merupakan rincian *benefit* di luar remunerasi yang diberikan BNI Life:

Employee Welfare

To appreciate the contributions made by BNI Life Personnel, apart from providing remuneration, the Company also guarantees employee welfare by providing various additional benefits according to their level. The following is a breakdown of benefits outside the remuneration provided by BNI Life:

Cash Benefit Cash Benefit		Cash Benefit Cash Benefit
Gaji Pokok Basic Salary	Tunjangan Makan Meal Allowance	BPJS Kesehatan
Tunjangan Hari Raya (THR) Festive Allowance	Tunjangan Transportasi Transportation Allowance	BPJS Ketenagakerjaan
Tantiem Bonus Tahunan Annual Bonus Tantiem	Lembur Over Time	BPJS Pensiun
Bonus Performance	Makan & Transport Lembur Overtime Meal & Transportation	Asuransi Kesehatan Health Insurance
Insentif Incentive	Tunjangan Komunikasi Communication Allowance	Asuransi Jiwa Life Insurance
Tunjangan Jabatan Job Allowance	Transportasi Malam Night Transport Allowance	Tunjangan Pajak Tax Allowance
Tunjangan Posisi Position Allowance	Ongkos Persiapan Cuti Tahunan (OPCT) Annual Leave Cost Preparation	DPLK
Insentif Keterampilan Skill Incentive	Ongkos Persiapan Cuti Besar (OPCB) Mass Leave Cost Preparation	Bahtera Abadi
Tunjangan Kinerja Performance Allowance	Kompensasi Compensation	Asuransi Purna Jabatan Post Employment Insurance
Tunjangan Kemahalan Expensiveness Allowance	Kompensasi Lain Other Compensation	Car Ownership Program (COP)
Masa Kerja Long Term Service Appreciation	Pesangon Severance Pay	
	Uang Pisah Separation Pay	

Pemberdayaan Tenaga Kerja Lokal dan Masyarakat Sekitar

Untuk menjalankan perusahaan dengan optimal, dibutuhkan jumlah tenaga kerja yang sesuai dengan beban kerja. Dalam hal ini, Perseroan tidak memiliki kebijakan dalam menyerap tenaga kerja lokal yang berasal dari masyarakat sekitar wilayah Perseroan dan kantor cabang karena perekrutan karyawan diserahkan kepada Pihak Ketiga.

Empowerment of Local Workers and Local Communities

To run the company optimally, it takes a number of workers in accordance with the workload. In this case, the Company does not have a policy of absorbing local workers who come from communities around the Company's area and branch offices because the recruitment of employees is handed over to third parties.

Tanggung Jawab Sosial Perusahaan Terkait Ketenagakerjaan, Kesehatan dan Keselamatan Kerja

Corporate Social Responsibility Related to Labor, Health and Occupational Safety

Mekanisme Pengaduan Masalah Ketenagakerjaan

Dalam pelaksanaan usahanya, dapat terjadi masalah ketenagakerjaan sewaktu-waktu. Untuk mengantisipasi adanya masalah ini, Perseroan telah membentuk mekanisme pengaduan masalah ketenagakerjaan yang memungkinkan karyawan untuk mengadukan masalah ketenagakerjaannya ke Divisi *Human Capital* yang secara langsung menaungi masalah ketenagakerjaan seluruh Insan BNI Life.

Hubungan Industrial

Perusahaan menyadari bahwa lingkungan kerja yang kondusif dapat menunjang kinerja Insan BNI Life semakin optimal. Untuk menjaga harmonisasi tersebut, Perusahaan terus berupaya untuk menciptakan hubungan industrial yang selaras antara pegawai dan Perusahaan yang dicantumkan dalam Buku Peraturan Perusahaan. BNI Life tidak membatasi kebebasan karyawan untuk membentuk serikat pekerja di lingkungan Perusahaan. Untuk saat ini, BNI Life belum memiliki serikat pekerja. Namun, untuk mekanisme penyelesaian perselisihan hubungan industrial atau mediasi antara pihak Perusahaan dan pegawai, maka BNI Life telah membentuk LKS Bipartit.

Perselisihan Hubungan Industrial Kebijakan yang mengatur hubungan industrial dibuat untuk menciptakan hubungan yang harmonis dengan saling menghormati hak dan kewajiban masing-masing pihak. Perusahaan juga telah mengatur tata cara penyelesaian jika terjadi perselisihan hubungan industrial dalam lingkungan Perusahaan yang tertuang dalam Buku Peraturan Perseroan pada Bab XI tentang Penyelesaian Perselisihan Perburuhan Pasal 52 Umum. Isi pasal tersebut adalah sebagai berikut:

1. Setiap Pegawai berhak atas perlakuan yang layak sesuai dengan peraturan serta ketentuan-ketentuan yang ada dan berlaku di Perusahaan;
2. Setiap Pegawai berhak atas perlindungan hukum terhadap ketidakadilan atau tindakan sewenang-wenang dari atasannya, Pegawai lainnya atau Direksi;
3. Perlindungan ini didasarkan pada hukum yang berlaku.

Manpower Issues Complaints Mechanism

In carrying out its business, labor problems can occur at any time. To anticipate this problem, the Company has established a complaint mechanism for labor issues that allows employees to report their labor problems to the Human Capital Division, which directly covers labor issues for all BNI Life Personnel.

Industrial relations

The Company realizes that a conducive work environment can support the optimal performance of BNI Life Personnel. To maintain this harmonization, the Company continues to strive to create harmonious industrial relations between employees and the Company which are stated in the Company Regulations Book. BNI Life does not limit employees' freedom to form labor unions within the Company. For now, BNI Life does not have a labor union. However, for the mechanism for settling industrial relations disputes or mediation between the Company and employees, BNI Life has established a Bipartite Institutio

Industrial Relations Disputes Policies governing industrial relations are made to create harmonious relations with mutual respect for the rights and obligations of each party. The Company has also regulated the settlement procedures in case of industrial relations disputes within the Company as stated in the Company Regulations Book in Chapter XI concerning the Settlement of General Article 52 Labor Disputes. The contents of the article are as follows:

1. Every employee has the right to proper treatment in accordance with the existing rules and regulations applicable in the Company;
2. Every employee has the right to legal protection against injustice or arbitrary actions by his superior, other employees or the Board of Directors;
3. This protection is based on applicable law.

Tanggung Jawab Sosial Perusahaan Terkait Ketenagakerjaan, Kesehatan dan Keselamatan Kerja

Corporate Social Responsibility Related to Labor, Health and Occupational Safety

Serta Pasal 53 tentang Penyelesaian Perselisihan Perburuhan, yang berbunyi: “Setiap perselisihan perburuhan yang timbul pada Perseroan akan diselesaikan berdasarkan peraturan perundangan yang berlaku.”

Perusahaan telah memastikan bahwa peraturan tersebut sudah diketahui dan dipahami oleh seluruh Insan BNI Life karena setiap karyawan yang baru bergabung dengan Perusahaan akan mendapatkan Buku Peraturan Perusahaan yang memuat seluruh hak dan kewajiban yang harus dipenuhi selama menjadi Insan BNI Life.

Sarana Kesehatan dan Keselamatan Kerja

Insan BNI Life mendapatkan jaminan kesehatan dan keselamatan kerja yang diatur dalam Undang-undang No.1 tahun 1970 dan Undang-undang No. 23 tahun 1992. Dalam Undang-Undang No. 23 Tahun 1992 tentang Kesehatan pasal 23 mengenai kesehatan kerja, disebutkan bahwa upaya kesehatan kerja wajib diselenggarakan pada setiap tempat kerja, khususnya tempat kerja yang mempunyai risiko bahaya kesehatan yang besar bagi pekerja agar dapat bekerja secara sehat tanpa membahayakan diri sendiri dan masyarakat sekelilingnya, untuk memperoleh produktivitas kerja yang optimal, sejalan dengan program perlindungan tenaga kerja. Sedangkan dalam Undang-Undang No. 1 tahun 1970, syarat-syarat Keselamatan Kerja seluruh aspek pekerjaan yang berbahaya serta jenis-jenis bahaya diatur dengan peraturan perundangan.

Perusahaan telah melakukan sosialisasi terhadap peraturan yang diterapkan untuk menjamin kesehatan dan keselamatan kerja pegawai. Hal ini dilakukan untuk mencegah kecelakaan kerja dan mencegah penyakit yang mungkin muncul karena kelalaian saat bekerja. Dengan memicu penerapan K3 dalam setiap menjalankan kegiatan industri, diharapkan dapat berdampak pada hasil produksi dan keselamatan tenaga kerja yang semakin baik.

As well as Article 53 concerning the Settlement of Labor Disputes, which reads: “Every labor dispute that arises in the Company will be settled based on the prevailing laws and regulations.”

The Company has ensured that these regulations are known and understood by all BNI Life Personnel because every new employee who has joined the Company will receive a Company Regulations Book which contains all the rights and obligations that must be fulfilled while being a BNI Life Person.

Work Health and Safety Facilities

BNI Life employees receive occupational health and safety guarantees as regulated in Law No.1 of 1970 and Law No. 23 of 1992. In Law No. 23 of 1992 concerning Health, article 23 concerning occupational health, states that occupational health efforts must be carried out in every workplace, especially workplaces that have a great health hazard risk for workers so that they can work healthily without endangering themselves and the surrounding community, to obtain optimal work productivity, in line with the workforce protection program. Whereas in Law No. 1 of 1970, the requirements for work safety in all aspects of hazardous work and the types of hazards are regulated by statutory regulations.

The Company has socialized the regulations implemented to ensure the health and safety of employees. This is done to prevent work accidents and prevent diseases that may arise due to negligence while working. By triggering the application of HSE in every industrial activity, it is hoped that it can have an impact on better production results and workforce safety.

Tanggung Jawab Sosial Perusahaan Terkait Ketenagakerjaan, Kesehatan dan Keselamatan Kerja

Corporate Social Responsibility Related to Labor, Health and Occupational Safety

Di kantor pusat yang berlokasi di Gedung Centennial dan kantor cabang di Jalan KS Tubun terdapat Ruang Kesehatan yang dapat diakses oleh seluruh Insan BNI Life. Selain Ruang Kesehatan, fasilitas yang disediakan untuk menjamin kesehatan dan keselamatan kerja di sekitar Perusahaan dapat dirinci ke dalam beberapa poin sebagai berikut:

At the head office, which is located in the Centennial Building and the branch office on Jalan KS Tubun, there is a Health Room that can be accessed by all BNI Life Personnel. Apart from the Health Room, the facilities provided to ensure occupational health and safety around the Company can be detailed into the following points:

Peralatan Utama Primary Equipment	Tandu Stretcher	Kursi Roda Wheelchair
	Stetoskop Stethoscope	Tabung Oksigen Oxygen Tube
	Tensi Blood Pressure Gauge	Tiang Infus Infusion Pole
	Timbangan Scales	Meja Operasi Kecil dan Peralatannya Surgery Table and Equipment
	Tempat Tidur Periksa Pasien Patient Check-up Bed	
Obat-obatan Ringan Medicines	Alat Kesehatan Pendukung Supporting Medical Equipment	Rivanol Povidon Iodin
	Kasa Steril Sterile Gauze	Gunting Scissors
	Perban Bandage	Ventoline Nebules
	Plester Plaster	Kapas Cotton

Sementara untuk mengurangi risiko kecelakaan kerja dan penanganan terhadap keadaan darurat, BNI Life melengkapi lingkungan kerja di kantor dengan fasilitas keselamatan kerja, seperti:

1. APAR (CO₂ dan *Dry Chemical Powder*);
2. *Hydrant*;
3. Peralatan *Floor Warden* (Helm, Rompi, Bendera, dan *Megaphone*)

Meanwhile, to reduce the risk of work accidents and handle emergencies, BNI Life equips the work environment in the office with work safety facilities, such as:

1. APAR (CO₂ and *Dry Chemical Powder*);
2. *Hydrant*;
3. *Floor Warden Equipment* (Helmet, Vest, Flag, and *Megaphone*).

Tanggung Jawab Sosial Perusahaan Terkait Tanggung Jawab Kepada Konsumen dan Mitra Kerja

Corporate Social Responsibility Related to the Responsibility to Consumers and Partners

KOMITMEN DAN KEBIJAKAN

Dalam menjalankan aktivitas usahanya, BNI Life senantiasa untuk terus menerus meningkatkan kepuasan nasabah. Hal tersebut ditunjukkan dengan terus memberikan kinerja terbaik di hadapan nasabah, Perusahaan optimis akan mendapatkan kepercayaan nasabah untuk melakukan transaksi sebagai konsumen BNI Life. Perusahaan juga bertanggung jawab atas kegiatan usaha pasca produksi dengan mengeluarkan *Standard Operation Procedure (SOP)* yang mengelola kebijakan dalam mengatasi keluhan nasabah terhadap produk dan jasa yang diberikan oleh Perusahaan.

Sebagai bentuk tanggung jawab Perusahaan terhadap nasabah, BNI Life memberikan edukasi literasi keuangan yang sejalan dengan Peraturan Otoritas Jasa Keuangan No. 1/POJK.07/2013 pasal 14 ayat 1 tentang Perlindungan Konsumen Sektor Jasa Keuangan. Kegiatan ini dilakukan untuk meningkatkan pemahaman nasabah mengenai literasi keuangan.

PEMANGKU KEPENTINGAN DAN LINGKUP DAMPAK TANGGUNG JAWAB ATAS PRODUK/ JASA SERTA KONSUMEN

Pemangku kepentingan yang memiliki dampak atas tanggung jawab pada aspek ini adalah konsumen dan mitra kerja. Perseroan berupaya melakukan pemenuhan tanggung jawabnya terkait mutu kualitas produk/jasa, serta rantai pasokan dengan operasi yang adil bagi mitra kerja.

RENCANA KEGIATAN

Perseroan senantiasa merencanakan berbagai program untuk meningkatkan kepuasan pelanggan. Target yang hendak dicapai antara lain tidak adanya keluhan pelanggan yang menimbulkan adanya sanksi ataupun denda atas penyediaan jasa dan layanan dari BNI Life.

COMMITMENT AND POLICY

In carrying out its business activities, BNI Life always strives to improve customer satisfaction. This is demonstrated by continuing to provide the best performance in front of customers, the Company is optimistic that it will gain customers' trust to make transactions as BNI Life consumers. The Company is also responsible for post-production business activities by issuing a Standard Operation Procedure (SOP) that manages policies in dealing with customer complaints against products and services provided by the Company.

As a form of corporate responsibility to customers, BNI Life provides financial literacy education in line with the Financial Services Authority Regulation No. 1/POJK.07/2013 article 14 paragraph 1 concerning Consumer Protection in the Financial Services Sector. This activity is carried out to increase customers' understanding of financial literacy.

STAKEHOLDERS AND SCOPE OF IMPACT OF RESPONSIBILITY FOR PRODUCTS/SERVICES AND CONSUMERS

Stakeholders who have an impact on responsibility for this aspect are consumers and partners. The Company seeks to fulfill its responsibilities related to the quality of the product/service, as well as the supply chain with fair operations for its partners.

ACTIVITY PLAN

The Company always plans various programs to increase customer satisfaction. The targets to be achieved include the absence of customer complaints that have resulted in sanctions or fines for the provision of services and services from BNI Life. In addition, in providing services

Tanggung Jawab Sosial Perusahaan Terkait Tanggung Jawab Kepada Konsumen dan Mitra Kerja

Corporate Social Responsibility Related to the Responsibility to Consumers and Partners

Selain itu dalam memberikan layanan jasa kepada para pelanggan atau nasabah, Perseroan selalu memastikan bahwa nasabah tidak hanya mendapatkan layanan jasa dan produk terbaik, namun bersungguh-sungguh mengupayakan praktik kesehatan dan keselamatan kerja pelanggan, praktik operasi yang bertanggung jawab terhadap lingkungan, serta praktik ketenagakerjaan yang adil. Upaya untuk merumuskan praktik-praktik ini ada dalam berbagai ketentuan yang ada pada peraturan Perseroan.

to customers or customers, the Company always ensures that customers not only get the best services and products, but seriously strive for customer health and safety practices, environmentally responsible operating practices, and good manpower practices. fair. Efforts to formulate these practices are contained in various provisions in Company regulations.



Tanggung Jawab Sosial Perusahaan Terkait Tanggung Jawab Kepada Konsumen dan Mitra Kerja

Corporate Social Responsibility Related to the Responsibility to Consumers and Partners

PELAKSANAAN KEGIATAN DAN DAMPAKNYA

- **Pengelolaan Kesehatan dan Keselamatan Konsumen**

Perseroan berkomitmen melaksanakan proses kegiatan bisnis sesuai dengan standar operasional dengan menjadikan aspek kesehatan dan keselamatan konsumen atau pelanggan sebagai prioritas utama. Perseroan selalu berusaha untuk memberikan pelayanan dengan kualitas terbaik kepada konsumen atau nasabah. Untuk itu, Perseroan senantiasa meningkatkan kualitas produknya, dengan melakukan pemeliharaan, perbaikan dan penataan berbagai fasilitas secara bertahap sesuai skala prioritas, agar ketersediaan fasilitas maupun peralatan tetap terjamin dengan kualitas memadai. Perseroan senantiasa melakukan perbaikan dan peningkatan kualitas produk sesuai dengan kemampuan yang dimiliki.

- **Pengendalian Kualitas Produk/Jasa**

Dalam menjalankan kegiatan usahanya, Perseroan selalu mengutamakan kualitas produk atau layanan dan kepuasan konsumen atau nasabah. Perseroan berkomitmen untuk meningkatkan dan menjaga kualitas produk dan jasa yang bersinggungan langsung dengan konsumen atau pelanggan melalui kemudahan dalam menemukan lokasi, keramahan petugas, kesigapan petugas dalam pelayanan, kenyamanan di kantor cabang maupun pusat, kelengkapan fasilitas, kesesuaian harga dengan produk yang ditawarkan, hingga tingkat keinformatifan program promosi.

Perseroan menempatkan konsumen atau pelanggan sebagai mitra bisnis yang akan membantu pencapaian kinerja usaha. Kebijakan yang dijalankan Perseroan menjamin hubungan kerja sama secara berkelanjutan dengan konsumen atau nasabah yang dilakukan secara transparan dan profesional dalam rangka memenuhi kepuasan pelanggan dengan terus meningkatkan kualitas produk dan layanan.

IMPLEMENTATION OF ACTIVITIES AND ITS IMPACT

- **Consumer Health and Safety Management**

The Company is committed to carrying out business activity processes in accordance with operational standards by making the health and safety aspects of consumers or customers a top priority. The Company always strives to provide the highest quality service to consumers or customers. For this reason, the Company continues to improve the quality of its products, by carrying out maintenance, repair and arrangement of various facilities in stages according to a priority scale, so that the availability of facilities and equipment is guaranteed of adequate quality. The Company continues to make improvements and improve product quality according to its capabilities.

- **Product/Service Quality Control**

In carrying out its business activities, the Company always prioritizes product or service quality and consumer or customer satisfaction. The Company is committed to improving and maintaining the quality of products and services that are in direct contact with consumers or customers through ease of finding locations, friendliness of officers, alertness of officers in service, convenience at branch and central offices, complete facilities, price compatibility with the products offered, up to the level informativeness of promotional programs.

The Company places consumers or customers as business partners who will help achieve business performance. The policies implemented by the Company ensure sustainable cooperative relationships with consumers or customers that are carried out in a transparent and professional manner in order to meet customer satisfaction by continuously improving the quality of products and services.

Tanggung Jawab Sosial Perusahaan Terkait Tanggung Jawab Kepada Konsumen dan Mitra Kerja

Corporate Social Responsibility Related to the Responsibility to Consumers and Partners

• Kejelasan Informasi Produk

Perseroan menyediakan informasi material yang diperlukan tentang BNI Life secara transparan dan terbuka, akurat dan tepat waktu, sebagai dasar pengambilan keputusan bagi konsumen untuk menggunakan produk atau jasa Perseroan. Kegiatan komunikasi pemasaran juga menjadi salah satu upaya untuk melindungi hak konsumen atau nasabah untuk memperoleh informasi yang akurat, jelas, dan dapat dipercaya. Perseroan menyadari, komunikasi yang berjalan secara efektif dan selaras dengan layanan yang sesuai dengan harapan pelanggan, dapat menciptakan loyalitas pelanggan dan hubungan bisnis jangka panjang. Perseroan menyediakan berbagai sarana komunikasi yang memadai, agar kualitas produk dan layanan Perseroan senantiasa dapat memenuhi harapan konsumen atau pelanggan salah satunya melalui website resmi BNI Life.

SALURAN PENGADUAN

BNI Life menyediakan sarana yang komprehensif bagi nasabah untuk mengajukan pengaduan terkait produk dan layanan melalui beberapa akses sebagai berikut:

a. *Customer Care*

Layanan *Customer Care* BNI Life dapat dijangkau melalui:

- Mengakses telepon di nomor 1500 045;
- Mengakses email di alamat care@bni-life.co.id; atau
- Datang langsung ke bagian *Walk In Customer Care* dengan alamat: Centennial Tower, 9th Floor Jl. Gatot Subroto kav 24-25 Jakarta 12930.

• Clarity of Product Information

The Company provides the necessary material information about BNI Life in a transparent and open manner, accurately and in a timely manner, as a basis for decision making for consumers to use the Company's products or services. Marketing communication activities are also an effort to protect the rights of consumers or customers to obtain accurate, clear and reliable information. The Company realizes that communication that runs effectively and in line with services that meet customer expectations can create customer loyalty and long-term business relationships. The Company provides various adequate means of communication, so that the quality of the Company's products and services can always meet the expectations of consumers or customers, one of which is through the official BNI Life website.

COMPLAINT CHANNELS

BNI Life provides a comprehensive means for customers to submit complaints related to products and services through several accesses as follows:

a. *Customer Care*

BNI Life *Customer Care* services can be reached through:

- Access the telephone at 1500 045;
- Accessing email at care@bni-life.co.id; or
- Visiting the *Customer Care* directly addressed: Centennial Tower, 9th Floor Jl. Gatot Subroto kav 24-25 Jakarta 12930.

Tanggung Jawab Sosial Perusahaan Terkait Tanggung Jawab Kepada Konsumen dan Mitra Kerja

Corporate Social Responsibility Related to the Responsibility to Consumers and Partners

b. *Customer Care Center*

- **Jakarta**
Lantai Ground Podium Menara BNI
Pejompong.
Jl. Pejompong Raya No.5 Bendungan Hilir,
Tanah Abang - Jakarta Pusat 10210.
- **Denpasar**
Jl. Diponegoro No.122 Denpasar, Dusun
Sanglah Barat, Daud Puri Klod, Denpasar
Barat, Denpasar.

c. *Media surat*

Nasabah dapat menyampaikan keluhan melalui surat yang dapat dikirimkan ke alamat kantor pusat BNI Life di Centennial Tower, Lantai 9 Jl. Gatot Subroto Kav 24- 25, Jakarta 12930, Indonesia UP: *Customer Complaint Handling*.

Mekanisme Pengaduan Pelanggan

Nasabah yang akan menyampaikan keluhan dapat melalui tahapan sebagai berikut:

- Nasabah mengajukan pengaduannya melalui layanan *Customer Care* PT BNI Life Insurance;
- *Customer Care* akan melakukan analisis terhadap transaksi layanan dari pelanggan;
- Jika transaksi nasabah adalah pengaduan, maka *Customer Care* akan menyampaikan pengaduan nasabah kepada *Customer Complaint Handling* dengan melengkapi dokumen pendukung komplain melalui telepon 021 2953 7600 dan email solution @bni-life.co.id;

b. *Customer Care Center*

- **Jakarta**
Lantai Ground Podium Menara BNI
Pejompong.
Jl. Pejompong Raya No.5 Bendungan Hilir,
Tanah Abang - Jakarta Pusat 10210.
- **Denpasar**
Jl. Diponegoro No.122 Denpasar, Dusun
Sanglah Barat, Daud Puri Klod, Denpasar
Barat, Denpasar.

c. *Letters*

Customers can submit complaints by mail which can be sent to the address of the BNI Life head office at Centennial Tower, 9th Floor Jl. Gatot Subroto Kav 24-25, Jakarta 12930, Indonesia UP: *Customer Complaint Handling*.

Customer Complaint Mechanism

Customers who will submit a complaint can go through the following stages:

- Customers submit their complaints through the *Customer Care* service of PT BNI Life Insurance;
- *Customer Care* will analyze service transactions from customers;
- If the customer transaction is a complaint, then *Customer Care* will submit the customer's complaint to *Customer Complaint Handling* by completing the supporting documents for the complaint via telephone 021 2953 7600 and email solution @bni-life.co.id;

Tanggung Jawab Sosial Perusahaan Terkait Tanggung Jawab Kepada Konsumen dan Mitra Kerja

Corporate Social Responsibility Related to the Responsibility to Consumers and Partners

- *Customer Complaint Handling* akan memberikan konfirmasi penerimaan keluhan kepada nasabah beserta dengan nomor registrasi komplain. Konfirmasi penerimaan komplain akan dilakukan melalui telepon, jika tidak dapat dihubungi melalui telepon maka konfirmasi penerimaan pengaduan akan dikirimkan melalui sms dan surat yang dituju ke alamat korespondensi nasabah;
- *Customer Complaint Handling* akan melakukan verifikasi dan penelusuran atas pengaduan yang disampaikan;
- Jika pengaduan nasabah masih membutuhkan proses lebih lanjut, maka *Customer Complaint Handling* akan mengirimkan surat pemberitahuan perpanjangan waktu secara tertulis kepada nasabah;
- Solusi penyelesaian pengaduan nasabah dilakukan dalam waktu 20 hari kerja dan dalam kondisi tertentu penyelesaian pengaduan dapat diperpanjang hingga 20 (dua puluh) hari kerja berikutnya sesuai POJK No. 18/POJK.07/2018 tentang Layanan Pengaduan Konsumen di Sektor Jasa Keuangan.
- Customer Complaint Handling will provide confirmation of receipt of complaints to customers along with the complaint registration number. Confirmation of receipt of complaints will be made by telephone, if cannot be contacted by telephone, confirmation of receipt of complaints will be sent via SMS and mail addressed to the customer's correspondence address;
- Customer Complaint Handling will verify and trace complaints submitted;
- If the customer complaint still requires further processing, then Customer Complaint Handling will send a written notification of time extension to the customer;
- Customer complaint resolution solutions are carried out within 20 working days and under certain conditions the settlement of complaints can be extended up to the next 20 (twenty) working days according to POJK No. 18/POJK.07/2018 concerning Consumer Complaint Services in the Financial Services Sector.

Tanggung Jawab Sosial Perusahaan Terkait Pengembangan Sosial dan Masyarakat

Corporate Social Responsibility Related to Social and Community Development

KOMITMEN DAN KEBIJAKAN

Pelaksanaan program CSR bidang pengembangan sosial dan masyarakat sejalan dengan konsep *good corporate citizen* yang diterapkan oleh BNI Life. Perusahaan menyadari bahwa masyarakat merupakan faktor utama yang dapat menunjang pertumbuhan usaha meningkat dengan pesat.

Perseroan memiliki kebijakan mengenai tanggung jawab sosial di bidang pengembangan sosial dan masyarakat. Kebijakan ini merupakan bukti dari komitmen BNI Life dalam mengelola tanggung jawab sosialnya di bidang pengembangan sosial dan masyarakat.

KEGIATAN DAN DAMPAKNYA

Sepanjang tahun 2022, kegiatan CSR yang dilakukan Perusahaan dalam bidang pengembangan sosial dan masyarakat dapat dirinci pada tabel berikut:

COMMITMENT AND POLICY

The implementation of CSR programs in the field of social and community development is in line with the concept of good corporate citizen adopted by BNI Life. The Company realizes that society is the main factor that can support its rapidly increasing business growth.

The Company has a policy regarding social responsibility in the field of social and community development. This policy is evidence of BNI Life's commitment to managing its social responsibility in the field of social and community development.

ACTIVITY AND IMPACT

Throughout 2022, CSR activities carried out by the Company in the field of social and community development can be detailed in the following table:

No.	Nama Kegiatan Activity Name	Tanggal Kegiatan Activity Date	Tempat Kegiatan Activity Place
1.	Bantuan pembangunan pesantren Islamic boarding school development assistance	2 Maret 2022 March 2 nd , 2022	Pondok Pesantren Inaratud Duja - Pati Boarding School Inaratud Duja - Pati
2.	Santunan dan Pangan Donation and Food	24 Maret 2022 March 24 th , 2022	Rumah Tahfidz Indonesia Sejahtera - Jakarta Rumah Tahfidz Indonesia Sejahtera - Jakarta
3.	Bantuan paket Al-Quran dan Sajadah Providing Al-Qur'an and Prayer Mats	12 - 24 April 2022 April 12 th - 24 th , 2022	10 Masjid Bersejarah di Jakarta 10 Historical Mosques in Jakarta
4.	Santunan dan Pengajian Khatam Al-Quran Donation and recitation of Khatam Al-quran	13 & 18 April 2022 April 13 th & 18 th , 2022	Rumah Tahfidh Indonesia Sejahtera - Jakarta Rumah Tahfidh Indonesia Sejahtera - Jakarta
5.	Wakaf Air Bersih & Sumbangan Dana Renovasi Clean Water & Renovation Fund Contribution	18 Mei 2022 May 18 th , 2022	TPA (Taman Pendidikan Al-Quran) Nurul Aini - Luar Batang, Jakarta Utara TPA (Al-quran education school) Nurul Aini - Luar Batang, North Jakarta
6.	Bantuan Suplemen dalam bentuk Susu dan Vitamin Supplement Assistance in the form of Milk and Vitamins	23 Mei 2022 May 23 rd , 2022	Panti Wreda Hj. Hasmah Noor - Sunter, Jakarta Utara Hj. Hasmah Noor Caring Home - Sunter, North Jakarta
7.	Penanaman Mangrove untuk Rehabilitasi Lingkungan Mangrove Planting for Environmental Rehabilitation	24 Juni 2022 June 24 th , 2022	Bali Bali
8.	Penyerahan Bantuan Hewan Kurban Giving Sacrificial Animal	6 - 9 Juli 2022 July 6 th - 9 th , 2022	Di 7 Tempat se Jabodetabek dan Sukabumi On 7 places around Jabodetabek and Sukabumi Area

Tanggung Jawab Sosial Perusahaan Terkait Pengembangan Sosial dan Masyarakat

Corporate Social Responsibility Related to Social and Community Development

No.	Nama Kegiatan Activity Name	Tanggal Kegiatan Activity Date	Tempat Kegiatan Activity Place
9.	Pembangunan Kolam Budidaya Ikan Fish Farming Ponds	8 September 2022 September 8 th , 2022	Yayasan Daarul Insan Istiqomah, Sukabumi Daarul Daarul Insan Istiqomah Foundation, Sukabumi
10.	Santunan Yatim Piatu Orphans Charity	21 September 2022 September 21 st , 2022	Yayasan Inovatif Indonesia Inovatif Indonesia Foundation
11.	Donasi Bulan Dana PMI tahun 2022 PMI Fund Month Donation in 2022	5 Oktober 2022 October 5 th , 2022	Palang Merah Indonesia (PMI) Kota Jakarta Selatan Palang Merah Indonesia (PMI), South Jakarta
12.	Bantuan Bencana Gempa Bumi untuk Tapanuli Utara Earthquake Disaster Assistance for North Tapanuli	5 Oktober 2022 October 5 th , 2022	Tapanuli Utara North Tapanuli
13.	Santunan Korban Bencana Gempa Bumi Cianjur Cianjur Earthquake Victims Assistance	24 & 25 November 2022 November 24 th & 25 th , 2022	Cianjur Cianjur
14.	Santunan Kasih & Anak Yatim Kasih & Anak Yatim Charity	25 November 2022 November 25 th , 2022	Di 7 Panti Asuhan dan Yayasan 7 Boarding Schools and Foundations
15.	Sumbangan Operasional Masjid Mosque Operational Contribution	25 November 2022 November 25 th , 2022	Masjid Nur Salma Nur Salma Mosque
16.	Bantuan Bencana Alam Gempa Bumi Cianjur Cianjur Earthquake Natural Disaster Assistance	26 November 2022 November 26 th , 2022	Pesantren UBK (Umar Bin Khottob) Plus UBK (Umar Bin Khatab) Plus Boarding School
17.	Bantuan Fasilitas Pendidikan Educational Facility Assistance	24 Desember 2022 December 24 th , 2022	SMP-SMA Ittihad, Makassar Junior High School - Senior High School Ittihad, Makassar

BIAYA KEGIATAN TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT PENGEMBANGAN SOSIAL DAN KEMASYARAKATAN

Sepanjang tahun 2022, Perusahaan telah merealisasikan biaya sebesar Rp 363 Juta dalam rangka mewujudkan tanggung jawab sosial terkait pengembangan sosial dan masyarakat.

COST OF CORPORATE SOCIAL RESPONSIBILITY ACTIVITIES RELATED TO SOCIAL AND COMMUNITY DEVELOPMENT

Throughout 2022, the Company has realized costs amounting to Rp 363 million in the context of realizing social responsibility related to social and community development.

Daftar Istilah

Glossary of Terms

Daftar Istilah Glossary of Terms	Keterangan Description
AAJI	Asosiasi Asuransi Jiwa Indonesia Indonesian Life Insurance Association
AGMS	<i>Annual General Meeting Shareholders</i> Annual General Meeting Shareholders
AI	<i>Artificial Intelligence</i> Artificial Intelligence
AJK	Asuransi Jiwa Kredit Credit Life Insurance
API	<i>Application Programming Interface</i> Application Programming Interface
APL	<i>Automatic Premium Loan</i> Automatic Premium Loan
APU	Anti Pencucian Uang Anti Money Laundering
ASKES	Asuransi Kesehatan Indonesia Indonesian Health Insurance
ASMGR	<i>Assistant Senior Manager</i> Assistant Senior Manager
AVP	<i>Assistant Vice President</i> Assistant Vice President
BAS	<i>Building Automation System</i> Building Automation System
BCP	<i>Business Continuity Plan</i> Business Continuity Plan
BFSI	<i>Banking & Financial Services Industry</i> Banking & Financial Services Industry
BLAST	<i>BNI Life Attendance System</i> BNI Life Attendance System
BOC	<i>Board of Commissioners</i> Board of Commissioners
BOD	<i>Board of Directors</i> Board of Directors
BUMN	Badan Usaha Milik Negara State-owned enterprises

Daftar Istilah

Glossary of Terms

Daftar Istilah Glossary of Terms	Keterangan Description
CAPEX	<i>Capital Expenditure</i> Capital Expenditure
CCTL	<i>Certified Contract Center Team Leader</i> Certified Contract Center Team Leader
CGPI	<i>Corporate Governance Perception Index</i> Corporate Governance Perception Index
CIB	<i>Certified Investment Banker</i> Certified Investment Banker
CIR	<i>Cost to Income Ratio</i> Cost to Income Ratio
CFO	<i>Chief Financial Officer</i> Chief Financial Officer
CMS	<i>Channel Management System</i> Channel Management System
CMT	<i>Crisis Management Team</i> Crisis Management Team
COO	<i>Chief Operating Officer</i> Chief Operating Officer
CPD	<i>Pendidikan Profesional Berkelanjutan</i> Sustainable Professional Education
CPP	<i>Certified Purchasing Professional</i> Certified Purchasing Professional
CRM	<i>Customer Relationship Manager</i> Customer Relationship Manager
CSR	<i>Corporate Social Responsibility</i> Corporate Social Responsibility
DAR	<i>Debt to Asset Ratio</i> Debt to Asset Ratio
DEPKES	<i>Departemen Kesehatan</i> Department of Health
DER	<i>Debt to Equity Ratio</i> Debt to Equity Ratio
DGM	<i>Deputy General Manager</i> Deputy General Manager

Daftar Istilah

Glossary of Terms

Daftar Istilah Glossary of Terms	Keterangan Description
DLS	<i>Database Learning System</i> Database Learning System
DPS	Dewan Pengawas Syariah Sharia Supervisory Board Profile
DRC	<i>Data Recovery Center</i> Data Recovery Center
DRP	<i>Disaster Recovery Plan</i> Disaster Recovery Plan
DSAK	Dewan Standar Akuntansi Keuangan Financial Accounting Standards Board
DWH	<i>Enhancement Data Warehouse</i> Enhancement Data Warehouse
Emiten	Perusahaan Publik Listed Company
ESOP	<i>Empoloyee Stock Ownership</i> Empoloyee Stock Ownership
EOB	<i>Explanation of Benefits</i> Explanation of Benefits
EVP	<i>Employees Value Proposition</i> Employees Value Proposition
FPSB	<i>Financial Planning Standard Board</i> Financial Planning Standard Board
GCG	<i>Good Corporate Governance</i> Good Corporate Governance
GM	<i>General Manager</i> General Manager
GMS	<i>General Meeting of Shareholders</i> General Meeting of Shareholders
GRC	<i>Governance, Risk, Compliance</i> Governance, Risk, Compliance
GWP	<i>Gross Written Premium</i> Gross Written Premium
HAM	Hak Asasi Manusia Human Rights

Daftar Istilah

Glossary of Terms

Daftar Istilah Glossary of Terms	Keterangan Description
HC	<i>Human Capital</i> Human Capital
HELO	<i>Happy Eazy Learning Online</i> Happy Eazy Learning Online
HR	<i>Human Resources</i> Human Resources
HRMS	<i>Human Resources Management System</i> Human Resources Management System
HMO	<i>Health Maintenance Organization</i> Health Maintenance Organization
IAI	Ikatan Akuntan Indonesia Institute of Indonesia Chartered Accountants
IFRS	<i>International Financial Reporting Standards</i> International Financial Reporting Standards
IPO	<i>Initial Public Offering</i> Initial Public Offering
ISO	<i>International Organization for Standardization</i> International Organization for Standardization
IT	<i>Information and Technology</i> Information and Technology
JKN	Jaminan Kesehatan Nasional National health insurance
KAP	Kantor Akuntan Publik Public Accountant Firm
KEMENKES	Kementrian Kesehatan Ministry of Health
KNKG	Komite Nasional Kebijakan Governance National Committee on Governance Policy
KPI	<i>Key Performance Indicator</i> Key Performance Indicator
KPK	Komisi Pemberantasan Korupsi Corruption Eradication Committee
KPM	Kantor Pemasaran Mandiri Independent Marketing Office

Daftar Istilah

Glossary of Terms

Daftar Istilah Glossary of Terms	Keterangan Description
LHKPN	Laporan Harta Kekayaan Penyelenggara Negara State Official's Assets Report
LMS	<i>Learning Management System</i> Learning Management System
MCU	<i>Medical Check-Up</i> Medical Check-Up
MMBR	Modal Minimum Berbasis Risiko Minimum Risk-Based Capital
MSOP	<i>Management Stock Ownership</i> Management Stock Ownership
MGR	Manajer Manager
NAB	Nilai Aktiva Bersih Net Asset Value
NCS	<i>New Core System</i> New Core System
NEO	<i>New Employee Orientation</i> New Employee Orientation
NPI	Neraca Pembayaran Indonesia Indonesia's Balance of Payments
ODP	<i>Officer Development Program</i> Officer Development Program
OJK	Otoritas Jasa Keuangan Financial Services Authority
OPEX	<i>Operating Expenditure</i> Operating Expenditure
PAI	Persatuan Aktuaris Indonesia The Society of Actuaries of Indonesia
PAYDI	Produk Asuransi yang Dikaitkan dengan Investasi Insurance Products Linked to Investment
PERMENKES	Peraturan Menteri Kesehatan Minister of Health Regulation
Perseroan	Perusahaan Perseroan PT BNI LIFE Company PT BNI Life Insurance

Daftar Istilah

Glossary of Terms

Daftar Istilah Glossary of Terms	Keterangan Description
POJK	Peraturan Otoritas Jasa Keuangan Financial Services Authority Regulation
PPATK	Pusat Pelaporan dan Analisis Transaksi Keuangan Center for Financial Transaction Reports and Analysis
Premi	Nominal pembayaran Payment amount
PSAK	Pernyataan Standar Akuntansi Keuangan Statement of Financial Accounting Standards
PYD	Pihak Yang Diasuransikan Insured
QA	<i>Quality Assurance</i> Quality Assurance
RBC	<i>Risk Based Capital</i> Risk Based Capital
RBH	<i>Regional Business Head</i> Regional Business Head
RBM	<i>Regional Bancassurance Manager</i> Regional Bancassurance Manager
RKAP	Rencana Kerja Anggaran Perusahaan Company Budget Work Plan
RO	<i>Relationship Officer</i> Relationship Officer
RUPS	Rapat Umum Pemegang Saham General Meeting of Shareholders
RUPST	Rapat Umum Pemegang Saham Tahunan Annual General Meeting of Shareholders
RUPSLB	Rapat Umum Pemegang Saham Luar Biasa Extraordinary General Meeting of Shareholders
RUPO	Rapat Umum Pemegang Obligasi General Meeting of Bondholders
RWP	<i>Respectful Workplace Policy</i> Respectful Workplace Policy
SAMGR	<i>Senior Assistant Manager</i> Senior Assistant Manager

Daftar Istilah

Glossary of Terms

Daftar Istilah Glossary of Terms	Keterangan Description
SAST	<i>Senior Assistant</i> Senior Assistant
SDGs	<i>Sustainable Development Goals</i> Sustainable Development Goals
SDM	Sumber Daya Manusia Human Resources
SEOJK	Surat Edaran Otoritas Jasa Keuangan Financial Services Authority Circular Letter
SJSN	Sistem Jaminan Sosial Nasional National Social Security System
SMAP	Sistem Manajemen Anti Penyuapan Anti-Bribery Management System
SMGR	<i>Senior Manager</i> Senior Manager
SPAJK	Surat Pengajuan Asuransi Jiwa Kredit Letter of Application for Credit Life Insurance
SOP	<i>Standard Operating Procedure</i> Standard Operating Procedure
SPO	Standar Prosedur Operasional Standard Operating Procedure
TEC	Divisi <i>IT Solution and Digital</i> IT Solution and Digital Division
TJSL	Tanggung Jawab Sosial dan Lingkungan Social and Environment Responsibility
TLO	<i>Total Loss Only</i> Total Loss Only
TPL	<i>Third Party Liability</i> Third Party Liability
TBK	Perusahaan Terbuka Open Company
UU	Undang-undang Laws
Ujrah	Upah dari Asuransi Syariah Salary from Sharia Insurance

Daftar Istilah

Glossary of Terms

Daftar Istilah Glossary of Terms	Keterangan Description
VNB	<i>Value of New Business</i> Value of New Business
VP	<i>Vice President</i> Vice President
WBS	<i>Whistle Blowing System</i> Sharia Supervisory Board Profile
YDDS	Yayasan Danar Dana Swadharma Yayasan Danar Dana Swadharma
YKP BNI	Yayasan Kesejahteraan Pegawai BNI Employee Welfare Foundation BNI

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Surat Pernyataan Anggota Dewan Komisaris dan Direksi Tentang Tanggung Jawab atas Laporan Tahunan 2022 PT BNI Life Insurance

Statement of Board of Commissioners and
Board of Directors Members on Accountability for
the Annual Reports 2022 of PT BNI Life Insurance

Pernyataan Dewan Komisaris Tentang Tanggung Jawab Atas Laporan Tahunan 2022 PT BNI Life Insurance


Responsibility Statement of the Board of Commissioners for 2022 Annual Report of PT BNI Life Insurance

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Tahunan PT BNI Life Insurance Tahun 2022 telah dimuat secara lengkap dan kami bertanggung jawab atas keaslian isi Laporan Tahunan Perseroan. Demikian pernyataan ini dibuat dengan sebenarnya.

We, the undersigned, declare that every information contained in PT BNI Life Insurance Annual Report 2022 has been fully disclosed and take full responsibility for the authenticity of the annual report content. This statement has been made truthfully.



Parikesit Suprpto
Komisaris Utama/Komisaris Independen
President Commissioner/Independent Commissioner



Kazuhiko Arai
Komisaris
Commissioner



Teddy Wishadi
Komisaris
Commissioner



Alwi Abdurrahman Shihab
Komisaris Independen
Independent Commissioner



Henry Cratein Suryanaga
Komisaris Independen
Independent Commissioner

Pernyataan Direksi Tentang Tanggung Jawab Atas Laporan Tahunan 2022 PT BNI Life Insurance

Responsibility Statement of the Board of Directors for 2022 Annual Report of PT BNI Life Insurance

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Tahunan PT BNI Life Insurance Tahun 2022 telah dimuat secara lengkap dan kami bertanggung jawab atas keaslian isi Laporan Tahunan Perseroan. Demikian pernyataan ini dibuat dengan sebenarnya.

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Shadiq Akasya
Direktur Utama
President Director

Eben Eser Nainggolan
Direktur Keuangan
Finance Director

Neny Asriany
Direktur
Director

Hiroshi Ono
Direktur
Director

Masaaki Fuse
Direktur
Director

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Referensi SEOJK Nomor 16/ SEOJK.04/2021: Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik

SEOJK Reference Number 16/SEOJK.04/2021:
Form and Content of the Annual Report
of Issuers or Public Companies

Referensi SEOJK Nomor 16/SEOJK.04/2021: Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik

SEOJK Reference Number 16/SEOJK.04/2021: Form and Content of the Annual Report of Issuers or Public Companies

Keterangan	Halaman Page	Description
I. Ketentuan Umum		I. General Disclosure
1. Dalam Surat Edaran Otoritas Jasa Keuangan ini yang dimaksud dengan:		1. In this Financial Services Authority Circular Letter what is meant by:
a. Laporan Tahunan adalah laporan pertanggungjawaban direksi dan dewan komisaris dalam melakukan pengurusan dan pengawasan terhadap emiten atau perusahaan publik dalam kurun waktu 1 (satu) tahun buku kepada rapat umum pemegang saham yang disusun berdasarkan ketentuan dalam Peraturan Otoritas Jasa Keuangan mengenai Laporan Tahunan emiten atau perusahaan publik.	√	a. Annual Report is a report on the accountability of the Board of Directors and the Board of Commissioners in managing and supervising issuers or public companies within a period of 1 (one) financial year to the General Meeting of Shareholders based on the provisions of the Financial Services Authority Regulation regarding the Annual Report of Issuers or Public Companies.
b. Emiten adalah pihak yang melakukan penawaran umum.	√	b. Issuers are parties who make public offerings.
c. Perusahaan Publik adalah perseroan yang sahamnya telah dimiliki paling sedikit oleh 300 (tiga ratus) pemegang saham dan memiliki modal disetor paling sedikit Rp3.000.000.000,00 (tiga miliar rupiah) atau suatu jumlah pemegang saham dan modal disetor yang ditetapkan oleh Otoritas Jasa Keuangan.	√	c. Public Company is a company whose shares are owned by at least 300 (three hundred) shareholders and has a paid-up capital of at least Rp. 3,000,000,000.00 (three billion rupiah) or a number of shareholders and paid-up capital as determined by the Financial Services Authority.
d. Perusahaan Terbuka adalah Emiten yang telah melakukan penawaran umum efek bersifat ekuitas atau Perusahaan Publik.	√	d. Public Company is an Issuer that has made a public offering of equity securities or a Public Company.
e. Laporan Keberlanjutan (<i>Sustainability Report</i>) adalah laporan yang diumumkan kepada masyarakat yang memuat kinerja ekonomi, keuangan, sosial, dan lingkungan hidup suatu lembaga jasa keuangan, Emiten, dan Perusahaan Publik dalam menjalankan bisnis berkelanjutan.	√	e. A Sustainability Report is a report published to the public that contains the economic, financial, social, and environmental performance of a financial service institution, Issuer, and Public Company in running a sustainable business.
f. Direksi:		f. Board of Directors
1) Bagi Emiten atau Perusahaan Publik berbentuk badan hukum perseroan terbatas adalah Direksi sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik; dan	√	1) For an Issuer or a Public Company in the form of a limited liability company, the Board of Directors as referred to in the Financial Services Authority Regulation concerning the Board of Directors and Board of Commissioners of an Issuer or Public Company; and
2) Bagi Emiten atau Perusahaan Publik berbentuk badan hukum selain perseroan terbatas adalah organ yang melaksanakan pengurusan badan hukum tersebut sebagaimana dimaksud dalam peraturan perundang undangan mengenai badan hukum tersebut.	√	2) For an Issuer or Public Company in the form of a legal entity other than a limited liability company is an organ that runs the management of the legal entity as referred to in the laws and regulations concerning the legal entity.
g. Dewan Komisaris:		g. Board of Commissioners
1) Bagi Emiten atau Perusahaan Publik berbentuk badan hukum perseroan terbatas adalah Dewan Komisaris sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik; dan	√	1) For an Issuer or Public Company in the form of a limited liability company is the Board of Commissioners as referred to in the Financial Services Authority Regulation concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies; and
2) Bagi Emiten atau Perusahaan Publik berbentuk badan hukum selain perseroan terbatas adalah organ yang melakukan pengawasan badan hukum tersebut sebagaimana dimaksud dalam peraturan perundang undangan mengenai badan hukum tersebut	√	2) For an Issuer or Public Company in the form of a legal entity other than a limited liability company is the organ that supervises the legal entity as referred to in the laws and regulations concerning the legal entity.

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Keterangan	Halaman Page	Description
h. Rapat Umum Pemegang Saham yang selanjutnya disingkat RUPS:		h. General Meeting of Shareholders hereinafter abbreviated as GMS:
1) Bagi Emiten atau Perusahaan Publik berbentuk badan hukum perseroan terbatas adalah RUPS sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka; dan	√	1) For an Issuer or Public Company in the form of a limited liability company is the GMS as referred to in the Financial Services Authority Regulation concerning the Plan and Organizing of the General Meeting of Shareholders of a Public Company; and
2) Bagi Emiten atau Perusahaan Publik berbentuk badan hukum selain perseroan terbatas adalah organ yang mempunyai wewenang yang tidak diberikan kepada organ yang melaksanakan fungsi pengurusan dan fungsi pengawasan, dalam batas yang ditentukan dalam peraturan perundang-undangan dan/atau anggaran dasar yang mengatur badan hukum tersebut.	√	2) For an Issuer or Public Company in the form of a legal entity other than a limited liability company is an organ that has authority that could not be given to an organ that carries out management and supervisory functions, within the limits specified in the laws and/or articles of association governing the legal entity.
2. Laporan Tahunan Emiten atau Perusahaan Publik merupakan sumber informasi penting bagi investor atau pemegang saham sebagai salah satu dasar pertimbangan dalam pengambilan keputusan investasi dan sarana pengawasan terhadap Emiten atau Perusahaan Publik.	√	2. The Annual Report of a listed company is one of the most important sources as the base for investors or shareholders in making an investment decision, and is a means of monitoring an issuer or public company.
3. Seiring dengan perkembangan pasar modal dan meningkatnya kebutuhan investor atau pemegang saham atas keterbukaan informasi, Direksi dan Dewan Komisaris dituntut untuk menyajikan informasi yang berkualitas, akurat, dan akuntabel melalui Laporan Tahunan Emiten atau Perusahaan Publik.	√	3. Along with the development of the Capital Market and the growing needs of investors or shareholders regarding information disclosure, the Board of Directors and the Board of Commissioners are required to improve the quality of information disclosure through an annual report.
4. Laporan Tahunan yang disusun secara teratur dan informatif dapat memberikan kemudahan bagi investor atau pemegang saham dan pemangku kepentingan dalam memperoleh informasi yang dibutuhkan.	√	4. Annual Report should be prepared in an orderly manner and should be informative to provide conveniences for the investors or shareholders in getting the information they need.
5. Surat Edaran Otoritas Jasa Keuangan ini merupakan pedoman bagi Emiten atau Perusahaan Publik yang wajib diterapkan dalam menyusun Laporan Tahunan dan Laporan Keberlanjutan.	√	5. This Circular Letter of the Financial Service Agency serves guidelines for Issuers or Public Companies that should be applied in preparing their Annual Report.
II. Bentuk Laporan Tahunan		II. Format of Annual Report
1. Laporan Tahunan disajikan dalam bentuk dokumen cetak dan salinan dokumen elektronik.	√	1. Annual Report should be presented in the printed format and in electronic document copy.
2. Laporan Tahunan yang disajikan dalam bentuk dokumen cetak, dicetak pada kertas yang berwarna terang, berkualitas baik, berukuran A4, dijilid, dan dapat diperbanyak dengan kualitas yang baik.	√	2. The printed version of the Annual Report should be printed on light-colored paper of fine quality, in A4 size, bound and can be reproduced in good quality.
3. Laporan Tahunan dapat menyajikan informasi berupa gambar, grafik, tabel, dan/atau diagram dengan mencantumkan judul dan/atau keterangan yang jelas, sehingga mudah dibaca dan dipahami.	√	3. Annual Report may present the information in form of images, charts, tables, and diagrams are presented by mentioning the title and/or clear description, that is easy to read and be understood;
4. Laporan Tahunan yang disajikan dalam bentuk salinan dokumen elektronik merupakan Laporan Tahunan yang dikonversi dalam <i>portable document format</i> (PDF).	√	4. The Annual Report presented in electronic document format is the Annual Report converted into portable document format.
III. Isi Laporan Tahunan		III. Format of Annual Report
1. Laporan Tahunan paling sedikit memuat:	√	1. Annual Report should contain at least the following information:
a. Ikhtisar data keuangan penting;	12-15	a. Summary of key financial information;
b. Informasi saham (jika ada);	N/A	b. Stock information (if any);
c. Laporan Direksi;	46-61	c. The Board of Directors report;
d. Laporan Dewan Komisaris;	36-45	d. The Board of Commissioners report;

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Keterangan	Halaman Page	Description
e. Profil Emiten atau Perusahaan Publik;	70-171	e. Profile of Issuer or Public Company;
f. Analisis dan pembahasan manajemen;	174-236	f. Management Discussion and Analysis
g. Tata kelola Emiten atau Perusahaan Publik;	240-473	g. Corporate governance applied by the Issuer or Public Company;
h. Tanggung jawab sosial dan lingkungan Emiten atau Perusahaan Publik;	476-509	h. Corporate social and environmental responsibility of the Issuer or Public Company;
i. Laporan keuangan tahunan yang telah diaudit; dan	571-660	i. Audited annual report; and
j. Surat pernyataan anggota Direksi dan anggota Dewan Komisaris tentang tanggung jawab atas Laporan Tahunan;	520-521	j. Statement that the Board of Directors and the Board of Commissioners are fully responsible for the Annual Report;
2. Uraian Isi Laporan Tahunan	√	2. Description of Content of Annual Report
a. Ikhtisar Data Keuangan Penting Ikhtisar Data Keuangan Penting memuat informasi keuangan yang disajikan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika Emiten atau Perusahaan Publik tersebut menjalankan kegiatan usahanya kurang dari 3 (tiga) tahun, paling sedikit memuat:	12-15	a. Summary of Key Financial Information Summary of Key Financial Information contains financial information presented in comparison with previous 3 (three) fiscal years or since the commencement of business if the Issuers or the Public Company commencing the business less than 3 (three) years, at least contain:
1) Pendapatan/penjualan;	√	1) Income/sales;
2) Laba bruto;	√	2) Gross profit;
3) Laba (rugi);	√	3) Profit (loss);
4) Jumlah laba (rugi) yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali;	N/A	4) Total profit (loss) attributable to equity holders of the parent entity and non-controlling interest;
5) Total laba (rugi) komprehensif;	√	5) Total comprehensive profit (loss);
6) Jumlah laba (rugi) komprehensif yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali;	√	6) Total comprehensive profit (loss) attributable to equity holders of the parent entity and non controlling interest;
7) Laba (rugi) per saham;	N/A	7) Earning (loss) per share;
8) Jumlah aset;	√	8) Total assets;
9) Jumlah liabilitas;	√	9) Total liabilities;
10) Jumlah ekuitas;	√	10) Total equities;
11) Rasio laba (rugi) terhadap jumlah aset;	√	11) Profit (loss) to total assets ratio;
12) Rasio laba (rugi) terhadap ekuitas;	√	12) Profit (loss) to equities ratio;
13) Rasio laba (rugi) terhadap pendapatan/ penjualan;	√	13) Profit (loss) to income ratio;
14) Rasio lancar;	√	14) Current ratio;
15) Rasio liabilitas terhadap ekuitas;	√	15) Liabilities to equities ratio;
16) Rasio liabilitas terhadap jumlah aset; dan	√	16) Liabilities to total assets ratio; and
17) Informasi dan rasio keuangan lainnya yang relevan dengan Emiten atau Perusahaan Publik dan jenis industrinya;	√	17) Other information and financial ratios relevant to the Issuer or Public Company and type of industry;
b. Informasi saham Informasi saham bagi Perusahaan Terbuka paling sedikit memuat:	N/A	b. Stock Information Stock Information for Public Company at least contains:
1) Saham yang telah diterbitkan untuk setiap masa triwulan yang disajikan dalam bentuk perbandingan selama 2 (dua) tahun buku terakhir, paling sedikit memuat:	-	1) Shares issued for each three-month period in the last 2 (two) fiscal years (if any), at least covering:
a) Jumlah saham yang beredar;	-	a) Number of outstanding shares;
b) Kapitalisasi pasar berdasarkan harga pada Bursa Efek tempat saham dicatatkan;	-	b) Market capitalization based on the price at the Stock Exchange where the shares listed on

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Keterangan	Halaman Page	Description
c) Harga saham tertinggi, terendah, dan penutupan berdasarkan harga pada Bursa Efek tempat saham dicatatkan; dan	-	c) Highest share price, lowest share price, closing share price at the Stock Exchange where the shares listed on; and
d) Volume perdagangan pada Bursa Efek tempat saham dicatatkan;	-	d) Share volume at the Stock Exchange where the shares listed on;
Informasi dalam huruf b), huruf c) dan huruf d) hanya diungkapkan jika sahamnya tercatat di bursa efek;		Information in point b), point c), and point d) only be disclosed if the Issuer is a public company whose shares is listed in the Stock Exchange;
2) Dalam hal terjadi aksi korporasi yang menyebabkan terjadinya perubahan pada saham, seperti pemecahan saham (<i>stock split</i>), penggabungan saham (<i>reverse stock</i>), dividen saham, saham bonus, perubahan nilai nominal saham, penerbitan efek konversi, serta penambahan dan pengurangan modal, informasi saham sebagaimana dimaksud pada angka 1) ditambahkan penjelasan paling sedikit mengenai:	-	2) In the event of corporate actions, including stock split, reverse stock, dividend, bonus share, and change in par value of shares, then the share price referred to in point 1), should be added with explanation on:
a) Tanggal pelaksanaan aksi korporasi;	-	a. Date of corporate action;
b) Rasio pemecahan saham (<i>stock split</i>), penggabungan saham (<i>reverse stock</i>), dividen saham, saham bonus, jumlah efek konversi yang diterbitkan, dan perubahan nilai nominal saham;	-	b. Stock split ratio, reverse stock, dividend, bonus shares, and change in par value of shares;
c) Jumlah saham beredar sebelum dan sesudah aksi korporasi;	-	c. Number of outstanding shares prior to and after corporate action;
d) Jumlah efek konversi yang dilaksanakan (jika ada); dan	-	d. Number of conversion shares proceed (if any); and
e) Harga saham sebelum dan sesudah aksi korporasi;	-	e. Share price prior to and after corporate action;
3) Dalam hal terjadi penghentian sementara perdagangan saham (<i>suspension</i>) dan/atau pembatalan pencatatan saham (<i>delisting</i>) dalam tahun buku, dijelaskan alasan penghentian sementara perdagangan saham (<i>suspension</i>) dan/atau pembatalan pencatatan saham (<i>delisting</i>) tersebut; dan	-	3) In the event that the company's shares were suspended and/or delisted from trading during the year under review, then the Issuers or Public Company should provide explanation on the reason for the suspension and/or delisting; and
4) Dalam hal penghentian sementara perdagangan saham (<i>suspension</i>) sebagaimana dimaksud pada angka 3) dan/atau proses pembatalan pencatatan saham (<i>delisting</i>) masih berlangsung hingga akhir periode Laporan Tahunan, dijelaskan tindakan yang dilakukan untuk menyelesaikan penghentian sementara perdagangan saham (<i>suspension</i>) dan/atau pembatalan pencatatan saham (<i>delisting</i>) tersebut.	-	4) In the event that the suspension and/or delisting as referred to in point 3) was still in effect until the date of the Annual Report, then the Issuer or the Public Company should also explain the corporate actions taken by the company in resolving the suspension and/or delisting;
c. Laporan Direksi Laporan Direksi paling sedikit memuat uraian singkat mengenai:	46-61	c. The Board of Directors Report The Board of Directors Report should at least contain the following items:
1) Kinerja Emiten atau Perusahaan Publik, paling sedikit memuat:	51-56	1) The performance of the Issuer or Public Company, at least covering:
a) Strategi dan kebijakan strategis Emiten atau Perusahaan Publik;	52-54	a) Strategy and strategic policies of the Issuer or Public Company;
b) Peranan Direksi dalam perumusan strategi dan kebijakan strategis Emiten atau Perusahaan Publik;	54	b) The Board of Directors roles in formulating strategies and strategic policies of Issuers or Public Companies;
c) Proses yang dilakukan Direksi untuk memastikan implementasi strategi Emiten atau Perusahaan Publik;	55	c) The process carried out by the Board of Directors to ensure the implementation of the Issuer or Public Company strategy;

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SEOJK Reference Number 16/SEOJK.04/2021: Form and Content of the Annual Report of Issuers or Public Companies

Keterangan	Halaman Page	Description
d) Perbandingan antara hasil yang dicapai dengan yang ditargetkan Emiten atau Perusahaan Publik; dan	55-56	d) Comparison between achievement of results and targets; or Public Company; and
e) Kendala yang dihadapi Emiten atau Perusahaan Publik;	56	e) Challenges faced by the Issuer or Public Company;
2) Gambaran tentang prospek usaha Emiten atau Perusahaan Publik; dan	58-59	2) Description on business prospects; or Public Company; and
3) Penerapan tata kelola Emiten atau Perusahaan Publik.	57-58	3) Implementation of good corporate governance by Issuer or Public Company;
d. Laporan Dewan Komisaris Laporan Dewan Komisaris paling sedikit memuat uraian singkat mengenai:	36-45	d. The Board of Commissioners Report The Board of Commissioners Report should at least contain the following items:
1) Penilaian terhadap kinerja Direksi mengenai pengelolaan Emiten atau Perusahaan Publik, termasuk pengawasan Dewan Komisaris dalam perumusan dan implementasi strategi Emiten atau Perusahaan Publik yang dilakukan oleh Direksi;	38-39	1) Assessment of the performance of the Board of Directors in managing the Issuer or the Public Company, including the supervision of the Board of Commissioners in the formulation and implementation of the strategy of the Issuer or Public Company carried out by the Board of Directors;
2) Pandangan atas prospek usaha Emiten atau Perusahaan Publik yang disusun oleh Direksi; dan	40	2) View on the business prospects of the Issuer or Public Company as established by the Board of Directors; and
3) Pandangan atas penerapan tata kelola Emiten atau Perusahaan Publik.	41	3) View on the implementation of the corporate governance by the Issuer or Public Company;
e. Profil Emiten atau Perusahaan Publik Profil Emiten atau Perusahaan Publik paling sedikit memuat informasi:	68-171	e. Profile of the Issuer or Public Company Profile of the Issuer or Public Company should cover at least:
1) Nama Emiten atau Perusahaan Publik termasuk apabila terdapat perubahan nama, alasan perubahan, dan tanggal efektif perubahan nama pada tahun buku;	70	1) Name of Issuer or Public Company, including change of name, the reason for the change, and the effective date of the change of name during the year under review;
2) Akses terhadap Emiten atau Perusahaan Publik termasuk kantor cabang atau kantor perwakilan yang memungkinkan masyarakat dapat memperoleh informasi mengenai Emiten atau Perusahaan Publik, meliputi:	71	2) Access to Issuer or Public Company, including branch office or representative office, where the public can have access of information of the Issuer or Public Company, which include:
a) Alamat;	√	a) Address;
b) Nomor telepon;	√	b) Telephone number;
c) Alamat surat elektronik; dan	√	c) E-mail address; and
d) Alamat Situs Web;	√	d) Website address;
3) Riwayat singkat Emiten atau Perusahaan Publik;	72-73	3) Brief history of the Issuer or Public Company;
4) Visi dan misi Emiten atau Perusahaan Publik serta budaya perusahaan (<i>corporate culture</i>) atau nilai-nilai perusahaan;	88-89	4) Vision and mission of the Issuer or Public Company as well as corporate culture or values;
5) Kegiatan usaha menurut anggaran dasar terakhir, kegiatan usaha yang dijalankan pada tahun buku, serta jenis barang dan/atau jasa yang dihasilkan;	78-87	5) Line of business according to the latest Articles of Association, and types of products and/or services produced;
6) Wilayah operasional Emiten atau Perusahaan Publik; wilayah operasional merupakan wilayah atau daerah pelaksanaan kegiatan operasional atau jangkauan dari kegiatan operasional perusahaan.	166-167	6) The operational area of the Issuer or Public Company; operational area is the area or district for implementing operational activities or the range of the company's operational activities.
7) Struktur organisasi Emiten atau Perusahaan Publik dalam bentuk bagan, paling sedikit sampai dengan struktur 1 (satu) tingkat di bawah Direksi termasuk komite di bawah Direksi (jika ada) dan komite di bawah Dewan Komisaris, disertai dengan nama dan jabatan;	90-91	7) Structure of organization of the Issuer or Public Company in chart form, at least 1 (one) level below the Board of Directors, with the names and titles;

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8) Daftar keanggotaan asosiasi industri baik dalam skala nasional maupun internasional yang berkaitan dengan penerapan keuangan berkelanjutan;	33	8) A list of industry association memberships both on a national and international scale related to the implementation of sustainable finance;
9) Profil Direksi, paling sedikit memuat:	100-106	9) The Board of Directors profiles include:
a) Nama dan jabatan yang sesuai dengan tugas dan tanggung jawab;	√	a) Name and short description of duties and functions;
b) Foto terbaru;	√	b) Latest photograph;
c) Usia;	√	c) Age;
d) Kewarganegaraan;	√	d) Citizenship;
e) Riwayat pendidikan dan/atau sertifikasi;	√	e) education;
f) Riwayat jabatan, meliputi informasi:	√	f) History position, covering information on:
(1) Dasar hukum penunjukan sebagai anggota Direksi, anggota Dewan Komisaris, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik yang bersangkutan;	√	(1) Legal basis for appointment as member of the Board of Directors to the said Issuer or Public Company;
(2) Rangkap jabatan, baik sebagai anggota Direksi, anggota Dewan Komisaris, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik. Dalam hal anggota Direksi tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut; dan	√	(2) Concurrent position, as member of the Board of Directors, member of the Board of Commissioners, and/or member of committee, and other positions both inside and outside the Issuer or Public Company. In the event that a member of the Board of Directors does not have concurrent positions, then this is disclosed; and
(3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik;	√	(3) Working experience and period in and outside the Issuer or Public Company;
g) Hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi. Dalam hal anggota Direksi tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut; dan	√	g) Disclosure of affiliation with other members of the Board of Directors, members of the Board of Commissioners, and major or controlling shareholders, either directly or indirectly, to individual owners, including the names of affiliated parties. In the event that a member of the Board of Directors has no affiliation, the Issuer or Public Company shall disclose this matter; and
h) Perubahan komposisi anggota Direksi dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Direksi, maka diungkapkan mengenai hal tersebut;	√	h) Changes in the composition of the Board of Directors and the reasons for the changes. In the event that there is no change in the composition of the Board of Directors, this matter shall be disclosed;
10) Profil Dewan Komisaris, paling sedikit memuat:	92-98	10) The Board of Commissioners profiles, at least include:
a) Nama dan jabatan;	√	a) Name;
b) Foto terbaru;	√	b) Latest photograph;
c) Usia;	√	c) Age;
d) Kewarganegaraan;	√	d) Citizenship;
e) Riwayat pendidikan dan/atau sertifikasi;	√	e) Education;
f) Riwayat jabatan, meliputi informasi:	√	f) History position, covering information on:
(1) Dasar hukum pengangkatan sebagai anggota Dewan Komisaris;	√	(1) Legal basis for appointment as member of the Board of Commissioners

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(2) Dasar hukum pengangkatan pertama kali sebagai anggota Dewan Komisaris yang merupakan komisaris independen pada Emiten atau Perusahaan Publik yang bersangkutan;	√	(2) Legal bases for the first appointment as member of the Board of Commissioners who also Independent Commissioner at the said Issuer or Public Company;
(3) Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik. Dalam hal anggota Dewan Komisaris tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut; dan	√	(3) Concurrent position, as member of the Board of Commissioners, member of the Board of Directors, and/or member of committee, and other positions both inside and outside the Issuer or Public Company. In the event that a member of the Board of Directors does not have concurrent positions, then this is disclosed; and
(4) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik;	√	(4) Working experience and period in and outside the Issuer or Public Company;
g) Hubungan afiliasi dengan anggota Dewan Komisaris lainnya, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi; Dalam hal anggota Dewan Komisaris tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut;	√	g) Disclosure of affiliation with other members of the Board of Commissioners, members of the Board of Directors, and major or controlling shareholders, either directly or indirectly, to individual owners, including the names of affiliated parties. In the event that a member of the Board of Directors has no affiliation, the Issuer or Public Company shall disclose this matter; and
h) Pernyataan independensi komisaris independen dalam hal komisaris independen telah menjabat lebih dari 2 (dua) periode; dan	√	h) Statement of independence of Independent Commissioner in the event that the Independent Commissioner has been appointed more than 2 (two) periods; and
i) Perubahan komposisi anggota Dewan Komisaris dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Dewan Komisaris, maka diungkapkan mengenai hal tersebut;	√	i) Changes in the composition of the Board of Commissioners and the reasons for the changes. In the event that there is no change in the composition of the members of the Board of Commissioners, this matter shall be disclosed;
11) Dalam hal terdapat perubahan susunan anggota Direksi dan/atau anggota Dewan Komisaris yang terjadi setelah tahun buku berakhir sampai dengan batas waktu penyampaian Laporan Tahunan, susunan yang dicantumkan dalam Laporan Tahunan adalah susunan anggota Direksi dan/atau anggota Dewan Komisaris yang terakhir dan sebelumnya;	285-287, 304-306	11) In the event that there were changes in the composition of the Board of Commissioners and/or the Board of Directors occurring between the period after year-end until the date the Annual Report submitted, then the last and the previous composition of the Board of Commissioners and/or the Board of Directors shall be stated in the Annual Report;
12) Jumlah karyawan menurut jenis kelamin, jabatan, usia, tingkat pendidikan, dan status ketenagakerjaan (tetap/kontrak) dalam tahun buku; Pengungkapan informasi dapat disajikan dalam bentuk tabel.	124, 126	12) Number of employees by gender, position, age, education level, and employment status (permanent/contracted) in the financial year; Disclosure of information can be presented in table form.
13) Nama pemegang saham dan persentase kepemilikan pada awal dan akhir tahun buku, yang terdiri dari informasi mengenai:	158-162	13) Names of shareholders and ownership percentage at the end of the fiscal year, including:
a) Pemegang saham yang memiliki 5% (lima persen) atau lebih saham Emiten atau Perusahaan Publik;	158	a) Shareholders having 5% (five percent) or more shares of Issuer or Public Company;

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b) Anggota Direksi dan anggota Dewan Komisaris yang memiliki saham Emiten atau Perusahaan Publik. Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki saham, maka diungkapkan mengenai hal tersebut; dan	158-159	b) Members of the Board of Directors and the Board of Commissioners who own shares in Issuers or Public Companies. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not own shares, then this matter is disclosed; and
c) Kelompok pemegang saham masyarakat, yaitu kelompok pemegang saham yang masing-masing memiliki kurang dari 5% (lima persen) saham Emiten atau Perusahaan Publik; Informasi di atas dapat disajikan dalam bentuk tabel.	N/A	c) Groups of public shareholders, or groups of shareholders, each with less than 5% (five percent) ownership shares of the Issuers or Public Company;
14) Persentase kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik oleh anggota Direksi dan anggota Dewan Komisaris pada awal dan akhir tahun buku, termasuk informasi mengenai pemegang saham yang terdaftar dalam daftar pemegang saham untuk kepentingan kepemilikan tidak langsung anggota Direksi dan anggota Dewan Komisaris; Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik, maka diungkapkan mengenai hal tersebut.	N/A	14) The percentage of indirect ownership of the shares of the Issuer or Public Company by members of the Board of Directors and members of the Board of Commissioners at the beginning and end of the financial year, including information on shareholders registered in the shareholder register for the benefit of indirect ownership of members of the Board of Directors and members of the Board of Commissioners; In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not have indirect ownership of the shares of the Issuer or Public Company, this matter shall be disclosed.
15) Jumlah pemegang saham dan persentase kepemilikan per akhir tahun buku berdasarkan klasifikasi:	N/A	15) Number of shareholders and ownership percentage at the end of the fiscal year, based on:
a) Kepemilikan institusi lokal;	-	a) Ownership of local institutions;
b) Kepemilikan institusi asing;	-	b) Ownership of foreign institutions;
c) Kepemilikan individu lokal; dan	-	c) Ownership of local individual; and
d) Kepemilikan individu asing;	-	d) Ownership of foreign individual;
16) Informasi mengenai pemegang saham utama dan pengendali Emiten atau Perusahaan Publik, baik langsung maupun tidak langsung, sampai kepada pemilik individu, yang disajikan dalam bentuk skema atau bagan;	158	16) Information on major shareholders and controlling shareholders the Issuers of Public Company, directly or indirectly, and also individual shareholder, presented in the form of scheme or diagram;
17) Nama entitas anak, perusahaan asosiasi, perusahaan ventura bersama dimana Emiten atau Perusahaan Publik memiliki pengendalian bersama entitas (jika ada), beserta persentase kepemilikan saham, bidang usaha, total aset, dan status operasi entitas anak, perusahaan asosiasi, perusahaan ventura bersama; Untuk entitas anak, ditambahkan informasi mengenai alamat entitas anak tersebut.	164-165	17) Name of subsidiaries, associated companies, joint venture controlled by Issuers or Public Company, with entity, percentage of stock ownership, line of business, total assets and operating status of the Issuers of Public Company (if any); For subsidiaries, include the addresses of the said subsidiaries;
18) Kronologis pencatatan saham, jumlah saham, nilai nominal, dan harga penawaran dari awal pencatatan hingga akhir tahun buku serta nama bursa efek dimana saham Emiten atau Perusahaan Publik dicatatkan, termasuk pemecahan saham (<i>stock split</i>), penggabungan saham (<i>reverse stock</i>), dividen saham, saham bonus, dan perubahan nilai nominal saham, pelaksanaan efek konversi, pelaksanaan penambahan dan pengurangan modal (jika ada);	163	18) Chronology of share listing, number of shares, par value, and bid price from the beginning of listing up to the end of the financial year, and name of Stock Exchange where the Issuers of Public Company shares are listed;

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19) Informasi pencatatan efek lainnya selain efek sebagaimana dimaksud pada angka 18), yang belum jatuh tempo pada tahun buku paling sedikit memuat nama efek, tahun penerbitan, tingkat suku bunga/imbal hasil, tanggal jatuh tempo, nilai penawaran, dan peringkat efek (jika ada);	163	19) Chronology of securities listing in addition to the said security in point 18), which at least should contain the name of the Securities, year of issuance, date of maturity, bid price, and rating of the securities (if any);
20) Informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) beserta jaringan/asosiasi/aliansinya meliputi:	170	20) Information on public accounting services (AP) and public accounting firms (KAP) and their networks/associations/allies includes:
a) Nama dan alamat;	√	a) Name and address
b) Periode penugasan;	√	b) Assignment period
c) Informasi jasa audit dan/atau non audit yang diberikan;	√	c) Information on audit and/or non-audit services provided;
d) Biaya jasa (<i>fee</i>) audit dan/atau non audit untuk masing-masing penugasan yang diberikan selama tahun buku; dan	√	d) Audit and/or non-audit fee for each assignment given during the financial year; and
e) Dalam hal AP dan KAP beserta jaringan/asosiasi/aliansinya, yang ditunjuk tidak memberikan jasa non audit, maka diungkapkan mengenai informasi tersebut; dan Pengungkapan informasi penggunaan jasa AP dan KAP beserta jaringan/asosiasi/aliansinya dapat disajikan dalam bentuk tabel.	√	e) In the event that AP and KAP and their network/association/alliance, which are appointed do not provide non-audit services, then the information is disclosed; and Disclosure of information on AP and KAP services and their networks/associations/allies can be presented in table form.
21) Nama dan alamat lembaga dan/atau profesi penunjang pasar modal selain AP dan KAP.	170	21) Name and address of capital market supporting institutions and/or professions other than AP and KAP.
f. Analisis dan Pembahasan Manajemen Analisis dan pembahasan manajemen memuat analisis dan pembahasan mengenai laporan keuangan dan informasi penting lainnya dengan penekanan pada perubahan material yang terjadi dalam tahun buku, yaitu paling sedikit memuat:	174-236	f. Management Discussion and Analysis Management Analysis and Discussion Annual should contain discussion and analysis on financial statements and other material information emphasizing material changes that occurred during the year under review, at least including:
1) Tinjauan operasi per segmen operasi sesuai dengan jenis industri Emiten atau Perusahaan Publik, paling sedikit mengenai:	179-191	1) Operational review per business segment, according to the type of industry of the Issuer or Public Company including:
a) Produksi, yang meliputi proses, kapasitas, dan perkembangannya;	√	a) Production, which includes process, capacity and its development;
b) Pendapatan/penjualan; dan	√	b) Income/sales; and
c) Profitabilitas;	√	c) Profitability;
2) Kinerja keuangan komprehensif yang mencakup perbandingan kinerja keuangan dalam 2 (dua) tahun buku terakhir, penjelasan tentang penyebab adanya perubahan dan dampak perubahan tersebut, paling sedikit mengenai:	192-219	2) Comprehensive financial performance analysis which includes a comparison between the financial performance of the last 2 (two) fiscal years, and explanation on the causes and effects of such changes, among others concerning:
a) Aset lancar, aset tidak lancar, dan total aset;	√	a) Current assets, non-current assets, and total assets;
b) Liabilitas jangka pendek, liabilitas jangka panjang, dan total liabilitas;	√	b) Short term liabilities, long term liabilities, total liabilities;
c) Ekuitas;	√	c) Equities;
d) Pendapatan/penjualan, beban, laba (rugi), penghasilan komprehensif lain, dan total laba (rugi) komprehensif; dan	√	d) Sales/operating revenues, expenses and profit (loss), other comprehensive revenues, and total comprehensive profit (loss); and
e) Arus kas;	√	e) Cash flows;
3) Kemampuan membayar utang atau kewajiban dengan menyajikan perhitungan rasio yang relevan;	220-221	3) The capacity to pay debts by including the computation of relevant ratios;

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4) Tingkat kolektibilitas piutang Emiten atau Perusahaan Publik dengan menyajikan perhitungan rasio yang relevan;	221	4) Accounts receivable collectability of the Issuer or Public Company, including the computation of the relevant ratios;
5) Struktur modal (<i>capital structure</i>) dan kebijakan manajemen atas struktur modal (<i>capital structure</i>) tersebut disertai dasar penentuan kebijakan dimaksud;	222-223	5) Capital structure and management policies concerning capital structure, including the basis for determining the said policy;
6) Bahasan mengenai ikatan yang material untuk investasi barang modal dengan penjelasan paling sedikit meliputi:	224	6) Discussion on material ties for the investment of capital goods, including the explanation on at least:
a) Tujuan dari ikatan tersebut;	-	a) The purpose of such ties;
b) Sumber dana yang diharapkan untuk memenuhi ikatan tersebut;	-	b) Source of funds expected to fulfill the said ties;
c) Mata uang yang menjadi denominasi; dan	-	c) Currency of denomination; and
d) Langkah yang direncanakan Emiten atau Perusahaan Publik untuk melindungi risiko dari posisi mata uang asing yang terkait;	-	d) Steps taken by the Issuer of Public Company to protect the position of a related foreign currency against risks;
7) Bahasan mengenai investasi barang modal yang direalisasikan dalam tahun buku terakhir, paling sedikit meliputi:	224	7) Discussion on investment of capital goods which was realized in the last fiscal year, at least include:
a) Jenis investasi barang modal;	√	a) Type of investment of capital goods;
b) Tujuan investasi barang modal; dan	√	b) Objective of the investment of capital goods; and
c) Nilai investasi barang modal yang dikeluarkan;	√	c) Value of the investment of capital goods;
8) Informasi dan fakta material yang terjadi setelah tanggal laporan akuntan (jika ada);	225	8) Material Information and facts that occurring after the date of the accountant's report (if any);
9) Prospek usaha dari Emiten atau Perusahaan Publik dikaitkan dengan kondisi industri, ekonomi secara umum dan pasar internasional disertai data pendukung kuantitatif dari sumber data yang layak dipercaya;	225	9) Information on the prospects of the Issuer or the Company in connection with industry, economy in general, accompanied with supporting quantitative data if there is a reliable data source;
10) Perbandingan antara target/proyeksi pada awal tahun buku dengan hasil yang dicapai (realisasi), mengenai:	227	10) Comparison between target/projection at beginning of year and result (realization), concerning:
a) Pendapatan/penjualan;	√	a) Income/sales;
b) Laba (rugi);	√	b) Profit (loss);
c) Struktur modal (<i>capital structure</i>); atau	√	c) Capital structure; or
d) Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik;	√	d) Others that deemed necessary for the Issuer or Public Company;
11) Target/proyeksi yang ingin dicapai Emiten atau Perusahaan Publik untuk 1 (satu) tahun mendatang, mengenai:	228	11) Target/projection at most for the next one year of the Issuer or Public Company, concerning:
a) Pendapatan/penjualan;	√	a) Income/sales;
b) Laba (rugi);	√	b) Profit (loss);
c) Struktur modal (<i>capital structure</i>); atau	√	c) Capital structure; or
d) Kebijakan dividen; atau	√	d) Dividend policy; or
e) Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik;	√	e) Others that deemed necessary for the Issuer or Public Company;
12) Aspek pemasaran atas barang dan/atau jasa Emiten atau Perusahaan Publik, paling sedikit mengenai strategi pemasaran dan pangsa pasar;	230	12) Marketing aspects of the company's products and/or services the Issuer or Public Company, among others marketing strategy and market share;

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13) Uraian mengenai dividen selama 2 (dua) tahun buku terakhir, paling sedikit:	231	13) Description regarding the dividend policy during the last 2 (two) fiscal years, at least:
a) Kebijakan dividen, antara lain memuat informasi persentase jumlah dividen yang dibagikan terhadap laba bersih;	√	a) Dividend policy, which includes information on the percentage of dividends distributed to net income;
b) Tanggal pembayaran dividen kas dan/ atau tanggal distribusi dividen non kas;	√	b) The date of the payment of cash dividend and/or date of distribution of non-cash dividend;
c) Jumlah dividen per saham (kas dan/atau non kas); dan	√	c) Amount of cash per share (cash and/or non cash); and
d) Jumlah dividen per tahun yang dibayar; Pengungkapan informasi dapat disajikan dalam bentuk tabel. Dalam hal Emiten atau Perusahaan Publik tidak membagikan dividen dalam 2 (dua) tahun terakhir, maka diungkapkan mengenai hal tersebut.	√	d) The amount of dividends paid per year; Disclosure of information can be presented in table form. In the event that the Issuer or Public Company does not distribute dividends in the last 2 (two) years, this matter shall be disclosed.
14) Realisasi penggunaan dana hasil Penawaran Umum, dengan ketentuan:	231	14) Use of proceeds from Public Offerings, under the condition of:
a) Dalam hal selama tahun buku, Emiten memiliki kewajiban menyampaikan laporan realisasi penggunaan dana, maka diungkapkan realisasi penggunaan dana hasil Penawaran Umum secara kumulatif sampai dengan akhir tahun buku; dan	-	a) During the year under review, on which the Issuer has the obligation to report the realization of the use of proceeds, then the realization of the cumulative use of proceeds until the year end should be disclosed; and
b) Dalam hal terdapat perubahan penggunaan dana sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan tentang Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum, maka Emiten menjelaskan perubahan tersebut;	-	b) In the event that there were changes in the use of proceeds as stipulated in the Regulation of the Financial Services Authority on the Report of the Utilization of Proceeds from Public Offering, then Issuer should explain the said changes;
15) Informasi material (jika ada), antara lain mengenai investasi, ekspansi, divestasi, penggabungan/peleburan usaha, akuisisi, restrukturisasi utang/modal, transaksi material, transaksi afiliasi, dan transaksi benturan kepentingan, yang terjadi pada tahun buku, paling sedikit memuat:	232 - 234	15) Material information (if any), among others concerning investment, expansion, divestment, acquisition, debt/capital restructuring, transactions with related parties and transactions with conflict of interest that occurred during the year under review, along others include:
a) Tanggal, nilai, dan objek transaksi;	-	a) Transaction date, value, and object;
b) Nama pihak yang melakukan transaksi;	-	b) Name of transacting parties;
c) Sifat hubungan Afiliasi (jika ada);	-	c) Nature of affiliate relationship (if any);
d) Penjelasan mengenai kewajaran transaksi;	-	d) Description of the fairness of the transaction;
e) Pemenuhan ketentuan terkait; dan	-	e) Compliance with related rules and regulations; and
f) Dalam hal terdapat hubungan afiliasi, selain mengungkapkan informasi sebagaimana dimaksud dalam huruf a) sampai dengan huruf e), Emiten atau Perusahaan Publik juga mengungkapkan informasi:	-	f) In the event that there is an affiliation relationship, in addition to disclosing the information as referred to in letter a) to letter e), the Issuer or Public Company also discloses information:
(1) Pernyataan Direksi bahwa transaksi afiliasi telah melalui prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (<i>arm's length principle</i>); dan	-	(1) A statement from the Board of Directors that the affiliate transaction has conducted through adequate procedures to ensure that the affiliate transaction is in line with generally accepted business practices, among others, by complying with the arm's length principle; and

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(2) Peran Dewan Komisaris dan komite audit dalam melakukan prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (<i>arm's length principle</i>);	-	(2) The Board of Commissioners and the audit committee roles in carrying out adequate procedures to ensure that affiliate transactions are carried out in accordance with generally accepted business practices, among others, by complying with the arm's length principle;
g) Untuk transaksi afiliasi atau transaksi material yang merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan, ditambahkan penjelasan bahwa transaksi afiliasi atau transaksi material tersebut merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan; Dalam hal transaksi afiliasi atau transaksi material dimaksud telah diungkapkan dalam laporan keuangan tahunan, ditambahkan informasi mengenai rujukan pengungkapan dalam laporan keuangan tahunan tersebut.	√	g) For affiliate transactions or material transactions which are business activities carried out in order to generate business income and are carried out regularly, repeatedly, and/or continuously, an explanation is added that the affiliate transactions or material transactions are business activities carried out in order to generate business income and are carried out regularly, repeatedly, and/or continuously; In the event that the affiliated transactions or material transactions referred to have been disclosed in the annual financial statements, additional information regarding the disclosure reference in the annual financial statements is added.
h) Untuk pengungkapan transaksi afiliasi dan/atau transaksi benturan kepentingan yang merupakan hasil pelaksanaan transaksi afiliasi dan/atau transaksi benturan kepentingan yang telah disetujui pemegang saham independen, ditambahkan informasi mengenai tanggal pelaksanaan RUPS yang menyetujui transaksi afiliasi dan/atau transaksi benturan kepentingan tersebut;	-	h) For disclosure of affiliate transactions and/or conflict of interest transactions resulting from the implementation of affiliate transactions and/or conflict of interest transactions that have been approved by independent shareholders, additional information regarding the date of the GMS which approved the affiliated transactions and/or conflict of interest transactions is added;
i) Dalam hal tidak terdapat transaksi afiliasi dan/atau transaksi benturan kepentingan, maka diungkapkan mengenai hal tersebut;	-	i) in the event that there is no affiliate transaction and/or conflict of interest transaction, then this matter shall be disclosed;
16) Perubahan ketentuan peraturan perundang-undangan yang berpengaruh signifikan terhadap Emiten atau Perusahaan Publik dan dampaknya terhadap laporan keuangan (jika ada); dan	235	16) Changes in regulation which have a significant effect on the Issuer or Public Company and impacts on the company (if any); and
17) Perubahan kebijakan akuntansi, alasan dan dampaknya terhadap laporan keuangan (jika ada).	235	17) Changes in the accounting policy, rationale and impact on the financial statement (if any).
g. Tata Kelola Emiten atau Perusahaan Publik Tata kelola Emiten atau Perusahaan Publik paling sedikit memuat uraian singkat mengenai:	240-473	g. Corporate Governance of the Issuer or Public Company Corporate Governance of the Issuer or Public Company contains at least:
1) RUPS, paling sedikit memuat:	261-281	1) GMS, at least contains:
a) Informasi mengenai keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku meliputi:	√	a) Information on the resolution from the AGM of the previous 1 (one) year, covering:
(1) Keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang direalisasikan pada tahun buku; dan	√	(1) Resolutions of the GMS in the financial year and 1 (one) year before the financial year are realized in the financial year; and

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(2) Keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang belum direalisasikan beserta alasan belum direalisasikan;	√	(2) Resolutions of the GMS for the financial year and 1 (one) year prior to the financial year that have not been realized and the reasons for not realizing them;
b) Dalam hal Emiten atau Perusahaan Publik menggunakan pihak independen dalam pelaksanaan RUPS untuk melakukan perhitungan suara, maka diungkapkan mengenai hal tersebut;	√	b) In the event that the Issuer or Public Company uses an independent party in GMS to calculate the votes, then this matter shall be disclosed;
2) Direksi, paling sedikit memuat:	302-318	2) The Board of Directors, covering:
a) Tugas dan tanggung jawab masing-masing anggota Direksi; Informasi mengenai tugas dan tanggung jawab masing-masing anggota Direksi diuraikan dan dapat disajikan dalam bentuk tabel.	310	a) Duties and responsibilities of each member of the Board of Directors; Information regarding the duties and responsibilities of each member of the Board of Directors is described and can be presented in table.
b) Pernyataan bahwa Direksi memiliki pedoman atau piagam (<i>charter</i>) Direksi;	302	b. A statement that the Board of Directors has guidelines or charter for the Board of Directors;
c) Kebijakan dan pelaksanaan frekuensi rapat Direksi, rapat Direksi bersama Dewan Komisaris, dan tingkat kehadiran anggota Direksi dalam rapat tersebut termasuk kehadiran dalam RUPS; Informasi tingkat kehadiran anggota Direksi dalam rapat Direksi, rapat Direksi bersama Dewan Komisaris, atau RUPS dapat disajikan dalam bentuk tabel.	328-340	c) Policies and frequency of Board of Directors meetings, joint meetings of the Board of Directors with the Board of Commissioners, and the attendance of members of the Board of Directors in the meeting including attendance at the GMS; Information on the attendance of members of the Board of Directors at the meeting of the Board of Directors, joint meeting of the Board of Directors with the Board of Commissioners, or the GMS can be presented in table.
d) Pelatihan dan/atau peningkatan kompetensi anggota Direksi:	314-318	d) Training and/or competency of members of the Board of Directors:
(1) Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Direksi, termasuk program orientasi bagi anggota Direksi yang baru diangkat (jika ada); dan	√	(1) Policies related to training and/or the competence improvement of members of the Board of Directors, including an orientation program for newly appointed members of the Board of Directors (if any); and
(2) Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Direksi dalam tahun buku (jika ada);	√	(2) Training and/or competency improvement attended by members of the Board of Directors in the financial year (if any);
e) Penilaian Direksi terhadap kinerja komite yang mendukung pelaksanaan tugas Direksi pada tahun buku paling sedikit memuat:	345-347	e) The Board of Directors' assessment of the committees' performance that support the implementation of the Board of Directors' duties for the financial year shall at least contain:
(1) Prosedur penilaian kinerja; dan	√	(1) Performance appraisal procedures; and
(2) Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; dan	√	(2) The criteria used such as performance achievements during the financial year, competence and attendance at meetings; and
f) Dalam hal Emiten atau Perusahaan Publik tidak memiliki komite yang mendukung pelaksanaan tugas Direksi, maka diungkapkan mengenai hal tersebut.	N/A	f) In the event that the Issuer or Public Company does not have a committee that supports the implementation of the duties of the Board of Directors, then this shall be disclosed.

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3) Dewan Komisaris, paling sedikit memuat:	282-301	3) The Board of Commissioners, at least contains:
a) Tugas dan tanggung jawab Dewan Komisaris;	288-290	a) Duties and responsibilities of the Board of Commissioners;
b) Pernyataan bahwa Dewan Komisaris memiliki pedoman atau piagam (<i>charter</i>) Dewan Komisaris;	282-283	b) Statement that the Board of Commissioner has already have the board manual or charter;
c) Kebijakan dan pelaksanaan frekuensi rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi dan tingkat kehadiran anggota Dewan Komisaris dalam rapat tersebut termasuk kehadiran dalam RUPS; Informasi tingkat kehadiran anggota Dewan Komisaris dalam rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi, atau RUPS dapat disajikan dalam bentuk tabel.	328-340	c) Policies and the frequency of the Board of Commissioners meetings, joint meetings of the Board of Commissioners with the Board of Directors and the attendance of members of the Board of Commissioners at the meeting including attendance at the GMS; Information on the attendance of members of the Board of Commissioners at the meeting of the Board of Commissioners, the meeting of the Board of Commissioners with the Board of Directors, or the GMS can be presented in table.
d) Pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris:	295-298	d) Training and/or competency improvement of members of the Board of Commissioners:
(1) Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris, termasuk program orientasi bagi anggota Dewan Komisaris yang baru diangkat (jika ada); dan	√	(1) Policies on training and/or the competency improvement of members of the Board of Commissioners, including orientation programs for newly appointed members of the Board of Commissioners (if any); and
(2) Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Dewan Komisaris dalam tahun buku (jika ada);	√	(2) Training and/or competency improvement attended by members of the Board of Commissioners in the financial year (if any);
e) Penilaian kinerja Direksi dan Dewan Komisaris serta masing-masing anggota Direksi dan anggota Dewan Komisaris, paling sedikit memuat:	345-347	e) Performance appraisal of the Board of Directors and the Board of Commissioners as well as each member of the Board of Directors and the Board of Commissioners, at least contain:
(1) Prosedur pelaksanaan penilaian kinerja;	√	(1) Procedure for the implementation of performance assessment;
(2) Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; dan	√	(2) The criteria used such as performance achievements during the financial year, competence and attendance at meetings; and
(3) Pihak yang melakukan penilaian; dan	√	3. Assessor; and
f) Penilaian Dewan Komisaris terhadap kinerja Komite yang mendukung pelaksanaan tugas Dewan Komisaris pada tahun buku meliputi:	294-295	f) The Board of Commissioners' assessment of the Committees' performance that support the implementation of the duties of the Board of Commissioners in the financial year includes:
(1) Prosedur penilaian kinerja; dan	√	(1) Performance appraisal procedures; and
(2) Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat;	√	(2) The criteria used such as performance achievements during the financial year, competence and attendance at meetings;

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4) Nominasi dan remunerasi Direksi dan Dewan Komisaris, paling sedikit memuat:	341-343	4) The nomination and remuneration of the Board of Directors and the Board of Commissioners shall at least contain:
a) Prosedur nominasi, meliputi uraian singkat mengenai kebijakan dan proses nominasi anggota Direksi dan/atau anggota Dewan Komisaris; dan	√	a) Nomination procedure, including a brief description of the policies and process for nomination of members of the Board of Directors and/or members of the Board of Commissioners; and
b) Prosedur dan pelaksanaan remunerasi Direksi dan Dewan Komisaris, antara lain:	√	b) Procedures and implementation of remuneration for the Board of Directors and the Board of Commissioners, including:
(1) Prosedur penetapan remunerasi Direksi dan Dewan Komisaris;	√	(1) The procedure for determining the remuneration of the Board of Directors and the Board of Commissioners;
(2) Struktur remunerasi Direksi dan Dewan Komisaris seperti, gaji, tunjangan, tantiem/bonus dan lainnya; dan	√	(2) The remuneration structure of the Board of Directors and the Board of Commissioners such as salary, allowances, tantiem/bonus and others; and
(3) Besarnya remunerasi masing-masing anggota Direksi dan anggota Dewan Komisaris; Pengungkapan informasi dapat disajikan dalam bentuk tabel.	√	(3) The amount of remuneration for each member of the Board of Directors and member of the Board of Commissioners; Disclosure of information can be presented in table.
5) Dewan Pengawas Syariah, bagi Emiten atau Perusahaan Publik yang menjalankan kegiatan usaha berdasarkan prinsip syariah sebagaimana tertuang dalam anggaran dasar, paling sedikit memuat:	319-327	5) Sharia Supervisory Board, for Issuer or Public Company that conduct business based on sharia law, as stipulated in the articles of association, at least containing:
a) Nama;	√	a. Name;
b) Dasar hukum pengangkatan dewan pengawas syariah;	√	b) Legal basis of appointment of Sharia Supervisory Board;
c) Periode penugasan dewan pengawas syariah;	√	c) Term of office of Sharia Supervisory Board;
d) Tugas dan tanggung jawab dewan pengawas syariah; dan	√	d) Duty and responsibility of Sharia Supervisory Board and;
e) Frekuensi dan cara pemberian nasihat dan saran serta pengawasan pemenuhan prinsip syariah di pasar modal terhadap Emiten atau Perusahaan Publik;	√	e) Frequency and procedure in providing advice and suggestion, as well as the compliance of Sharia Principles of the Issuer or Public Company in the Capital Market;
6) Komite Audit, mencakup antara lain:	352-365	6) Audit Committee, among others covering:
a) Nama dan jabatannya dalam keanggotaan komite;	√	a) Name and position in the committee;
b) Usia;	√	b) Age;
c) Kewarganegaraan;	√	c) Citizenship;
d) Riwayat pendidikan;	√	d) Education background;
e) Riwayat jabatan, meliputi informasi:	√	e) History of position; including:
(1) Dasar hukum penunjukan sebagai anggota komite;	√	(1) Legal basis for the appointment as member of the committee;
(2) Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan	√	(2) Concurrent position, as a member of Board of Commissioners, member of Board of Directors, and/or member of the committee, and other position (if any); and

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(3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik;	√	(3) Working experience and period in and outside the Issuer or Public Company;
f) Periode dan masa jabatan anggota Komite Audit;	√	f) Period and terms of office of the member of Audit Committee;
g) Pernyataan independensi Komite Audit;	√	g) Statement of independence of the Audit Committee;
h) Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada);	√	h) Training and competency development participated in during the book year (if any);
i) Kebijakan dan pelaksanaan frekuensi rapat komite audit dan tingkat kehadiran anggota komite audit dalam rapat tersebut; dan	√	i) Policies and implementation of the frequency of meeting of the Audit Committee and attendance of member of Audit Committee; and
j) Pelaksanaan kegiatan Komite Audit pada tahun buku sesuai dengan yang dicantumkan dalam pedoman atau piagam (<i>charter</i>) Komite Audit;	√	j) The activities of the Audit Committee in the year under review, in accordance with the Audit Committee Charter;
7) Komite atau fungsi nominasi dan remunerasi Emiten atau Perusahaan Publik, paling sedikit memuat:	380-388	7) Committee or remuneration and nomination functions of Issuer or Public Company at least contains;
a) Nama dan jabatannya dalam keanggotaan komite;	√	a) Name and position in the committee;
b) Usia;	√	b) Age;
c) Kewarganegaraan;	√	c) Citizenship;
d) Riwayat pendidikan;	√	d) Education background;
e) Riwayat jabatan, meliputi informasi:	√	e) History of position; including:
(1) Dasar hukum penunjukan sebagai anggota komite;	√	(1) Legal basis for the appointment as member of the committee;
(2) Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan	√	(2) Concurrent position, as a member of Board of Commissioners, member of Board of Directors, and/or member of the committee, and other position (if any); and
(3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik;	√	(3) Working experience and period in and outside the Issuer or Public Company;
f) Periode dan masa jabatan anggota Komite Audit;	√	f) Period and terms of office of the member of Audit Committee;
g) Pernyataan independensi komite;	√	g) Independence statement of Audit Committee;
h) Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada);	√	h) Training and/or competency development participated in during the book year (if any);
i) Uraian tugas dan tanggung jawab;	√	i) Description of Duties and Responsibilities;
j) Pernyataan bahwa telah memiliki pedoman atau piagam (<i>charter</i>);	√	j) A statement that already has charter or guidelines;
k) Kebijakan dan pelaksanaan frekuensi rapat dan tingkat kehadiran anggota dalam rapat tersebut;	√	k) Policies and frequency of meeting and attendance level at the meeting;
l) Uraian singkat pelaksanaan kegiatan pada tahun buku; dan	√	l) Description of duties implementation during the book year; and

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m) Dalam hal tidak dibentuk komite nominasi dan remunerasi, Emiten atau Perusahaan Publik cukup mengungkapkan informasi sebagaimana dimaksud dalam huruf i) sampai dengan huruf l) dan mengungkapkan:	√	m) In the event that nomination and remuneration committee is not formed, the Issuer or Public Company is sufficient to disclose the information as referred to in letter i) to letter l) and disclose:
(1) Alasan tidak dibentuknya komite; dan	√	(1) The reason why does not form the committee; and
(2) Pihak yang melaksanakan fungsi nominasi dan remunerasi;	√	(2) The party who carries out the nomination and remuneration function;
8) Komite lain yang dimiliki Emiten atau Perusahaan Publik dalam rangka mendukung fungsi dan tugas Direksi (jika ada) dan/atau komite yang mendukung fungsi dan tugas Dewan Komisaris, paling sedikit memuat:	366-379	8) Other committees owned by the Issuer or Public Company in order to support the functions and duties of the Board of Directors (if any) and/or committees that support the functions and duties of the Board of Commissioners, at least contains;
a) Nama dan jabatannya dalam keanggotaan komite;	√	a) Name and position in the committee;
b) Usia;	√	b) Age;
c) Kewarganegaraan;	√	c) Citizenship;
d) Riwayat pendidikan;	√	d) Education background;
e) Riwayat jabatan, meliputi informasi:	√	e) History of position; including:
(1) Dasar hukum penunjukan sebagai anggota komite;	√	(1) Legal basis of appointment as member of Committee;
(2) Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan	√	(2) Concurrent position, as a member of Board of Commissioners, member of Board of Directors, and/or member of the committee, and other position (if any); and
(3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik;	√	(3) Work experience and period of time both inside and outside the Issuer or Public Company;
f) Periode dan masa jabatan anggota komite;	√	f) Periode and tenure of Committee member;
g) Pernyataan independensi komite;	√	g) Statement of independence of Committee;
h) Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada); dan	√	h) Training and/or Competency Development participated in during the book year (if any); and
i) Uraian tugas dan tanggung jawab;	√	i) Description of Duties and Responsibilities;
j) Pernyataan bahwa telah memiliki pedoman atau piagam (<i>charter</i>) komite;	√	j) Statement that already have work guideline and board charter;
k) Kebijakan dan pelaksanaan frekuensi rapat komite dan tingkat kehadiran anggota komite dalam rapat tersebut; dan	√	k) Policies and frequency of meetings, and attendance level at the meetings; and
l) Uraian singkat pelaksanaan kegiatan komite pada tahun buku;	√	l) Description of Duties Implementation during the book year;
9) Sekretaris perusahaan, paling sedikit memuat:	414-419	9) Corporate Secretary, including:
a) Nama;	√	a) Name;
b) Domisili;	√	b) Domicile;
c) Riwayat jabatan, meliputi:	√	c) History of position, including:
(1) Dasar hukum penunjukan sebagai sekretaris perusahaan; dan	√	(1) Legal basis for the appointment as Corporate Secretary; and

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Keterangan	Halaman Page	Description
(2) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik;	√	(2) Working experience and period in and outside the Issuer or Public Company;
d) Riwayat pendidikan;	√	d) Education background;
e) Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku; dan	√	e) Training and competency development participated in during the book year; and
f) Uraian singkat pelaksanaan tugas sekretaris perusahaan pada tahun buku;	√	f) Brief description on the implementation of duties of the Corporate Secretary in the year under review;
10) Unit audit internal, paling sedikit memuat:	421-438	10) Internal Audit Unit, among others including:
a) Nama kepala unit audit internal;	√	a) Name of Head of Internal Audit Unit;
b) Riwayat jabatan, meliputi:	√	b) History of position, including:
(1) Dasar hukum penunjukan sebagai kepala unit audit internal; dan	√	(1) Legal basis for the appointment as Head of Internal Audit Unit; and
(2) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik;	√	(2) Working experience and period in and outside the Issuer or Public Company;
c) Kualifikasi atau sertifikasi sebagai profesi audit internal (jika ada);	√	c) Qualification or certification as internal auditor (if any);
d) Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku;	√	d) Training and/or Competency Development participated in during the book year;
e) Struktur dan kedudukan unit audit internal;	√	e) Structure and position of Internal Audit Unit;
f) Uraian tugas dan tanggung jawab;	√	f) Description of duties and responsibilities;
g) Pernyataan bahwa telah memiliki pedoman atau piagam (<i>charter</i>) unit audit internal; dan	√	g) a statement that the Internal Audit Unit has already had Internal Audit Unit charter; and
h) Uraian singkat pelaksanaan tugas unit audit internal pada tahun buku termasuk kebijakan dan pelaksanaan frekuensi rapat dengan Direksi, Dewan Komisaris, dan/atau komite audit;	√	h) Brief description of the duties implementation of the internal audit unit in the financial year including the policy and implementation of the frequency of meetings with the Board of Directors, Board of Commissioners, and/or audit committee;
11) Uraian mengenai sistem pengendalian internal (<i>internal control</i>) yang diterapkan oleh Emiten atau Perusahaan Publik, paling sedikit mengenai:	420	11) Description on internal control system adopted by the Issuer or Public Company, at least covering:
a) Pengendalian keuangan dan operasional, serta kepatuhan terhadap peraturan perundang-undangan lainnya; dan	-	a) Financial and operational control, and compliance to the other prevailing rules; and
b) Tinjauan atas efektivitas sistem pengendalian internal; dan	-	b) Review on the effectiveness of internal control systems; and
c) Pernyataan Direksi dan/atau Dewan Komisaris atas kecukupan sistem pengendalian internal;	-	c) Statement of the Board of Directors and/or Board of Commissioners on the adequacy of the internal control system;
12) Sistem manajemen risiko yang diterapkan oleh Emiten atau Perusahaan Publik, paling sedikit mengenai:	441-445	12) Risk management system implemented by the company, at least includes:
a) Gambaran umum mengenai sistem manajemen risiko Emiten atau Perusahaan Publik;	√	a) General description about the company's risk management system the Issuer or Public Company;
b) Jenis risiko dan cara pengelolaannya;	√	b) Types of risk and the management;

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Keterangan	Halaman Page	Description
c) Tinjauan atas efektivitas sistem manajemen risiko Emiten atau Perusahaan Publik; dan	√	c) Review the effectiveness of the risk management system applied by the Issuer or Public Company; and
d) Pernyataan Direksi dan/atau Dewan Komisaris atau komite audit atas kecukupan sistem manajemen risiko;	√	d) Statement of the Board of Directors and/or the Board of Commissioners or the audit committee on the adequacy of the risk management system;
13) Perkara hukum yang berdampak material yang dihadapi oleh Emiten atau Perusahaan Publik, entitas anak, anggota Direksi dan anggota Dewan Komisaris (jika ada), paling sedikit memuat:	466-468	13) Legal cases that have a material impact faced by Issuers or Public Companies, subsidiaries, members of the Board of Directors and members of the Board of Commissioners (if any), at least contain:
a) Pokok perkara/gugatan;	√	a) Substance of the case/claim;
b) Status penyelesaian perkara/gugatan; dan	√	b) Status of settlement of case/claim; and
c) Pengaruhnya terhadap kondisi Emiten atau Perusahaan Publik;	√	c) Potential impacts on the condition of the Issuer or Public Company;
14) Informasi tentang sanksi administratif/sanksi yang dikenakan kepada Emiten atau Perusahaan Publik, anggota Dewan Komisaris dan anggota Direksi, oleh Otoritas Jasa Keuangan dan otoritas lainnya pada tahun buku (jika ada);	468	14) Information about administrative sanctions imposed to Issuer or Public Company, members of the Board of Commissioners and the Board of Directors, by the Capital Market Authority and other authorities during the last fiscal year (if any);
15) Informasi mengenai kode etik Emiten atau Perusahaan Publik meliputi:	463-465	15) Information about codes of conduct of the Issuer or Public Company, includes:
a) Pokok-pokok kode etik;	√	a) Key points of the code of conduct;
b) Bentuk sosialisasi kode etik dan upaya penegakannya; dan	√	b) Socialization of the code of conduct and enforcement; and
c) Pernyataan bahwa kode etik berlaku bagi anggota Direksi, anggota Dewan Komisaris, dan karyawan Emiten atau Perusahaan Publik;	√	c) Statement that the code of conduct is applicable for the Board of Commissioners, the Board of Directors, and employees of the Issuer of Public Company;
16) Uraian singkat mengenai kebijakan pemberian kompensasi jangka panjang berbasis kinerja kepada manajemen dan/atau karyawan yang dimiliki oleh Emiten atau Perusahaan Publik (jika ada), antara lain berupa program kepemilikan saham oleh manajemen (<i>management stock ownership program/MSOP</i>) dan/atau program kepemilikan saham oleh karyawan (<i>employee stock ownership program/ESOP</i>); Dalam hal pemberian kompensasi berupa program kepemilikan saham oleh manajemen (<i>management stock ownership program/MSOP</i>) dan/atau program kepemilikan saham oleh karyawan (<i>employee stock ownership program/ESOP</i>), informasi yang diungkapkan paling sedikit memuat:	232	16) A brief description of the policy for providing long-term performance-based compensation to management and/or employees owned by the Issuer or Public Company (if any), including the management stock ownership program (ESOP) and/or program employee stock ownership (ESOP); In terms of providing compensation in the form of a management stock ownership program (ESOP) and/or employee stock ownership program (ESOP), the information disclosed must at least contain:
a) Jumlah saham dan/atau opsi;	-	a) Number of share and/or option;
b) Jangka waktu pelaksanaan;	-	b) Period;
c) Persyaratan karyawan dan/atau manajemen yang berhak; dan	-	c) The requirement for eligible employee and/ or management; and
d) Harga pelaksanaan atau penentuan harga pelaksanaan;	-	d) exercised price;
17) Uraian singkat mengenai kebijakan pengungkapan informasi mengenai:	470	17) Description of employee or management stock ownership program of the Issuer or Public Company, among others contains:

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Keterangan	Halaman Page	Description
a) Kepemilikan saham anggota Direksi dan anggota Dewan Komisaris paling lambat 3 (tiga) hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan atas saham Perusahaan Terbuka; dan	√	a) Share ownership of members of the Board of Directors and members of the Board of Commissioners no later than 3 (three) working days after the occurrence of ownership or any change in ownership of shares of a Public Company; and
b) Pelaksanaan atas kebijakan dimaksud;	√	b) Implementation of that policy;
18) Uraian mengenai sistem pelaporan pelanggaran (<i>whistleblowing system</i>) di Emiten atau Perusahaan Publik, paling sedikit memuat:	472-473	18) A description of whistleblowing system at the Issuer or Public Company, among others include:
a) Cara penyampaian laporan pelanggaran;	√	a) Mechanism for violation reporting;
b) Perlindungan bagi pelapor;	√	b) Protection for the whistleblower;
c) Penanganan pengaduan;	√	c) Handling of violation reports;
d) Pihak yang mengelola pengaduan; dan	√	d) Unit responsible for handling of violation report; and
e) Hasil dari penanganan pengaduan, paling sedikit:	√	e) Results from violation report handling, at least includes:
(1) Jumlah pengaduan yang masuk dan diproses dalam tahun buku; dan	√	(1) Number of complaints received and processed during the fiscal year; and
(2) Tindak lanjut pengaduan;	√	(2) Follow up of complaints;
Dalam hal Emiten atau Perusahaan Publik tidak memiliki sistem pelaporan pelanggaran (<i>whistleblowing system</i>), maka diungkapkan mengenai hal tersebut.	N/A	In the event that the Issuer or Public Company does not have a whistleblowing system, it is disclosed regarding this matter
19) Uraian mengenai kebijakan anti korupsi Emiten atau Perusahaan Publik, paling sedikit memuat:	465, 469	19) A description of the anti-corruption policy of the Issuer or Public Company, at least contains;
a) Program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa (<i>kickbacks</i>), fraud, suap dan/atau gratifikasi dalam Emiten atau Perusahaan Publik; dan	√	a) Programs and procedures implemented in overcoming corrupt practices, kickbacks, fraud, bribery and/or gratuities in Issuers or Public Companies; and
b) Pelatihan/sosialisasi anti korupsi kepada karyawan Emiten atau Perusahaan Publik; Dalam hal Emiten atau Perusahaan Publik tidak memiliki kebijakan anti korupsi, maka dijelaskan alasan tidak dimilikinya kebijakan dimaksud.	√	b) Anti-corruption training/socialization to employees of Issuers or Public Companies; In the event that the Issuer or Public Company does not have an anti-corruption policy, the reasons for not having the said policy are explained.
20) Penerapan atas Pedoman Tata Kelola Perusahaan Terbuka bagi Emiten yang menerbitkan Efek Bersifat Ekuitas atau Perusahaan Publik, meliputi:	N/A	20) Implementation of the Guidelines of Corporate Governance for Public Companies for Issuer issuing Equity-based Securities or Public Company, including:
a) Pernyataan mengenai rekomendasi yang telah dilaksanakan; dan/atau	-	a) Statement regarding the recommendation that has been implemented; and/or
b) Penjelasan atas rekomendasi yang belum dilaksanakan, disertai alasan dan alternatif pelaksanaannya (jika ada);	-	b) Description of recommendation that has not been implemented, along with the reason and alternatives of implementation (if any);
Pengungkapan informasi dapat disajikan dalam bentuk tabel.		Disclosure of information can be presented in table.

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Keterangan	Halaman Page	Description
h. Tanggung Jawab Sosial dan Lingkungan Emiten atau Perusahaan Publik	476-509	h. Social and Environmental Responsibility of the Issuer or Public Company
1) Informasi yang diungkapkan dalam bagian tanggung jawab sosial dan lingkungan merupakan Laporan Keberlanjutan (<i>Sustainability Report</i>) sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, paling sedikit memuat:	N/A	1) Information disclosed in the social and environmental responsibility section is a Sustainability Report as referred to in the Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, containing at least :
a) Penjelasan strategi keberlanjutan;	N/A	a) Sustainability strategy explanation;
b) Ikhtisar aspek keberlanjutan (ekonomi, sosial, dan lingkungan hidup);	N/A	b) Sustainability aspects overview (economic, social and environmental);
c) Profil singkat Emiten atau Perusahaan Publik;	N/A	c) Brief Profile of Issuers or Public Company;
d) Penjelasan Direksi;	N/A	d) The Board of Directors explanation;
e) Tata kelola keberlanjutan;	N/A	e) Sustainability Governance;
f) Kinerja keberlanjutan;	N/A	f) Sustainability performance;
g) Verifikasi tertulis dari pihak independen, jika ada;	N/A	g) Written verification from an Independent Party (if any);
h) Lembar umpan balik (<i>feedback</i>) untuk pembaca, jika ada; dan	N/A	h) Feedback sheet for stakeholders (if any);
i) Tanggapan Emiten atau Perusahaan Publik terhadap umpan balik laporan tahun sebelumnya;	N/A	i) The Issuer or Public Company response to the previous year's report feedback;
2) Laporan Keberlanjutan sebagaimana dimaksud pada angka 1), harus disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (<i>Sustainability Report</i>) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini;	N/A	2) The Sustainability Report as referred to in number 1) must be prepared in accordance with the Technical Guidelines for the Preparation of a Sustainability Report for Issuers and Public Companies as contained in Attachment II which is an integral part of this Financial Services Authority Circular Letter;
3) Informasi Laporan Keberlanjutan (<i>Sustainability Report</i>) pada angka 1) dapat:	N/A	3) Information on the Sustainability Report in number 1) shall be;
a) Diungkapkan pada bagian lain yang relevan di luar bagian tanggung jawab sosial dan lingkungan, seperti penjelasan Direksi terkait Laporan Keberlanjutan diungkapkan dalam bagian terkait Laporan Direksi; dan/atau	N/A	a) Is disclosed in other relevant sections outside of the social and environmental responsibility section, such as the Directors' explanation regarding the Sustainability Report disclosed in the section related to the Directors' Report; and/or
b) Merujuk pada bagian lain di luar bagian tanggung jawab sosial dan lingkungan dengan tetap mengacu pada Pedoman Teknis Penyusunan Laporan Keberlanjutan (<i>Sustainability Report</i>) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini, seperti profil Emiten atau Perusahaan Publik;	N/A	b) Referring to other sections outside the social and environmental responsibility section while still referring to the Technical Guidelines for the Preparation of Sustainability Reports for Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular Letter, such as profile of Issuer or Public Company;
4) Laporan Keberlanjutan (<i>Sustainability Report</i>) sebagaimana dimaksud pada angka 1) merupakan bagian yang tidak terpisahkan dari Laporan Tahunan namun dapat disajikan secara terpisah dengan Laporan Tahunan;	N/A	4) The Sustainability Report as referred to in number 1) is an inseparable part of the Annual Report but can be presented separately from the Annual Report;

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5) Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, informasi yang diungkapkan dalam Laporan Keberlanjutan dimaksud harus:	N/A	5) In the event that the Sustainability Report is presented separately from the Annual Report, the information disclosed in the said Sustainability Report must:
a) Memuat seluruh informasi sebagaimana dimaksud pada angka 1); dan	N/A	a) Contains all the information as referred to in number 1); and
b) Disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (<i>Sustainability Report</i>) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini;	N/A	b) Compiled according to the Technical Guidelines for the Preparation of a Sustainability Report for Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular Letter;
6) Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, maka dalam bagian tanggung jawab sosial dan lingkungan memuat informasi bahwa informasi mengenai tanggung jawab sosial dan lingkungan telah diungkapkan dalam Laporan Keberlanjutan yang disajikan secara terpisah dari Laporan Tahunan; dan	N/A	6) In the event that the Sustainability Report is presented separately from the Annual Report, then the social and environmental responsibility section contains information that information regarding social and environmental responsibility has been disclosed in the Sustainability Report which is presented separately from the Annual Report; and
7) Penyampaian Laporan Keberlanjutan (<i>Sustainability Report</i>) yang disajikan secara terpisah dengan Laporan Tahunan harus disampaikan bersamaan dengan penyampaian Laporan Tahunan.	N/A	7) Submission of the Sustainability Report which is presented separately from the Annual Report must be submitted together with the submission of the Annual Report.
i. Laporan Keuangan Tahunan yang Telah Diaudit Laporan keuangan tahunan yang dimuat dalam Laporan Tahunan disusun sesuai dengan standar akuntansi keuangan di Indonesia dan telah diaudit oleh akuntan publik yang terdaftar di Otoritas Jasa Keuangan. Laporan keuangan tahunan dimaksud memuat pernyataan mengenai pertanggungjawaban atas laporan keuangan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai tanggung jawab Direksi atas laporan keuangan atau peraturan perundang-undangan di sektor pasar modal yang mengatur mengenai laporan berkala perusahaan efek dalam hal Emiten merupakan perusahaan efek.	571-660	i. Audited Financial Statements The annual financial statements contained in the Annual Report are prepared in accordance with financial accounting standards in Indonesia and have been audited by a public accountant registered with the Financial Services Authority. The said annual financial report contains a statement regarding the accountability for financial statements as regulated in the Financial Services Authority Regulation regarding the Board of Directors' responsibility for financial reports or the laws and regulations in the capital market sector which regulates the periodic reports of securities companies in the event that the Issuer is a securities company.
j. Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan Surat pernyataan anggota Direksi dan anggota Dewan Komisaris tentang tanggung jawab atas Laporan Tahunan disusun sesuai dengan format Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan sebagaimana tercantum dalam Lampiran I yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini.	520-521	j. Statement Letter of Members of the Board of Directors and the Board of Commissioners regarding Responsibility for the Annual Report Statement letters from members of the Board of Directors and members of the Board of Commissioners regarding responsibilities for the Annual Report are prepared in accordance with the format of Statement Letters from Members of the Board of Directors and Members of the Board of Commissioners regarding Responsibilities for the Annual Report as contained in Appendix I which is an integral part of this Circular Letter of the Financial Services Authority.

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Kriteria Annual Report Award

Annual Report Award Criteria

Kriteria Annual Report Award

Annual Report Award Criteria

Keterangan	Halaman Page	Description
I. Umum		I. General
1. Laporan tahunan disajikan dalam bahasa Indonesia yang baik dan benar dan dianjurkan menyajikan juga dalam bahasa Inggris.	√	1. The Annual Report shall be written in good and correct Indonesian, and is recommended to be presented in English.
2. Laporan tahunan dicetak dengan kualitas yang baik dan menggunakan jenis dan ukuran huruf yang mudah dibaca..	√	2. The Annual Report shall be printed with good quality using readable type and size of fonts.
3. Laporan tahunan mencantumkan identitas perusahaan dengan jelas Nama perusahaan dan tahun annual report ditampilkan di:	√	3. The Annual Report shall present clear identity of the company name and the annual report financial year shall be presented on:
1. Sampul muka;	√	1. Front Cover;
2. Samping;	√	2. Side Cover;
3. Sampul belakang; dan	√	3. Back Cover; and
4. Setiap halaman.	√	4. Every page
4. Laporan tahunan ditampilkan di website perusahaan, mencakup laporan tahunan terkini dan paling kurang 4 tahun terakhir.	√	4. Annual reports shall be displayed on the company's website, including the latest annual reports and at least the last 4 years.
II. Ikhtisar Data Keuangan Penting		II. Key Financial Highlights
1. Informasi hasil usaha perusahaan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika perusahaan tersebut menjalankan kegiatan usahanya selama kurang dari 3 (tiga) tahun.	10-15	1. Income statement in comparison for 3 (three) financial years or since the commencement of business if the company has been running its business activities for less than 3 (three) years.
Informasi memuat antara lain:	√	Information contains the following:
1. Penjualan/pendapatan usaha;	√	1. Front Cover;
2. Laba (rugi):	√	2. Profit (loss):
a. Diatribusikan kepada pemilik entitas induk; dan	√	a. Attributable to equity holders of the parent entity; and
b. Diatribusikan kepada kepentingan non pengendali;	√	b. Attributable to non controlling interest;
3. Penghasilan komprehensif periode berjalan:	√	3. Total comprehensive profit (loss):
a. Diatribusikan kepada pemilik entitas induk; dan	√	a. Attributable to equity holders of the parent entity; and
b. Diatribusikan kepada kepentingan non pengendali;	√	b. Attributable to non controlling interest;
4. Laba (rugi) per saham.	√	4. Earning (loss) per share.
Catatan: Apabila perusahaan tidak memiliki entitas anak, perusahaan menyajikan laba (rugi) dan penghasilan komprehensif periode berjalan secara total.		Note: If the company does not have subsidiaries, the profit (loss) and other comprehensive income is presented in total.
2. Informasi posisi keuangan perusahaan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika perusahaan tersebut menjalankan kegiatan usahanya selama kurang dari 3 (tiga) tahun.	12-15	2. Financial position in comparison for 3 (three) financial years or since the commencement of business if the company has been running its business activities for less than 3 (three) years.
Informasi memuat antara lain:	√	Information contains the following:
1. Jumlah investasi pada entitas asosiasi;	√	1. Total investment on associates;
2. Jumlah aset;	√	2. Total assets
3. Jumlah liabilitas; dan	√	3. Total liabilities; and
4. Jumlah ekuitas.	√	4. Total equity.

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Keterangan	Halaman Page	Description
<p>3. Rasio keuangan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika perusahaan tersebut menjalankan kegiatan usahanya selama kurang dari 3 (tiga) tahun.</p> <p>Informasi memuat 5 (lima) rasio keuangan yang umum dan relevan dengan industri perusahaan.</p>	14	<p>3. Financial ratio in comparison for 3 (three) financial years or since the commencement of business if the company has been running its business activities for less than 3 (three) years.</p> <p>Information covers 5 (five) financial ratios, which are generally applied and relevant to the company's industry.</p>
<p>4. Informasi harga saham dalam bentuk tabel dan grafik</p> <p>1. Jumlah saham yang beredar;</p> <p>2. Informasi dalam bentuk tabel yang memuat:</p> <p>a. Kapitalisasi pasar berdasarkan harga pada Bursa Efek tempat saham dicatatkan;</p> <p>b. Harga saham tertinggi, terendah, dan penutupan berdasarkan harga pada Bursa Efek tempat saham dicatatkan; dan</p> <p>c. Volume perdagangan saham pada Bursa Efek tempat saham dicatatkan.</p> <p>3. Informasi dalam bentuk grafik yang memuat paling kurang:</p> <p>a. Harga penutupan berdasarkan harga pada Bursa Efek tempat saham dicatatkan; dan</p> <p>b. Volume perdagangan saham pada Bursa Efek tempat saham dicatatkan.</p> <p>Catatan: apabila perusahaan tidak memiliki kapitalisasi pasar, informasi harga saham, dan volume perdagangan saham, agar diungkapkan.</p>	N/A	<p>4. Share price information in tables and charts</p> <p>1. Number of shares outstanding;</p> <p>2. The table forms contain the following information:</p> <p>a. Market capitalization based on the share price on the Stock Exchange where the share are listed;</p> <p>b. Highest, lowest and closing the share price based on share price on the Stock Exchange where the share are listed; and</p> <p>c. Trading volume of shares on the Stock Exchange where the shares are listed.</p> <p>3. The graph forms contain at least the following information:</p> <p>a. The closing price of shares based on the share price on the Stock Exchange where the shares are listed; and</p> <p>b. Trading volume of shares on the Stock Exchange where the shares are listed</p> <p>Note: Should be disclosed if the company does not have market capitalization, share price, and share trading volume.</p>
<p>5. Informasi mengenai obligasi, sukuk atau obligasi konversi yang masih beredar dalam 2 (dua) tahun buku terakhir.</p> <p>Informasi memuat:</p> <p>1. Jumlah obligasi/sukuk/obligasi konversi yang beredar (<i>outstanding</i>);</p> <p>2. Tingkat bunga/imbalan;</p> <p>3. Tanggal jatuh tempo; dan</p> <p>4. Peringkat obligasi/sukuk tahun 2018 dan 2019.</p> <p>Catatan: apabila perusahaan tidak memiliki obligasi/sukuk/obligasi konversi, agar diungkapkan.</p>	163	<p>5. Information regarding outstanding bonds, sukuk or convertible bonds, in 2 (two) latest financial years.</p> <p>Information contains:</p> <p>1. Number of outstanding bonds, sukuk or convertible bonds;</p> <p>2. Interest rate/yield;</p> <p>3. Maturity date; and</p> <p>4. Rating of bonds/sukuk in 2018 and 2019.</p> <p>Note: Should be disclosed if the company does not have outstanding bonds, sukuk or convertible bonds.</p>
III. Laporan Manajemen		III. Management Report
<p>1. Laporan Dewan Komisaris</p> <p>Informasi memuat:</p> <p>1. Penilaian atas kinerja Direksi mengenai pengelolaan perusahaan dan dasar penilaiannya;</p> <p>2. Pandangan atas prospek usaha perusahaan yang disusun oleh Direksi dan dasar pertimbangannya;</p> <p>3. Pandangan atas penerapan/pengelolaan <i>whistle blowing system</i> (WBS) di perusahaan dan peran Dewan Komisaris dalam WBS tersebut; dan</p>	36-45	<p>1. Board of Commissioners' Report</p> <p>Information contains:</p> <p>1. Assessment on the performance of the Board of Directors in managing the company and the basis for such evaluation;</p> <p>2. Views on the business prospects of the company as prepared by the Board of Directors and the basis for such consideration;</p> <p>3. Views on the implementation/management of the company's whistleblowing system (WBS), and the role of the Board of Commissioners in the WBS; and</p>

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Keterangan	Halaman Page	Description
4. Perubahan komposisi Dewan Komisaris (jika ada) dan alasan perubahannya.	√	4. Changes in the composition of the Board of Commissioners (if any) and the reason for such changes.
2. Laporan Direksi	46-61	2. Board of Directors' report
Memuat hal-hal sebagai berikut:		Contain the following:
1. Analisis atas kinerja perusahaan, yang mencakup antara lain:	√	1. Analysis of the company's performance, covering among others:
a. Kebijakan strategis;	√	a. Strategic policies;
b. Perbandingan antara hasil yang dicapai dengan yang ditargetkan; dan	√	b. Comparison between targets and achievements; and
c. Kendala-kendala yang dihadapi perusahaan dan langkah-langkah penyelesaiannya;	√	c. Challenges faced by the company and initiatives to deal with those challenges;
2. Analisis tentang prospek usaha;	√	2. Analysis on business prospects;
3. Perkembangan penerapan tata kelola perusahaan pada tahun buku; dan	√	3. Developments in the implementation of GCG during the fiscal year; and
4. Perubahan komposisi anggota Direksi (jika ada) dan alasan perubahannya.	√	4. Changes in the composition of the Board of Directors (if any) and the reason for such changes.
3. Tanda tangan anggota Dewan Komisaris dan anggota Direksi	519-521	3. Signatures of members of the Board of Commissioners and Board of Directors
Memuat hal-hal sebagai berikut:		Contain the following:
1. Tanda tangan dituangkan pada lembaran tersendiri;	√	1. Signatures on a separate page;
2. Pernyataan bahwa Dewan Komisaris dan Direksi bertanggung jawab penuh atas kebenaran isi laporan tahunan;	√	2. Statement of responsibility of the Board of Commissioners and Board of Directors for the accuracy of the contents of the Annual Report;
3. Ditandatangani seluruh anggota Dewan Komisaris dan anggota Direksi dengan menyebutkan nama dan jabatannya; dan	√	3. Signed by all members of the Board of Commissioners and Board of Directors by stating their names and position; and
4. Penjelasan tertulis dalam surat tersendiri dari yang bersangkutan dalam hal terdapat anggota Dewan Komisaris atau anggota Direksi yang tidak menandatangani laporan tahunan, atau penjelasan tertulis dalam surat tersendiri dari anggota yang lain dalam hal tidak terdapat penjelasan tertulis dari yang bersangkutan.	√	4. Written explanation in a separate letter from the person(s) concerned in the event that member(s) of Board of Commissioners or Board of Directors fail to sign the annual report; or: written explanation a separate letter from other member(s) in the event that there is no written explanation from the person(s) concerned.
IV. Profil Perusahaan		IV. Company Profile
1. Nama dan alamat lengkap perusahaan	70	1. Name and address of the company
Informasi memuat antara lain: nama dan alamat, kode pos, no. Telp, no. Fax, email, dan website.	√	Information contains, among others, name and address, postcode, telephone number, fax, email and website.
2. Riwayat singkat perusahaan	72-73	2. Brief history of the company
Mencakup antara lain: tanggal/tahun pendirian, nama, perubahan nama perusahaan (jika ada), dan tanggal efektif perubahan nama perusahaan.	√	Contain among others: date/year of establishment, name of the company, change of name (if any), and effective date of the change of name.
Catatan: apabila perusahaan tidak pernah melakukan perubahan nama, agar diungkapkan.		Note: to be disclosed if the company never had a change of name
3. Bidang usaha	78-87	3. Line of business
Uraian mengenai antara lain:		Description of, among others:
1. Kegiatan usaha perusahaan menurut anggaran dasar terakhir;	√	1. The line of business as stated in the latest Articles of Association;
2. Kegiatan usaha yang dijalankan; dan	√	2. Business activities; and
3. Produk dan/atau jasa yang dihasilkan.	√	3. Product and/or services offered.

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Keterangan	Halaman Page	Description
4. Struktur Organisasi	90-91	4. Organization structure
Dalam bentuk bagan, meliputi nama dan jabatan paling kurang sampai dengan struktur satu tingkat di bawah Direksi.		Diagram of organization structure, containing name and position of personnel up to one level below Director, at least
5. Visi, Misi, dan Budaya Perusahaan Mencakup:	88-89	5. Vision, Mission and Corporate Culture Covers:
1. Visi perusahaan;	√	1. Vision;
2. Misi perusahaan;	√	2. Mission;
3. Keterangan bahwa visi dan misi tersebut telah di-review dan disetujui oleh Direksi/Dewan Komisaris pada tahun buku; dan	√	3. Statement that the vision and mission have been reviewed and approved by the Board of Commissioners/ Directors in the fiscal year; and
4. Pernyataan mengenai budaya perusahaan (<i>corporate culture</i>) yang dimiliki perusahaan.	√	4. Statement on the corporate culture.
6. Identitas dan riwayat hidup singkat anggota Dewan Komisaris	92-98	6. Profiles of members of the Board of Commissioners
Informasi memuat antara lain:		Contain information on:
1. Nama;	√	1. Name;
2. Jabatan dan periode jabatan (termasuk jabatan pada perusahaan atau lembaga lain);	√	2. Position and period in position (including position(s) held at other company/institution);
3. Umur;	√	3. Age;
4. Domisili;	√	4. Domicile;
5. Pendidikan (Bidang Studi dan Lembaga Pendidikan);	√	5. Education (study field and education institution);
6. Pengalaman kerja (Jabatan, Instansi, dan Periode Menjabat); dan	√	6. Work experience (position, company, and period in position); and
7. Riwayat penunjukkan (periode dan jabatan) sebagai anggota Dewan Komisaris di Perusahaan sejak pertama kali ditunjuk.	√	7. History of assignments (period and position) as a member of the Board of Commissioners at the company since the first appointment.
7. Identitas dan riwayat hidup singkat anggota Direksi	100-106	7. Profiles of members of the Board of Directors
Informasi memuat antara lain:		Contain information on:
1. Nama;	√	1. Name;
2. Jabatan dan periode jabatan (termasuk jabatan pada perusahaan atau lembaga lain);	√	2. Position and period in position (including position(s) held at other company/institution);
3. Umur;	√	3. Age;
4. Domisili;	√	4. Domicile;
5. Pendidikan (Bidang Studi dan Lembaga Pendidikan);	√	5. Education (study field and education institution);
6. Pengalaman kerja (Jabatan, Instansi, dan Periode Menjabat); dan	√	6. Work experience (position, company, and period in position); and
7. Riwayat penunjukkan (periode dan jabatan) sebagai anggota Direksi di Perusahaan sejak pertama kali ditunjuk.	√	7. History of assignments (period and position) as member of the Board of Directors at the company since the first appointment.
8. Jumlah karyawan (komparatif 2 tahun) dan data pengembangan kompetensi karyawan yang mencerminkan adanya kesempatan untuk masing-masing level organisasi.	124-126	8. Total number of employees (comparative for 2 years) and data on employee competence development programs reflecting equal opportunities for each level of the organization.
Informasi memuat antara lain:		Information contains, among others:
1. Jumlah karyawan untuk masing-masing level organisasi;	√	1. Number of employees at each level of the organization;
2. Jumlah karyawan untuk masing-masing tingkat pendidikan;	√	2. Number of employees by education;
3. Jumlah karyawan berdasarkan status kepegawaian;	√	3. Number of employees by employment status;

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Keterangan	Halaman Page	Description
4. Data pengembangan kompetensi karyawan yang telah dilakukan pada tahun buku yang terdiri dari pihak (level jabatan) yang mengikuti pelatihan, jenis pelatihan, dan tujuan pelatihan; dan	√	4. Data on employee competence development programs during the fiscal year, concerning the position of participants, type of training, and purpose of training; and
5. Biaya pengembangan kompetensi karyawan yang telah dikeluarkan pada tahun buku.	√	5. The costs of employee competence development programs in the fiscal year.
9. Komposisi Pemegang saham	158	9. Shareholders composition
Mencakup antara lain:		Covering among others:
1. Rincian nama pemegang saham yang meliputi 20 pemegang saham terbesar dan persentase kepemilikannya;	N/A	1. Names of the 20 largest shareholders and their shareholding percentage;
2. Rincian pemegang saham dan persentase kepemilikannya meliputi:	-	2. Details of shareholders and shareholding percentage:
a. Nama pemegang saham yang memiliki 5% atau lebih saham; dan	√	a. Names of shareholders with 5% or more shareholding; and
b. Kelompok pemegang saham masyarakat dengan kepemilikan saham masing-masing kurang dari 5%.	N/A	b. Group of public shareholders with individual shareholding of less than 5% each.
3. Saham yang dimiliki Direksi dan Komisaris	-	3. Share own by the Board of Directors and the Board of Commissioners
Catatan: apabila Direktur dan Komisaris tidak memiliki saham langsung dan tidak langsung, agar diungkapkan.		Note: should be disclosed if the Director and Commissioner does not own shares, directly or indirectly.
10. Daftar entitas anak dan/atau entitas asosiasi	164	10. List of subsidiaries and/or associated entities
Dalam bentuk tabel memuat informasi antara lain:		In table form, containing:
1. Nama entitas anak dan/atau asosiasi;	√	1. Name of subsidiary and/or associated entity;
2. Persentase kepemilikan saham;	√	2. Share-ownership percentage;
3. Keterangan tentang bidang usaha entitas anak dan/atau entitas asosiasi; dan	√	3. Line of business of subsidiary and/or associated entity; and
4. Keterangan status operasi entitas anak dan/atau entitas asosiasi (telah beroperasi atau belum beroperasi).	√	4. The operational status of subsidiary and/or associated entity (in commercial operation/not yet in commercial operation).
11. Struktur grup perusahaan	165	11. Corporate group structure
Struktur grup perusahaan dalam bentuk bagan yang menggambarkan entitas induk, entitas anak, entitas asosiasi, <i>joint venture</i> , dan <i>special purpose vehicle</i> (SPV).	√	Diagram of corporate group structure involving relationship of the parent company, subsidiary, associated entity, joint venture, and special purpose vehicle (SPV).
12. Kronologi penerbitan saham (termasuk <i>private placement</i>) dan/atau pencatatan saham dari awal penerbitan sampai dengan akhir tahun buku	163	12. Chronology of share listing (including private placement) and/or share listing from the share issuance up to the end of the fiscal year
Mencakup antara lain:		Covers, among others:
1. Tahun penerbitan saham, jumlah saham, nilai nominal saham, dan harga penawaran saham untuk masing-masing tindakan korporasi (<i>corporate action</i>);	-	1. Year of share issuance, number of shares issued, par value, and share offer price, for each separate corporate action;
2. Jumlah saham tercatat setelah masing-masing tindakan korporasi (<i>corporate action</i>); dan	-	2. Total number of shares outstanding following the corporate action; and
3. Nama bursa dimana saham perusahaan dicatatkan.	-	3. The stock exchange where the shares are listed.
Catatan: apabila perusahaan tidak memiliki kronologi pencatatan saham, agar diungkapkan.		Note: should be disclosed if the company does not have the chronology of share listing.

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Keterangan	Halaman Page	Description
13. Kronologi penerbitan dan/atau pencatatan efek lainnya dari awal penerbitan sampai dengan akhir tahun buku	N/A	13. Chronology of other securities issuance and/or listing from the time of issuance up until the end of the fiscal year
Mencakup antara lain:		Covers, among others:
1. Nama efek lainnya, tahun penerbitan efek lainnya, tingkat bunga/imbalance efek lainnya, dan tanggal jatuh tempo efek lainnya;	-	1. Name of security instrument, year of issuance, interest rate/yield of securities, and maturity date;
2. Nilai penawaran efek lainnya;	-	2. Offering price of other securities;
3. Nama bursa dimana efek lainnya dicatatkan; dan	-	3. The stock exchange where the securities are listed; and
4. Peringkat efek.	-	4. Rating of securities.
Catatan: apabila perusahaan tidak memiliki kronologi pencatatan saham, agar diungkapkan.		Note: should be disclosed if the company does not have the chronology of share listing.
14. Nama dan alamat lembaga dan/atau profesi penunjang	170	14. Name and address of supporting institutions and/or professionals
Mencakup antara lain:		Covering among others:
1. Nama dan alamat BAE/pihak yang mengadministrasikan saham perusahaan;	√	1. Name and address of the company's Share Registrar;
2. Nama dan alamat Kantor Akuntan Publik; dan	√	2. Name and address of Public Accountant Firm; and
3. Nama dan alamat perusahaan pemeringkat efek.	√	3. Name and address of rating agencies.
15. Penghargaan yang diterima dalam tahun buku terakhir dan/atau sertifikasi yang masih berlaku dalam tahun buku terakhir baik yang berskala nasional maupun internasional	22-32	15. Awards received during the fiscal year, or valid certification in the fiscal year, at both national and international levels
Informasi memuat antara lain:		Information covers, among others:
1. Nama penghargaan dan/atau sertifikasi;	√	1. Name of award and/or certification;
2. Tahun perolehan penghargaan dan/atau sertifikasi;	√	2. Year received/issued;
3. Badan pemberi penghargaan dan/atau sertifikasi; dan	√	3. Name of institution that issued the award/certification; and
4. Masa berlaku (untuk sertifikasi).	√	4. Validity period (certification).
16. Nama dan alamat entitas anak dan/atau kantor cabang atau kantor perwakilan (jika ada)	168-169	16. Name and address of subsidiaries and/or branch offices or representative offices (if any)
Informasi memuat antara lain:		Information covers, among others:
1. Nama dan alamat entitas anak; dan	√	1. Name and address of subsidiaries; and
2. Nama dan alamat kantor cabang/perwakilan.	√	2. Name and address of branch/representative office.
Catatan: apabila perusahaan tidak memiliki entitas anak, kantor cabang, dan kantor perwakilan, agar diungkapkan.		Note: should be disclosed if the company does not have a subsidiary, branch office or representative office.
17. Informasi pada Website Perusahaan	171	17. Information in the corporate website
Meliputi paling kurang:		Covers at the very least:
1. Informasi pemegang saham sampai dengan pemilik akhir individu;	√	1. Information of shareholders up to the individual ultimate shareholder;
2. Isi Kode Etik;	-	2. Contents of the Code of Conduct;

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Keterangan	Halaman Page	Description
3. Informasi Rapat Umum Pemegang Saham (RUPS) paling kurang meliputi bahan mata acara yang dibahas dalam RUPS, ringkasan risalah RUPS, dan informasi tanggal penting yaitu tanggal pengumuman RUPS, tanggal pemanggilan RUPS, tanggal RUPS, tanggal ringkasan risalah RUPS diumumkan;	√	3. Information on the General Meeting of Shareholders (GMS), covering at least agenda of the GMS, the summary of GMS resolutions, and information of pertinent dates, namely the dates of GMS announcement, GMS invitation, GMS event, an announcement of summary GMS resolutions;
4. Laporan keuangan tahunan terpisah (5 tahun terakhir);	√	4. Annual financial statements (last 5 years);
5. Profil Dewan Komisaris dan Direksi; dan	√	5. Profiles of the Board of Commissioners and Directors; and
6. Piagam/Charter Dewan Komisaris, Direksi, Komitekomite, dan Unit Audit Internal.	-	6. Board manual/Charter of the BoC, BoD, Committees and Internal Audit Unit.
18. Pendidikan dan/atau pelatihan Dewan Komisaris, Direksi, Komite-komite, Sekretaris Perusahaan, dan Unit Audit Internal	√	18. Training and education for Board of Commissioners, Board of Directors, Committees, Corporate Secretary, and Internal Audit Unit
Meliputi paling kurang informasi (jenis dan pihak yang relevan dalam mengikuti):		Cover at least information of type of training and participant of:
1. Pendidikan dan/atau pelatihan untuk Dewan Komisaris;	295-298	1. Training and/or education for Board of Commissioners;
2. Pendidikan dan/atau pelatihan untuk Direksi;	314-318	2. Training and/or education for Board of Directors;
3. Pendidikan dan/atau pelatihan untuk Komite Audit;	360	3. Training and/or education for Audit Committee;
4. Pendidikan dan/atau pelatihan untuk Komite Nominasi dan Remunerasi;	384	4. Training and/or education for Nomination and Remuneration Committee;
5. Profil Dewan Komisaris dan Direksi; dan	92-98, 100-106	5. Profiles of Board of Commissioners and Board of Directors; and
6. Pendidikan dan/atau pelatihan untuk Sekretaris Perusahaan; dan	417-418	6. Training and/or education for Corporate Secretary; and
7. Pendidikan dan/atau pelatihan untuk Unit Audit Internal. yang diikuti pada tahun buku.	431-437	7. Training and/or education for Internal Audit Unit. During the fiscal year.
Catatan: apabila tidak terdapat pendidikan dan/atau pelatihan pada tahun buku, agar diungkapkan		Note: should be disclosed if there are no training and/ or education during the fiscal year
V. Analisa dan Pembahasan Manajemen atas Kinerja Perusahaan		V. Management Discussion and Analysis on the Company Performance
1. Tinjauan operasi per segmen usaha	179-191	1. Operation review per business segment
Memuat uraian mengenai:		Includes analysis on:
1. Penjelasan masing-masing segmen usaha.	√	1. Elaboration on each business segment.
2. Kinerja per segmen usaha, antara lain:	√	2. Performance of each business segment, among others:
a. Produksi;	√	a. Production;
b. Peningkatan/penurunan kapasitas produksi;	√	b. Increase/Decrease of production capacity;
c. Penjualan/pendapatan usaha; dan	√	c. Sales/income; and
d. Profitabilitas.	√	d. Profitability.
2. Uraian atas kinerja keuangan perusahaan	192-219	2. Description on the Company's financial performance
Analisis kinerja keuangan yang mencakup perbandingan antara kinerja keuangan tahun yang bersangkutan dengan tahun sebelumnya dan penyebab kenaikan/penurunan suatu akun (dalam bentuk narasi dan tabel), antara lain mengenai:		An analysis comparing the performance of the current year and that of the previous year (in the form of narration and tables) and the reasons for the increase/decrease of the accounts, including in:
1. Aset lancar, aset tidak lancar, dan total aset;	√	1. Current assets, non-current assets, and total assets;
2. Liabilitas jangka pendek, liabilitas jangka panjang dan total liabilitas;	√	2. Current liabilities, Non-current liabilities, and total liabilities;
3. Ekuitas;	√	3. Equity;

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Keterangan	Halaman Page	Description
4. Penjualan/pendapatan usaha, beban, laba (rugi), penghasilan komprehensif lain, dan penghasilan komprehensif periode berjalan; dan	√	4. Sales/operating revenues, expenses, Profit (Loss), other comprehensive income, comprehensive income for the current year; and
5. Arus kas.	√	5. Cash flows.
3. Bahasan dan analisis tentang kemampuan membayar utang dan tingkat kolektibilitas piutang perusahaan, dengan menyajikan perhitungan rasio yang relevan sesuai dengan jenis industri perusahaan	220-221	3. Discussion and analysis on solvability and level of the company receivables collectability, by presenting relevant ratio calculation in line with the company's type of industry
Penjelasan tentang:		Explanation on:
1. Kemampuan membayar hutang, baik jangka pendek maupun jangka panjang; dan	√	1. Solvability, both short term and long term; and
2. Tingkat kolektibilitas piutang.	√	2. Level of receivables collectability.
4. Bahasan tentang struktur modal (<i>capital structure</i>) dan kebijakan manajemen atas struktur modal (<i>capital structure policy</i>)	222-223	4. Discussion on capital structure and Capital Structure Policy
Penjelasan tentang:		Explanation on:
1. Rincian struktur modal (<i>capital structure</i>) yang terdiri dari utang berbasis bunga/sukuk dan ekuitas;	√	1. Details of capital structure comprising of interestbearing debts/sukuk and equity;
2. Kebijakan manajemen atas struktur modal (<i>capital structure policies</i>); dan	√	2. Capital structure policies; and
3. Dasar pemilihan kebijakan manajemen atas struktur modal.	√	3. Basis for the determination of capital structure policies.
5. Bahasan mengenai ikatan yang material untuk investasi barang modal (bukan ikatan pendanaan) pada tahun buku terakhir	224	5. Discussion on material commitments of capital investments (instead of funding commitments) in the last fiscal year
Penjelasan tentang:		Explanation on:
1. Nama pihak yang melakukan ikatan;	√	1. Parties in the commitments;
2. Tujuan dari ikatan tersebut;	√	2. Objectives of the commitments;
3. Sumber dana yang diharapkan untuk memenuhi ikatan-ikatan tersebut;	√	3. Sources of funds to meet the commitments;
4. Mata uang yang menjadi denominasi; dan	√	4. Denomination currency of commitments; and
5. Langkah-langkah yang direncanakan perusahaan untuk melindungi risiko dari posisi mata uang asing yang terkait.	√	5. Initiatives taken to mitigate exchange rate risk.
Catatan: apabila perusahaan tidak mempunyai ikatan terkait investasi barang modal pada tahun buku terakhir agar diungkapkan.		Note: should be disclosed if the company does not have any material commitment to capital investments in the fiscal year.
6. Bahasan mengenai investasi barang modal yang direalisasikan pada tahun buku terakhir	224	6. Discussion on capital investment realized at the latest financial year
Penjelasan tentang:		Explanation on:
1. Jenis investasi barang modal;	√	1. Type of capital investment;
2. Tujuan investasi barang modal; dan	√	2. Objectives of capital investment; and
3. Nilai investasi barang modal yang dikeluarkan pada tahun buku terakhir.	√	3. The nominal value of capital investment realized in the last fiscal year.
Catatan: apabila tidak terdapat realisasi investasi barang modal, agar diungkapkan.		Note: should be disclosed if there are no capital investment.
7. Informasi perbandingan antara target pada awal tahun buku dengan hasil yang dicapai (realisasi), dan target atau proyeksi yang ingin dicapai untuk satu tahun mendatang mengenai pendapatan, laba, dan lainnya yang dianggap penting bagi perusahaan.	227	7. Information on the comparison between initial target at the beginning of the financial year and the realization and target or the projection for the next year concerning income, profit, capital structure, and others considered a significant target for the company.

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Keterangan	Halaman Page	Description
Informasi memuat antara lain:		Contain information on:
1. Perbandingan antara target pada awal tahun buku dengan hasil yang dicapai (realisasi); dan	√	1. Comparison of targets at the beginning of fiscal year and achievements; and
2. Target atau proyeksi yang ingin dicapai dalam 1 (satu) tahun mendatang.	√	2. Targets or projections set for the next 1 (one) year.
8. Informasi dan fakta material yang terjadi setelah tanggal laporan akuntan	225	8. Information and material facts following the date of accounting report (Subsequent events)
Uraian kejadian penting setelah tanggal laporan akuntan termasuk dampaknya terhadap kinerja dan risiko usaha di masa mendatang.	√	Description of significant events following the date of accounting report including its impact on business risk and performance in the future.
Catatan: apabila tidak ada kejadian penting setelah tanggal laporan akuntan, agar diungkapkan.		Note: should be disclosed if there are no subsequent events.
9. Uraian tentang prospek usaha perusahaan	225-226	9. Description about Company's Business prospects
Uraian mengenai prospek perusahaan dikaitkan dengan industri dan ekonomi secara umum disertai data pendukung kuantitatif dari sumber data yang layak dipercaya.	√	The description of on business prospects related to the general industry and economy including quantitative supporting data from reliable resources
10. Uraian tentang aspek pemasaran	230	10. Description about Marketing Aspects
Uraian tentang aspek pemasaran atas produk dan/atau jasa perusahaan, antara lain strategi pemasaran dan pangsa pasar	√	The description of on marketing aspects of the company's products and/or services, among others marketing strategy and market shares
11. Uraian mengenai kebijakan dividen dan jumlah dividen kas per saham dan jumlah dividen per tahun yang diumumkan atau dibayar selama 2 (dua) tahun buku terakhir	231	4. The description of on dividend policy and total cash dividend per share and total dividend per year that are published or disbursed during last 2 (two) financial years
Memuat uraian mengenai:		Contain information on:
1. Kebijakan pembagian dividen;	√	1. Dividend payout policy;
2. Total dividen yang dibagikan;	√	2. Total dividend disbursement;
3. Jumlah dividen kas per saham;	√	3. Total cash dividend per share;
4. <i>Payout ratio</i> ; dan	√	4. Payout ratio; and
5. Tanggal pengumuman dan pembayaran dividen kas untuk masing-masing tahun.	√	5. Announcement date and cash dividend payout for each year.
Catatan: apabila tidak ada pembagian dividen, agar diungkapkan alasannya.		Note: To disclose if there are no dividend disbursement and its reasons.
12. Program kepemilikan saham oleh karyawan dan/atau manajemen yang dilaksanakan perusahaan (ESOP/MSOP) yang masih ada sampai tahun buku	232	12. Employee/Management Share Ownership Program (ESOP/ MSOP) still ongoing in the fiscal year
Memuat uraian mengenai:		Contain information on:
1. Jumlah saham ESOP/MSOP dan realisasinya;	√	1. Number of ESOP/MSOP shares and its execution;
2. Jangka waktu;	√	2. Period;
3. Persyaratan karyawan dan/atau manajemen yang berhak; dan	√	3. Eligible employee/management; and
4. Harga <i>exercise</i> .	√	4. Exercise price.
Catatan: apabila tidak memiliki program dimaksud, agar diungkapkan.		Note: should be disclosed if there are no such programs
13. Realisasi penggunaan dana hasil penawaran umum (dalam hal perusahaan masih diwajibkan menyampaikan laporan realisasi penggunaan dana)	231	13. Realization of initial public offering proceeds (in the event of the company is obligated to submit the report)
Memuat uraian mengenai:		Contain information on:
1. Total perolehan dana;	-	1. Total proceeds;
2. Rencana penggunaan dana;	-	2. Proceeds utilization plan;

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Keterangan	Halaman Page	Description
3. Rincian penggunaan dana;	-	3. Proceeds utilization details;
4. Saldo dana; dan	-	4. Proceeds balance; and
5. Tanggal persetujuan RUPS/RUPO atas perubahan penggunaan dana (jika ada).	-	5. The date of GMS/GMB resolution on the change of proceeds utilization (if any).
Catatan: apabila tidak memiliki informasi realisasi penggunaan dana hasil penawaran umum, agar diungkapkan.		Note: should be disclosed if there are no such information of realization of proceeds of public offering.
14. Informasi transaksi material yang mengandung benturan kepentingan dan/atau transaksi dengan pihak afiliasi	232-234	14. Material transaction information with conflict of interest and/or transaction with related parties
Memuat uraian mengenai:		Contain information on:
1. Nama pihak yang bertransaksi dan sifat hubungan afiliasi;	✓	1. Name of transacting parties and the nature of related parties;
2. Penjelasan mengenai kewajaran transaksi;	✓	2. Description of the transaction fairness;
3. Alasan dilakukannya transaksi;	✓	3. Transaction background;
4. Realisasi transaksi pada periode tahun buku terakhir;	✓	4. Transaction realization at the last financial year;
5. Kebijakan perusahaan terkait dengan mekanisme <i>review</i> atas transaksi; dan	✓	5. Company policy related with transaction review mechanism; and
6. Pemenuhan peraturan dan ketentuan terkait.	✓	6. Compliance to relevant regulations and provisions.
Catatan: apabila tidak mempunyai transaksi dimaksud, agar diungkapkan.		Note: To disclose if there are no transactions.
15. Uraian mengenai perubahan peraturan perundang-undangan terhadap perusahaan pada tahun buku terakhir	235	15. Description on changes in laws and regulations during the fiscal year that impacted on the company
Uraian memuat antara lain:		Name of regulations; and
1. Nama peraturan perundang-undangan yang mengalami perubahan; dan	-	1. Name of regulations; and
2. Dampaknya (kuantitatif dan/atau kualitatif) terhadap perusahaan (jika signifikan) atau pernyataan bahwa dampaknya tidak signifikan.	-	2. The impact (quantitative and/or qualitative) on the company (if significant or statement that this impact not significant).
Catatan: apabila tidak terdapat perubahan peraturan perundang-undangan pada tahun buku terakhir, agar diungkapkan.		Note: To disclose if there are no changes in the laws and regulations that have significant impacts
16. Uraian mengenai perubahan kebijakan akuntansi yang diterapkan perusahaan pada tahun buku terakhir	235	16. Description on the changes in accounting policy implemented by the company at the last financial year
Uraian memuat antara lain:		Descriptions include among others:
1. Perubahan kebijakan akuntansi;	✓	1. Changes in accounting policy;
2. Alasan perubahan kebijakan akuntansi; dan	✓	2. Reasons for the change; and
3. Dampaknya secara kuantitatif terhadap laporan keuangan.	✓	3. Quantitative impact on the financial statements.
Catatan: apabila tidak terdapat perubahan kebijakan akuntansi pada tahun buku terakhir, agar diungkapkan.		Note: To disclose if there are no changes in accounting policies during the fiscal year
17. Informasi kelangsungan usaha Pengungkapan informasi mengenai:	236	17. Information on business continuity Disclosures on:
1. Hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha perusahaan pada tahun buku terakhir;	✓	1. Significant issues on the company business continuity at the last financial year;
2. <i>Assessment</i> manajemen atas hal-hal pada angka 1; dan	✓	2. Management assessment on point 1; and

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Keterangan	Halaman Page	Description
3. Asumsi yang digunakan manajemen dalam melakukan <i>assessment</i> .	√	3. Assumption implemented by the management in conducting the assessment.
Catatan: apabila tidak terdapat hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha perusahaan pada tahun buku terakhir, agar diungkapkan asumsi yang mendasari manajemen dalam meyakini bahwa tidak terdapat hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha perusahaan pada tahun buku terakhir.		Note: if there are no issues that potentially have significant influences to the company's business continuity at the last financial year, to disclose the basis of management assumption in ensuring that there are no issues that potentially have significant influences on the company's business continuity at the last financial year.
VI. Good Corporate Governance		VI. Good Corporate Governance
1. Uraian Dewan Komisaris	282-301	1. Description of the Board of Commissioners
Uraian memuat antara lain:		Covers the following:
1. Uraian tanggung jawab Dewan Komisaris;	√	1. Board of Commissioners responsibilities;
2. Penilaian atas kinerja masing-masing komite yang berada di bawah Dewan Komisaris dan dasar penilaiannya; dan	√	2. Assessment of performance of committees under the Board and the basis for such assessment; and
3. Pengungkapan mengenai <i>Board Charter</i> (pedoman dan tata tertib kerja Dewan Komisaris).	√	3. Board Charter disclosures (Board of Commissioners work guidelines and procedures).
2. Komisaris Independen (jumlahnya minimal 30% dari total Dewan Komisaris)	299-301	2. Independent Commissioners (at least 30% of the total personnel of the Board of Commissioners)
Meliputi antara lain:		Covers the following:
1. Kriteria penentuan Komisaris Independen; dan	√	1. Assignment criteria of Independent Commissioners; and
2. Pernyataan tentang independensi masing-masing Komisaris Independen.	√	2. Independence statement of each Independent Commissioner.
3. Uraian Direksi	302-318	3. Description of the Board of Directors
Meliputi antara lain:		Covers the following:
1. Ruang lingkup pekerjaan dan tanggung jawab masing-masing anggota Direksi;	√	1. Duties and responsibilities of each member of the Board of Directors;
2. Penilaian atas kinerja komite-komite yang berada di bawah Direksi (jika ada); dan	√	2. Assessment of performance of committees under the Board (if any); and
3. Pengungkapan mengenai <i>Board Charter</i> (pedoman dan tata tertib kerja Direksi)	√	3. Board Charter disclosures (Board of Directors work guidelines and procedures)
4. Penilaian Penerapan GCG untuk tahun buku 2020 yang meliputi paling kurang aspek Dewan Komisaris dan Direksi	247-251	4. GCG implementation assessment for 2020, at least for aspects of the Board of Commissioners and/or Board of Directors
Memuat uraian mengenai:		Covers the following:
1. Kriteria yang digunakan dalam penilaian;	√	1. Assessment criteria;
2. Pihak yang melakukan penilaian;	√	2. Assessor;
3. Skor penilaian masing-masing kriteria;	√	3. Assessment score on each criteria;
4. Rekomendasi hasil penilaian; dan	√	4. Recommendations on results of assessment; and
5. Alasan belum/tidak diterapkannya rekomendasi.	√	5. Reasons for the delay or non implementation of such recommendations.
Catatan: apabila tidak ada penilaian penerapan GCG untuk tahun buku 2019, agar diungkapkan.	-	Note: should be disclosed if there are no GCG assessment for fiscal 2019.
5. Uraian mengenai kebijakan remunerasi bagi Dewan Komisaris dan Direksi	341-343	5. Description of the remuneration policy for the Board of Commissioners and Board of Directors
Mencakup antara lain:		Covers the following:
1. Pengungkapan prosedur pengusulan sampai dengan penetapan remunerasi Dewan Komisaris;	√	1. Disclosure of procedure for the proposal and determination of remuneration for the Board of Commissioners;

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Keterangan	Halaman Page	Description
2. Pengungkapan prosedur pengusulan sampai dengan penetapan remunerasi Direksi;	√	2. Disclosure of procedure for the proposal and determination of remuneration for the Board of Directors;
3. Struktur remunerasi yang menunjukkan komponen remunerasi dan jumlah nominal per komponen untuk setiap anggota Dewan Komisaris;	√	3. Remuneration structure showing the remuneration components and amounts per component for each member of the Board of Commissioners;
4. Struktur remunerasi yang menunjukkan komponen remunerasi dan jumlah nominal per komponen untuk setiap anggota Direksi;	√	4. Remuneration structure showing the remuneration components and amounts per component for each member of the Board of Directors;
5. Pengungkapan indikator untuk penetapan remunerasi Direksi; dan	√	5. Disclosure of indicators for the remuneration of the Board of Directors; and
6. Pengungkapan bonus kinerja, bonus non kinerja, dan/atau opsi saham yang diterima masing-masing anggota Dewan Komisaris dan Direksi (jika ada).	√	6. Disclosure of performance bonus, nonperformance bonus, and/or share option received by each members of the Board of Commissioners and Directors (if any).
Catatan: apabila tidak terdapat bonus kinerja, bonus non kinerja, dan opsi saham yang diterima setiap anggota Dewan Komisaris dan Direksi, agar diungkapkan.		Note: should be disclosed if there are no performance bonus, non-performance bonus, and/or share option received by each members of the Board of Commissioners and Directors.
6. Frekuensi dan Tingkat Kehadiran Rapat yang dihadiri mayoritas anggota pada rapat Dewan Komisaris (minimal 1 kali dalam 2 bulan), Rapat Direksi (minimal 1 kali dalam 1 bulan), dan Rapat Gabungan Dewan Komisaris dengan Direksi (minimal 1 kali dalam 4 bulan)	328-340	6. Meeting frequency and attendance of Board of Commissioners (at least once in 2 months), Board of Directors (at least once in a month), and joint meetings of BoC and BoD (at least once in 4 months)
Informasi memuat antara lain:		Covers among others:
1. Tanggal Rapat;	√	1. Date;
2. Peserta Rapat; dan	√	2. Attendance; and
3. Agenda Rapat. untuk masing-masing rapat Dewan Komisaris, Direksi, dan rapat gabungan.	√	3. Agenda. Of each of the meetings of BoC, BoD and Joint Meetings of BoC and BoD.
7. Informasi mengenai pemegang saham utama dan pengendali, baik langsung maupun tidak langsung, sampai kepada pemilik individu.	158-162	7. Information on majority and controlling shareholders, direct or indirect, up to the ultimate individual shareholder.
Dalam bentuk skema atau diagram yang memisahkan pemegang saham utama dengan pemegang saham pengendali.	√	Diagram with separate illustration for majority shareholders and controlling shareholders
Catatan: yang dimaksud pemegang saham utama adalah pihak yang, baik secara langsung maupun tidak langsung, memiliki sekurang-kurangnya 20% (dua puluh perseratus) hak suara dari seluruh saham yang mempunyai hak suara yang dikeluarkan oleh suatu Perseroan, tetapi bukan pemegang saham pengendali.		Note: majority shareholders are parties that own, directly or indirectly, at least 20% of the voting rights of the total share with voting rights issued by the company, but is not the controlling shareholder
8. Pengungkapan hubungan afiliasi antara anggota Direksi, Dewan Komisaris, dan Pemegang Saham Utama dan/atau pengendali	348	8. Disclosure of affiliation between members of the Board of Directors, Board of Commissioners and Majority/Controlling Shareholders
Mencakup antara lain:		Covers among others:
1. Hubungan afiliasi antara anggota Direksi dengan anggota Direksi lainnya;	√	1. The affiliation between a member of the Board of Directors with fellow members of the Board of Directors;
2. Hubungan afiliasi antara anggota Direksi dan anggota Dewan Komisaris;	√	2. The affiliation between a member of the Board of Directors with members of the Board of Commissioners;
3. Hubungan afiliasi antara anggota Direksi dengan Pemegang Saham Utama dan/atau Pengendali;	√	3. The affiliation between a member of the Board of Directors with Majority and/or Controlling Shareholder;

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Keterangan	Halaman Page	Description
4. Hubungan afiliasi antara anggota Dewan Komisaris dengan anggota Komisaris lainnya; dan	√	4. The affiliation between a member of the Board of Commissioners with fellow members of the Board of Commissioners; and
5. Hubungan afiliasi antara anggota Dewan Komisaris dengan Pemegang Saham Utama dan/atau Pengendali.	√	5. The affiliation between a member of the Board of Commissioners with Majority and/or Controlling Shareholder.
Catatan: apabila tidak mempunyai hubungan afiliasi dimaksud, agar diungkapkan.		Note: should be disclosed if there is no affiliation relationship
9. Komite Audit	352-365	9. Audit Committee
Mencakup antara lain:		Covers among others:
1. Nama, jabatan, dan periode jabatan anggota komite audit;	√	1. Name, position and tenure of audit committee members;
2. Riwayat pendidikan (Bidang Studi dan Lembaga Pendidikan) dan pengalaman kerja (Jabatan, Instansi, dan Periode Menjabat) anggota komite audit;	√	2. Education qualifications (study field and institution) and work experience (position, company and tenure) of audit committee members;
3. Independensi anggota komite audit;	√	3. Independency of audit committee members;
4. Uraian tugas dan tanggung jawab;	√	4. Duties and responsibilities;
5. Uraian pelaksanaan kegiatan komite audit pada tahun buku; dan	√	5. Brief report of audit committee activity; and
6. Frekuensi pertemuan dan tingkat kehadiran komite audit.	√	6. Meeting frequency and attendance of audit committee.
10. Komite Nominasi dan/atau Remunerasi	380-388	10. Nomination and/or Remuneration Committee
Mencakup antara lain:		Covers among others:
1. Nama, jabatan, dan riwayat hidup singkat anggota komite nominasi dan/atau remunerasi;	√	1. Name, position and brief profiles of members of the Nomination and/or Remuneration Committee;
2. Independensi komite nominasi dan/atau remunerasi;	√	2. Independency of Nomination and/or Remuneration Committee;
3. Uraian tugas dan tanggung jawab;	√	3. Duties and responsibilities;
4. Uraian pelaksanaan kegiatan komite nominasi dan/ atau remunerasi pada tahun buku;	√	4. Brief report of Nomination and/or Remuneration committee activity; and
5. Frekuensi pertemuan dan tingkat kehadiran komite nominasi dan/atau remunerasi;	√	5. Meeting frequency and attendance of nomination and/or remuneration committee.
6. Pernyataan adanya pedoman komite nominasi dan/atau remunerasi; dan	√	6. Statement of nomination and/or remuneration committee charter; and
7. Kebijakan mengenai suksesi Direksi.	√	7. Policies on Director succession.
11. Komite-komite lain di bawah Dewan Komisaris yang dimiliki oleh perusahaan	366-379	11. Other committees under the Board of Commissioners
Mencakup antara lain:		Covers among others:
1. Nama, jabatan, dan riwayat hidup singkat anggota komite lain;	√	1. Name, position and brief profile of members of committee;
2. Independensi komite lain;	√	2. Independency of committee;
3. Uraian tugas dan tanggung jawab;	√	3. Duties and responsibilities;
4. Uraian pelaksanaan kegiatan komite lain pada tahun buku; dan	√	4. Committee activity in the fiscal year; and
5. Frekuensi pertemuan dan tingkat kehadiran komite lain.	√	5. Committee meeting frequency and attendance.
12. Uraian tugas dan Fungsi Sekretaris Perusahaan	414-419	12. Description of duties and functions of Corporate Secretary
Mencakup antara lain:		Covers among others:
1. Nama, dan riwayat jabatan singkat sekretaris perusahaan;	√	1. Name and brief work experience of Corporate Secretary;

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Keterangan	Halaman Page	Description
2. Domisili;	√	2. Domicile;
3. Uraian tugas dan tanggung jawab; dan	√	3. Duties and responsibilities; and
4. Uraian pelaksanaan tugas sekretaris perusahaan pada tahun buku.	√	4. Report of activities of Corporate Secretary in the fiscal year
13. Uraian mengenai unit audit internal	421-438	13. Description on Internal Audit Unit
Mencakup antara lain:		Covers among others:
1. Nama ketua unit audit internal;	√	1. Name of internal audit unit head;
2. Jumlah pegawai (auditor internal) pada unit audit internal;	√	2. Total employees (internal auditors) in internal audit unit;
3. Sertifikasi sebagai profesi audit internal;	√	3. Certification on internal audit profession;
4. Kedudukan unit audit internal dalam struktur perusahaan;	√	4. Internal audit unit composition in the company's structure;
5. Uraian pelaksanaan kegiatan unit audit internal pada tahun buku; dan	√	5. Brief report on internal audit unit activity implementation; and
6. Pihak yang mengangkat dan memberhentikan ketua unit audit internal.	√	6. The parties responsible to appoint/terminate the internal audit unit head.
14. Akuntan Publik	440	14. Public Accountant
Informasi memuat antara lain:		Information, among others:
1. Nama dan tahun akuntan publik yang melakukan audit laporan keuangan tahunan selama 5 tahun terakhir;	√	1. Name and year of the public accountant that audits the annual financial statements in the last 5 years;
2. Nama dan tahun Kantor Akuntan Publik yang melakukan audit laporan keuangan tahunan selama 5 tahun terakhir;	√	2. Name and year of Public Accountant Firm that audits the annual financial statements in the last 5 years;
3. Besarnya <i>fee</i> untuk masing-masing jenis jasa yang diberikan oleh Kantor Akuntan Publik pada tahun buku terakhir; dan	√	3. The amount of fee for each service provided by public accountant at the last financial year; and
4. Jasa lain yang diberikan Kantor Akuntan Publik dan akuntan publik selain jasa audit laporan keuangan tahunan pada tahun buku terakhir.	√	4. Other services provided by the accountant apart from the audit service of annual financial statements at the last financial year.
Catatan: apabila tidak ada jasa lain dimaksud, agar diungkapkan.		Note: to disclose if there are no other services rendered
15. Uraian mengenai <i>corporate social responsibility</i> yang terkait tata kelola Tanggung jawab sosial	474-509	15. Description about corporate social responsibility related to social responsibility governance
1. Informasi komitmen pada tanggung jawab sosial;	√	1. Information commitment to social responsibility;
2. Informasi mengenai methoda dan lingkup <i>due diligent</i> terhadap dampak sosial, ekonomi dan lingkungan dari aktifitas perusahaan;	√	2. Information regarding methods and scope of due diligence on the social, economic and environmental impacts of company activities;
3. Informasi tentang <i>stakeholder</i> penting yang terdampak atau berpengaruh pada dampak dari kegiatan perusahaan;	√	3. Information about important stakeholders who are affected or influence the impact of the company's activities
4. Informasi tentang isu isu penting sosial ekonomi dan lingkungan terkait dampak kegiatan perusahaan;	√	4. Information about important socio-economic and environmental issues related to the impact of company activities
5. Informasi tentang lingkup tanggung jawab sosial perusahaan baik yang merupakan kewajiban maupun yang melebihi kewajiban;	√	5. Information about the scope of corporate social responsibility, both those which constitute obligations and those that exceed obligations
6. Informasi tentang strategi dan program kerja perusahaan dalam menangani isu isu sosial, ekonomi dan lingkungan dalam upaya <i>stakeholders engagement</i> dan meningkatkan value untuk <i>stakeholder</i> dan <i>shareholder</i> ;	√	6. Information about the company's strategy and work program in handling social, economic and issues the environment in the efforts of stakeholders and engagement increase value for stakeholders and shareholders

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Keterangan	Halaman Page	Description
7. Informasi tentang berbagai program yang melebihi tanggung jawab minimal perusahaan yang relevan dengan bisnis yang dijalankan; dan	√	7. Information about various programs that exceed the company's minimum responsibilities that are relevant to the business being described; and
8. Informasi tentang pembiayaan dan anggaran tanggung jawab sosial.	√	8. Information about financing and social responsibility budgets
16. Uraian mengenai <i>corporate social responsibility</i> yang terkait <i>core subject</i> Hak Asasi Manusia	485-487	16. Description of corporate social responsibility related to the core subject of Human Rights
1. Informasi tentang komitmen dan kebijakan tanggung jawab sosial <i>core subject</i> Hak Asasi Manusia;	√	1. Information about commitments and core social responsibility policies on the subject of Human Rights;
2. Informasi tentang rumusan perusahaan lingkup tanggung jawab sosial <i>core subject</i> Hak Asasi Manusia;	√	2. Information about the formulation of corporate social responsibility core subjects on Human Rights;
3. Informasi tentang perencanaan <i>corporate social responsibility</i> bidang Hak Asasi Manusia;	√	3. Information about corporate social responsibility planning in the field of Human Rights;
4. Informasi tentang pelaksanaan inisiatif CSR bidang Hak Asasi Manusia; dan	√	4. Information about initiative implementation of CSR in the field of Human Rights; and
5. Informasi tentang capaian dan penghargaan inisiatif CSR bidang Hak Asasi Manusia.	√	5. Information about the achievements and awards of CSR initiatives in the field of Human Rights.
17. Uraian mengenai <i>corporate social responsibility</i> yang terkait <i>core subject</i> Operasi yang adil	488-491	17. Description of corporate social responsibility related to the core subject of fair operation
1. Informasi tentang komitmen dan kebijakan tanggung jawab sosial <i>core subject</i> Operasi yang adil;	√	1. Information about commitments and core social responsibility policies on the subject of Fair Operation;
2. Informasi tentang rumusan perusahaan lingkup tanggung jawab sosial <i>core subject</i> Operasi yang adil;	√	2. Information about the formulation of corporate social responsibility core subjects on Fair Operation;
3. Informasi tentang perencanaan <i>corporate social responsibility</i> bidang Operasi yang adil;	√	3. Information about corporate social responsibility planning in the field of Fair Operation;
4. Informasi tentang pelaksanaan inisiatif CSR bidang Operasi yang adil; dan	√	4. Information about initiative implementation of CSR in the field of Fair Operation; and
5. Informasi tentang capaian dan penghargaan inisiatif CSR bidang Operasi yang adil;	√	5. Information about the achievements and awards of CSR initiatives in the field of Fair Operation;
18. Uraian mengenai <i>corporate social responsibility</i> yang terkait dengan lingkungan hidup, penyampaian informasi tentang	492-494	18. Description of corporate social responsibility related to the environment, delivery of information about
1. Informasi tentang komitmen dan kebijakan lingkungan;	√	1. Information about environmental commitments and policies;
2. Informasi tentang dampak dan risiko lingkungan penting yang terkait secara langsung atau tidak langsung dengan perusahaan	√	2. Information about important environmental impacts and risks that are directly or indirectly related to the company
3. Informasi tentang target/rencana kegiatan pada tahun 2019 yang ditetapkan manajemen;	√	3. Information about the 2019 activity targets / plans set by management;
4. Informasi tentang kegiatan yang dilakukan dan terkait program lingkungan hidup yang berhubungan dengan kegiatan operasional perusahaan;	√	4. Information about activities carried out and related to environmental programs related to the company's operational activities;
5. Informasi tentang pelaksanaan inisiatif CSR terkait lingkungan hidup;	√	5. Information about implementing CSR initiatives related to the environment;

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Annual Report Award Criteria

Keterangan	Halaman Page	Description
6. Informasi tentang capaian dampak kuantitatif atas kegiatan tersebut; dan, seperti penggunaan material dan energi yang ramah lingkungan dan dapat didaur ulang, sistem pengolahan limbah perusahaan, mekanisme pengaduan masalah lingkungan, pertimbangan aspek lingkungan dalam pemberian kredit kepada nasabah, dan lain-lain; dan	√	6. Information about achieving quantitative impacts on the activity; and, such as the use of environmentally friendly and recyclable materials and energy, the company's waste treatment system, environmental complaints mechanism, consideration of environmental aspects in granting credit to customers, and others; and
7. Sertifikasi di bidang lingkungan yang dimiliki.	√	7. Certification in the environmental field owned.
19. Uraian mengenai <i>corporate social responsibility</i> yang terkait dengan ketenagakerjaan, kesehatan, dan keselamatan kerja, mencakup antara lain informasi tentang	495-501	19. Description of corporate social responsibility related to employment, health and work safety, including information about
1. Kebijakan dan komitmen tanggung jawab sosial perusahaan <i>core subject</i> ketenagakerjaan;	√	1. Corporate social responsibility policies and commitments core subject to employment;
2. Informasi lingkup dan perumusan tanggung jawab sosial bidang ketenagakerjaan;	√	2. Information on the scope and formulation of social responsibility in the field of employment;
3. Informasi terkait target/rencana kegiatan pada tahun 2019 yang ditetapkan manajemen;	√	3. Information related to targets / planned activities for 2019 set by management;
4. Kegiatan yang dilakukan dan dampak kuantitatif atas kegiatan tersebut; dan	√	4. Activities undertaken and quantitative impact on these activities; and
5. Informasi terkait praktik ketenagakerjaan, kesehatan, dan keselamatan kerja, seperti kesetaraan <i>gender</i> dan kesempatan kerja, sarana dan keselamatan kerja, tingkat <i>turnover</i> karyawan, tingkat kecelakaan kerja, remunerasi, mekanisme pengaduan masalah ketenagakerjaan, dan lain-lain.	√	5. Information related to employment practices, health and occupational safety, such as gender equality and job opportunities, facilities and work safety, employee turnover rates, work accident rates, remuneration, mechanisms for complaints of labor problems, and others.
20. Uraian mengenai <i>corporate social responsibility</i> yang terkait dengan tanggung jawab kepada konsumen, Mencakup antara lain:	502-507	20. Description of corporate social responsibility related to responsibility to consumers, including among others:
1. Target/rencana kegiatan yang pada tahun 2019 ditetapkan manajemen;	√	1. Targets/planned activities for 2019 set by management; and
2. Kegiatan yang dilakukan dan dampak atas kegiatan tersebut; dan	√	2. Information on the scope and formulation of social responsibility in the field of employment;
3. Terkait tanggung jawab produk, seperti kesehatan dan keselamatan konsumen, informasi produk, sarana, jumlah dan penanganan atas pengaduan konsumen, dan lain-lain.	√	3. Related to product responsibility, such as health and safety for the customers, product information, facilities, number and customers complaint handling, and others.
21. Uraian mengenai <i>corporate social responsibility</i> yang terkait dengan pengembangan sosial dan masyarakat, mencakup antara lain informasi tentang:	508-509	21. Description of corporate social responsibility related to social and community development, including information on:
1. Kebijakan dan komitmen tanggung jawab sosial perusahaan <i>core subject</i> pengembangan sosial dan masyarakat;	√	1. Corporate social responsibility policies and commitments core subject to social and community development;
2. Informasi tentang isu-isu sosial yang relevan dengan perusahaan;	√	2. Information about social issues that are relevant to the company
3. Informasi tentang risiko sosial yang dikelola perusahaan;	√	3. Information about social risks managed by the company;
4. Informasi lingkup dan perumusan tanggung jawab sosial bidang pengembangan sosial dan masyarakat;	√	4. Information on the scope and formulation of social responsibility in the field of social and community development;
5. Target/rencana kegiatan pada tahun 2019 yang ditetapkan manajemen;	√	5. Targets/activity plans for 2019 set by management;
6. Kegiatan yang dilakukan dan dampak atas kegiatan tersebut;	√	6. Activities undertaken and their impact;

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Annual Report Award Criteria

Keterangan	Halaman Page	Description
7. Biaya yang dikeluarkan; dan	√	7. Cost incurred; and
8. Terkait pengembangan sosial dan kemasyarakatan, seperti penggunaan tenaga kerja lokal, pemberdayaan masyarakat sekitar perusahaan, perbaikan sarana dan prasarana sosial, bentuk donasi lainnya, komunikasi mengenai kebijakan dan prosedur anti korupsi, pelatihan mengenai anti korupsi, dan lain-lain.	√	8. Related to social and community development, such as the use of local labor, empowerment of the community around the company, improvement of social facilities and infrastructure, other forms of donations, communication regarding anticorruption policies and procedures, training on anti-corruption, etc.
22. Uraian mengenai manajemen risiko perusahaan	441-463	22. Description on risk management of the company
Mencakup antara lain:		Includes the following:
1. Penjelasan mengenai sistem manajemen risiko yang diterapkan perusahaan;	√	1. Explanation on risk management system implemented by the company;
2. Penjelasan mengenai hasil reviu yang dilakukan atas sistem manajemen risiko pada tahun buku;	√	2. Explanation on risk management system effectiveness evaluation;
3. Penjelasan mengenai risiko-risiko yang dihadapi perusahaan; dan	√	3. Explanation on risks faced by the company; and
4. Upaya untuk mengelola risiko tersebut.	√	4. Risk mitigation.
23. Uraian mengenai sistem pengendalian intern	420	23. Description of internal control system
Mencakup antara lain:		Includes the following:
1. Penjelasan singkat mengenai sistem pengendalian intern, antara lain mencakup pengendalian keuangan dan operasional;	-	1. Brief explanation on internal control system, among others on financial and operational control;
2. Penjelasan kesesuaian sistem pengendalian intern dengan kerangka yang diakui secara internasional (COSO – <i>internal control framework</i>); dan	-	2. Explanation on internal control system alignment with international standard framework (COSO – internal control framework); and
3. Penjelasan mengenai hasil reviu yang dilakukan atas pelaksanaan sistem pengendalian intern pada tahun buku.	-	3. Explanation on internal control system effectiveness evaluation.
24. Perkara penting yang sedang dihadapi oleh perusahaan, entitas anak, serta anggota Dewan Komisaris dan anggota Direksi yang menjabat pada periode laporan tahunan, mencakup antara lain:	466-469	24. Description of corporate social responsibility related to responsibility to consumers, including among others:
1. Pokok perkara/gugatan;	√	1. Case/ Claim;
2. Status penyelesaian perkara/gugatan;	√	2. Settlement status of litigation/claims;
3. Risiko yang dihadapi perusahaan dan nilai nominal tuntutan/gugatan; dan	√	3. Impact to the company's condition; and
4. Sanksi administrasi yang dikenakan kepada perusahaan, anggota Dewan Komisaris dan Direksi, oleh otoritas terkait (pasar modal, perbankan dan lainnya) pada tahun buku terakhir (atau terdapat pernyataan bahwa tidak dikenakan sanksi administrasi).	√	4. Administration sanctions charged to the company, members of the Board of Commissioners and Board of Directors, by relevant authorities (capital market, banking and others) at the last fiscal year (or a statement of no administration sanction being charged).
Catatan: dalam hal perusahaan, entitas anak, anggota Dewan Komisaris, dan anggota Direksi tidak memiliki perkara penting, agar diungkapkan.		Note: in the case of a Corporate, a subsidiary, a member of the Board of Commissioners, and a member of the Board of Directors has no important case to disclose.
25. Akses informasi dan data perusahaan	470-471	25. Access to company information and data
Uraian mengenai tersedianya akses informasi dan data perusahaan kepada publik, misalnya melalui website (dalam bahasa Indonesia dan bahasa Inggris), media massa, <i>mailing list</i> , buletin, pertemuan dengan analis, dan sebagainya.		Description on the availability of company information and data for public access, including dissemination through company website (in Bahasa and English), mass media, mailing list, bulletin, analyst gatherings, and others.
26. Bahasan mengenai kode etik, memuat uraian antara lain:	463-465	26. The description on code of ethic, which contains, among others:
1. Pokok-pokok kode etik;	√	1. Contents of Code of Conduct;

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Keterangan	Halaman Page	Description
2. Pengungkapan bahwa kode etik berlaku bagi seluruh level organisasi;	√	2. Disclosure of code of conduct application in all level of organization;
3. Penyebarluasan kode etik;	√	3. Code of conduct dissemination;
4. Sanksi untuk masing-masing jenis pelanggaran yang diatur dalam kode etik (normatif); dan	√	4. Sanctions on code of conduct violations; and
5. Jumlah pelanggaran kode etik beserta sanksi yang diberikan pada tahun buku terakhir.	√	5. Number of violation and sanction in the last fiscal year.
Catatan: apabila tidak terdapat pelanggaran kode etik pada tahun buku terakhir, agar diungkapkan.		Note: should be disclosed if there are no violations of code of conduct in the last fiscal year.
27. Pengungkapan mengenai <i>whistleblowing system</i>	472-473	27. Disclosure on whistleblowing system
Memuat uraian tentang mekanisme <i>whistleblowing system</i> antara lain:		Includes the following mechanism of whistleblowing system:
1. Penyampaian laporan pelanggaran;	√	1. Violations report submission;
2. Perlindungan bagi <i>whistleblower</i> ;	√	2. Whistleblowers protection;
3. Penanganan pengaduan;	√	3. Complaints handling;
4. Jumlah pengaduan yang masuk dan diproses pada tahun buku terakhir; dan	√	4. Total claims registered in the fiscal year; and
5. Sanksi/tindak lanjut atas pengaduan yang telah selesai diproses pada tahun buku.	√	5. Sanctions/report processed at the last fiscal year including its follow up measures.
Catatan: apabila tidak terdapat pengaduan yang masuk dan telah selesai diproses pada tahun buku terakhir, agar diungkapkan.		Note: should be disclosed if there is no report and follow up action in the last fiscal year.
28. Kebijakan mengenai keberagaman komposisi Dewan Komisaris dan Direksi. Uraian kebijakan tertulis Perusahaan mengenai keberagaman komposisi Dewan Komisaris dan Direksi dalam pendidikan (bidang studi), pengalaman kerja, usia, dan jenis kelamin.	344	28. Diversity of the Board of Commissioners and Board of Directors Composition. Description of written policy regarding diversity of the Board of Commissioners and Board of Directors composition regarding education, work experience, age, and gender.
Catatan: apabila tidak ada kebijakan dimaksud, agar diungkapkan alasan dan pertimbangannya.		Note: to disclose the reasons and considerations, if there is no policy applied.
VII. Informasi Keuangan		VII. Financial Information
1. Surat Pernyataan Direksi dan/atau Dewan Komisaris tentang Tanggung Jawab atas Laporan Keuangan	572	1. Board of Directors and/or Board of Commissioners' Statements regarding the Responsibility for the Financial Statements
Kesesuaian dengan peraturan terkait tentang Tanggung Jawab atas Laporan Keuangan.	√	Conformity with related regulations regarding the Financial Statements Responsibility.
2. Opini auditor independen atas laporan keuangan	573	2. Independent auditor opinion on financial statements
3. Deskripsi Auditor Independen di Opini	573-575	3. Independent Auditor Description in the Opinion
Deskripsi memuat tentang:		Description contains the following:
1. Nama dan tanda tangan;	√	1. Name & signatures;
2. Tanggal Laporan Audit; dan	√	2. Audit Report date; and
3. Nomor ijin KAP dan nomor ijin Akuntan Publik.	√	3. License of Public Accountant Firm and license of Public Accountant
4. Laporan keuangan yang lengkap	576-660	4. Comprehensive financial statements
Memuat secara lengkap unsur-unsur laporan keuangan:		Comprehensively covers the financial statements elements:
1. Laporan posisi keuangan;	√	1. Statements of financial position;
2. Laporan laba rugi dan penghasilan komprehensif lain;	√	2. Statements of profit (loss) and other comprehensive income;
3. Laporan perubahan ekuitas;	√	3. Statements of changes in equity;
4. Laporan arus kas;	√	4. Statements of cash flows;
5. Catatan atas laporan keuangan;	√	5. Notes to financial statements;

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Keterangan	Halaman Page	Description
6. Informasi komparatif mengenai periode sebelumnya; dan	√	6. Comparative information on previous periods; and
7. Laporan posisi keuangan pada awal periode sebelumnya ketika entitas menerapkan suatu kebijakan akuntansi secara retrospektif atau membuat penyajian kembali pospos laporan keuangan, atau ketika entitas mereklasifikasi pospos dalam laporan keuangannya (jika relevan).	√	7. Statements of financial position at the beginning of previous periods upon the application of retrospective accounting policy by the entity or representation of financial statements postings, or reclassifications of postings in the financial statements (if relevant).
5. Perbandingan tingkat profitabilitas	N/A	5. Profitability level comparison
Perbandingan kinerja/laba (rugi) tahun berjalan dengan tahun sebelumnya.	-	Comparison of current profit (loss) with the previous year.
6. Laporan Arus Kas	581	6. Statements of Cash Flows
Memenuhi ketentuan sebagai berikut:		Conformity to the following provisions:
1. Pengelompokan dalam tiga kategori aktivitas: operasi, investasi, dan pendanaan;	√	1. Grouping into three category of activities: operations, investment, and financing;
2. Penggunaan metode langsung (<i>direct method</i>) untuk melaporkan arus kas dari aktivitas operasi;	√	2. Direct method application in the statements of cash flows from operations activity;
3. Pemisahan penyajian antara penerimaan kas dan atau pengeluaran kas selama tahun berjalan pada aktivitas operasi, investasi dan pendanaan; dan	√	3. Separation of presentation between cash in and or cash out during current year in the operation, investment and financing activities; and
4. Pengungkapan transaksi non kas harus dicantumkan dalam catatan atas laporan keuangan.	√	4. Disclosure of non cash transaction shall be stated in the notes to financial statements.
7. Ikhtisar Kebijakan Akuntansi	584-613	7. Accounting policies highlights
Meliputi sekurang-kurangnya:		Including at least:
1. Pernyataan kepatuhan terhadap SAK;	√	1. Compliance statement to SAK;
2. Dasar pengukuran dan penyusunan laporan keuangan;	√	2. Basis of measurement and formulation of financial statements;
3. Pajak penghasilan;	√	3. Income tax;
4. Imbalan kerja; dan	√	4. Employee benefits; and
5. Instrumen Keuangan.	√	5. Financial instrument.
8. Pengungkapan transaksi pihak berelasi	641-644	8. Disclosure of related parties transactions
Hal-hal yang diungkapkan antara lain:		The disclosures includes:
1. Nama pihak berelasi, serta sifat dan hubungan dengan pihak berelasi;	√	1. Name of related parties, and the nature and relationship with related parties;
2. Nilai transaksi beserta persentasenya terhadap total pendapatan dan beban terkait; dan	√	2. Transaction values and its percentage to total income and expense; and
3. Jumlah saldo beserta persentasenya terhadap total aset atau liabilitas terkait.	√	3. Total balance and its percentage to total assets or liabilities.
9. Pengungkapan yang berhubungan dengan perpajakan	632-635	9. Disclosure related to taxes
Hal-hal yang harus diungkapkan:		The disclosures shall includes:
1. Rekonsiliasi fiskal dan perhitungan beban pajak kini;	√	1. Fiscal reconciliation and current tax expense calculation;
2. Penjelasan hubungan antara beban (penghasilan) pajak dan laba akuntansi;	√	2. Explanation of relationship between tax expenses (income) and accounting profit;
3. Pernyataan bahwa Laba Kena Pajak (LKP) hasil rekonsiliasi dijadikan dasar dalam pengisian SPT Tahunan PPh Badan tahun 2016;	√	3. Statement that Taxable Income as a result of reconciliation is used as the basis in completing the 2016 Annual corporate income tax return;
4. Rincian aset dan liabilitas pajak tangguhan yang diakui pada laporan posisi keuangan untuk setiap periode penyajian, dan jumlah beban (penghasilan) pajak tangguhan yang diakui pada laporan laba rugi apabila jumlah tersebut tidak terlihat dari jumlah aset atau liabilitas pajak tangguhan yang diakui pada laporan posisi keuangan; dan	√	4. The details of deferred tax assets and liabilities recognized in the financial position statements for every presentation period, and total deferred tax expenses (income) recognized in the income statements if the total are not visible from the total deferred tax assets or liabilities recognized in the financial position statements; and

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Keterangan	Halaman Page	Description
5. Pengungkapan ada atau tidak ada sengketa pajak.	√	5. Disclosure of availability or un-availability of tax disputes.
10. Pengungkapan yang berhubungan dengan aset tetap	622-625	10. Disclosure related to fixed assets
Hal-hal yang harus diungkapkan:		The disclosures shall includes:
1. Metode penyusutan yang digunakan;	√	1. Used depreciation method;
2. Uraian mengenai kebijakan akuntansi yang dipilih antara model revaluasi dan model biaya;	√	2. Description on accounting policies selected between revaluation model and cost model;
3. Metode dan asumsi signifikan yang digunakan dalam mengestimasi nilai wajar aset tetap (untuk model revaluasi) atau pengungkapan nilai wajar aset tetap (untuk model biaya); dan	√	3. Significant methods and assumptions used in estimation of fixed assets fair value (for revaluation model) or disclosure of fixed assets fair value (for cost model); and
4. Rekonsiliasi jumlah tercatat bruto dan akumulasi penyusutan aset tetap pada awal dan akhir periode dengan menunjukkan: penambahan, pengurangan dan reklasifikasi.	√	4. Reconciliation of gross total recorded and accumulation of fixed assets depreciation at the beginning and end of period by presenting: addition, deduction and reclassification.
11. Pengungkapan yang berhubungan dengan segmen operasi	576, 578	11. Disclosure related to operations segments
Hal-hal yang harus diungkapkan:		The disclosures shall includes:
1. Informasi umum yang meliputi faktor-faktor yang digunakan untuk mengidentifikasi segmen yang dilaporkan;	√	1. General information covering factors used to identify reported segments;
2. Informasi tentang laba rugi, aset, dan liabilitas segmen yang dilaporkan;	√	2. Information on segment's reported profit loss, assets, and liabilities;
3. Rekonsiliasi dari total pendapatan segmen, laba rugi segmen yang dilaporkan, aset segmen, liabilitas segmen, dan unsur material segmen lainnya terhadap jumlah terkait dalam entitas; dan	√	3. Reconciliation of segment's total revenues, segment's reported profit loss, segment's assets, segment's liabilities, and segment's other material elements to related total in entity; and
4. Pengungkapan pada level entitas, yang meliputi informasi tentang produk dan/atau jasa, wilayah geografis dan pelanggan utama.	√	4. Disclosure of entity level, which covers information on products and/or services, geographic areas and main customers.
12. Pengungkapan yang berhubungan dengan Instrumen Keuangan	586-592, 645-655	12. Disclosure related to Financial Instruments
Hal-hal yang harus diungkapkan:		The disclosures shall includes:
1. Rincian instrumen keuangan yang dimiliki berdasarkan klasifikasinya;	√	1. Financial instrument classification;
2. Nilai wajar dan hirarkinya untuk setiap kelompok instrumen keuangan;	√	2. Fair value of every financial instrument group;
3. Penjelasan risiko yang terkait dengan instrumen keuangan: risiko pasar, risiko kredit dan risiko likuiditas;	√	3. Explanation on risks related to financial instrument: market risk, credit risk and liquidity risk;
4. Kebijakan manajemen risiko; dan	√	4. Risk management policies; and
5. Analisis risiko yang terkait dengan instrumen keuangan secara kuantitatif.		5. Risk analysis related to financial instrument in quantitative way.
13. Penerbitan laporan keuangan	573-575	13. Financial statements publication
Hal-hal yang diungkapkan antara lain:		The disclosures includes:
1. Tanggal laporan keuangan diotorisasi untuk terbit; dan	√	1. Date of financial statements authorized for publication; and
2. Pihak yang bertanggung jawab mengotorisasi laporan keuangan.	√	2. Parties responsible to authorize the financial statements.

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Laporan Keuangan Konsolidasian

Consolidated Financial Report

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PT BNI LIFE INSURANCE

LAPORAN KEUANGAN/ *FINANCIAL STATEMENTS*

31 DESEMBER/ *DECEMBER 2022*



**SURAT PERNYATAAN DIREKSI
TENTANG TANGGUNG JAWAB ATAS
LAPORAN KEUANGAN PADA TANGGAL
DAN UNTUK TAHUN-TAHUN YANG BERAKHIR
31 DESEMBER 2022 DAN 2021**

**BOARD OF DIRECTORS' STATEMENT
REGARDING THE RESPONSIBILITY
FOR THE FINANCIAL STATEMENTS
AS AT AND FOR THE YEARS ENDED
31 DECEMBER 2022 AND 2021**

PT BNI LIFE INSURANCE

PT BNI LIFE INSURANCE

Kami yang bertanda tangan dibawah ini:

We, the undersigned:

1. Nama : Shadiq Akasya
Alamat kantor : Centennial Tower, Lantai 9
Jl. Gatot Subroto Kav. 24 – 25
Jakarta
Jabatan : Presiden Direktur
2. Nama : Eben Eser Nainggolan
Alamat kantor : Centennial Tower, Lantai 9
Jl. Gatot Subroto Kav. 24 – 25
Jakarta
Jabatan : Direktur Keuangan

1. Name : Shadiq Akasya
Office address : Centennial Tower, Lantai 9
Jl. Gatot Subroto Kav. 24 – 25
Jakarta
Title : President Director
1. Name : Eben Eser Nainggolan
Office address : Centennial Tower, Lantai 9
Jl. Gatot Subroto Kav. 24 – 25
Jakarta
Title : Finance Director

menyatakan bahwa:

declare that:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT BNI Life Insurance ("Perusahaan");
2. Laporan keuangan Perusahaan telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan Perusahaan telah dimuat secara lengkap dan benar;
b. Laporan keuangan Perusahaan tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;
4. Kami bertanggung jawab atas sistem pengendalian internal Perusahaan.

1. We are responsible for the preparation and the presentation of the financial statements of PT BNI Life Insurance (the "Company");
2. The financial statements of the Company have been prepared and presented in accordance with Indonesian Financial Accounting Standards;
3. a. All information have been fully and correctly disclosed in the financial statements of the Company;
b. The financial statements of the Company do not contain false material information or facts, nor do they omit material information or facts;
4. We are responsible for the Company's internal control system.

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement has been made truthfully.

JAKARTA, 8 Februari/February 2023

Atas nama dan mewakili Direksi/For and on behalf of the Board of Directors

Shadiq Akasya
President Director

Eben Eser Nainggolan
Finance Director

PT BNI LIFE INSURANCE

Centennial Tower, 9th Floor
Jl. Gatot Subroto Kav. 24-25, Jakarta 12930
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**LAPORAN AUDITOR INDEPENDEN
KEPADA PEMEGANG SAHAM**

**INDEPENDENT AUDITORS' REPORT
TO THE SHAREHOLDERS OF**

PT BNI LIFE INSURANCE

Opini

Kami telah mengaudit laporan keuangan PT BNI Life Insurance ("Perusahaan"), yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2022, 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 ikhtisar kebijakan akuntansi signifikan.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Perusahaan tanggal 31 Desember 2022, 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.

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.

Opinion

We have audited the financial statements of PT BNI Life Insurance (the "Company"), which comprise the statement of financial position as at 31 December 2022, 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 a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Company as at 31 December 2022, 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.

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.

Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis & Rekan

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Nomor Izin Usaha: KEP-241/KM.1/2015.

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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.

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.

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.

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 judgement and maintain professional scepticism 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.*

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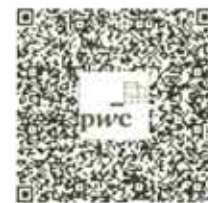
- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektifitasan pengendalian internal Perusahaan.
- Mengevaluasi ketepatan kebijakan akuntansi yang 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.
- 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.
- 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.
- 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.

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.

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.

JAKARTA,
8 Februari/February 2023

Drs. M. Jusuf Wibisona, M.Ec., CPA
Izin Akuntan Publik/License of Public Accountant No. AP.0222



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PT BNI LIFE INSURANCE

LAPORAN POSISI KEUANGAN
31 DESEMBER 2022

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

STATEMENT OF FINANCIAL POSITION
31 DECEMBER 2022

(Expressed in millions of Rupiah, unless otherwise stated)

	2022	Catatan/ Notes	2021	
ASET				ASSETS
Kas dan kas pada bank	73,741	9	100,421	Cash and cash in banks
Investasi				Investments
Dana jaminan	602,485	4	531,293	Statutory funds
Deposito berjangka	840,854	5	634,536	Time deposits
Efek-efek	20,107,462	6	19,522,148	Marketable securities
Penyertaan saham	6,773	7	9,346	Investment in shares
Piutang premi	69,695	10	84,876	Premium receivables
Piutang investasi	314,521	12	623,638	Investment receivables
Piutang reasuransi	185,143	11	176,223	Reinsurance receivables
Aset reasuransi	104,797	17	157,602	Reinsurance assets
Pinjaman kepada pemegang polis	126,842	8	65,634	Loan to policyholders
Piutang lain-lain - bersih	25,777	14	18,448	Other receivables - net
Beban dibayar di muka dan uang muka	13,050	13	7,651	Prepaid expenses and advances
Aset tetap - bersih	242,528	16	213,187	Fixed assets - net
Aset pajak tangguhan	145,671	22c	86,080	Deferred tax assets
Aset lain-lain	502,053	15	586,004	Other assets
JUMLAH ASET	23.361.392		22.817.087	TOTAL ASSETS
LIABILITAS, DANA PESERTA DAN EKUITAS				LIABILITIES, PARTICIPANT'S FUND AND EQUITY
LIABILITAS				LIABILITIES
Utang klaim	2,866	18d	1,523	Claim payables
Utang reasuransi	72,597	21	69,367	Reinsurance payables
Utang komisi	17,729		18,394	Commission payables
Utang pajak	3,887	22a	3,264	Tax payables
Titipan premi	171,017	20	166,238	Premium deposits
Akrual dan utang lain-lain	256,443	23	1,136,235	Accrued expenses and other payables
Liabilitas sewa	57,458	16	25,785	Lease liabilities
Liabilitas kontrak asuransi				Insurance contract liabilities
Cadangan atas premi yang belum merupakan pendapatan	89,953	18b	106,537	Unearned premium reserves
Estimasi liabilitas klaim	262,768	18c	318,693	Estimated claim liabilities
Liabilitas manfaat polis masa depan	9,452,974	18a	8,420,587	Liabilities for future policy benefits
Penyisihan manfaat polis masa depan dan kontribusi yang belum menjadi hak	8,093	18b	27,336	Provision for liabilities for future policy benefits and unearned contributions
Liabilitas kepada pemegang unit link	6,170,446	18a	5,920,996	Liabilities to unit-linked holders
Ujrah diterima di muka	19,787		20,599	Unearned ujrah
Liabilitas imbalan kerja	131,574	24	138,865	Employee benefits liability
JUMLAH LIABILITAS	16.717.592		16.374.419	TOTAL LIABILITIES
Dana Peserta	629,224	19	499,826	Participants' Fund

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan.

The accompanying notes form an integral part of these financial statements.



PT BNI LIFE INSURANCE

LAPORAN POSISI KEUANGAN
31 DESEMBER 2022

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

STATEMENT OF FINANCIAL POSITION
31 DECEMBER 2022

(Expressed in millions of Rupiah, unless otherwise stated)

	2022	Catatan/ Notes	2021	
LIABILITAS, DANA PESERTA DAN EKUITAS (lanjutan)				LIABILITIES, PARTICIPANT'S FUND AND EQUITY (continued)
EKUITAS				EQUITY
Modal saham - nilai nominal Rp 1.000 per saham (angka penuh) Modal dasar - 400.000.000 saham ditempatkan dan disetor penuh - 300.699.133 saham	300,699	25	300,699	Share capital - Rp 1,000 par value per share (full amount) Authorized - 400,000,000 shares issued and fully paid - 300,699,133 shares
Tambahan modal disetor (Kerugian)/keuntungan yang belum direalisasi atas efek-efek tersedia untuk dijual	4,157,813	26	4,157,813	Additional paid-in capital Unrealized (loss)/gain on available-for-sale marketable securities
Cadangan revaluasi aset	(3,559)		127,937	Assets revaluation reserve
Pengukuran kembali imbalan pascakerja	39,515	16	39,515	Remeasurement of post- employee benefit
Saldo laba	18,306		14,556	Retained earnings
Telah ditentukan penggunaannya	60,140	25	60,140	Appropriated
Belum ditentukan penggunaannya	1,441,662		1,242,182	Unappropriated
JUMLAH EKUITAS	6,014,576		5,942,842	TOTAL EQUITY
JUMLAH LIABILITAS, DANA PESERTA DAN EKUITAS	23,361,392		22,817,087	TOTAL LIABILITIES, PARTICIPANT'S FUND AND EQUITY

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan.

The accompanying notes form an integral part of these financial statements.

PT BNI LIFE INSURANCE

LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN YANG BERAKHIR
31 DESEMBER 2022

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED
31 DECEMBER 2022

(Expressed in millions of Rupiah, unless otherwise stated)

	2022	Catatan/ Notes	2021	
PENDAPATAN				INCOME
Pendapatan premi				Premium income
Premi bruto	4,997,143	27	4,753,078	Gross premium
Premi reasuransi	(78,504)		(123,286)	Reinsurance premium
Kenaikan cadangan atas premi belum merupakan pendapatan	(1,003)	18c	(1,934)	Increase in unearned premium reserves
Pendapatan premi - bersih	4,917,636		4,627,858	Premium income - net
Pendapatan <i>ujrah</i> dari asuransi syariah	96,000		70,337	Sharia insurance <i>ujrah</i>
Pendapatan investasi - bersih	1,260,890	28	1,222,100	Investment income - net
Pendapatan lain-lain	41,434	29	37,412	Other income
JUMLAH PENDAPATAN	6,315,960		5,957,707	TOTAL INCOME
BEBAN				EXPENSES
Klaim dan manfaat polis	3,581,753	30	3,526,556	Claim and policy benefits
Klaim reasuransi	(122,941)		(207,369)	Reinsurance claim
<i>Ujrah</i> dibayar	3,403		3,842	Payment of <i>ujrah</i>
Kenaikan liabilitas manfaat polis masa depan (Penurunan)/kenaikan estimasi liabilitas klaim	1,279,922	18a	1,053,142	Increase in liabilities for future policy benefits (Decrease)/increase in estimated claim liabilities
Beban akuisisi	669,315	31	640,353	Acquisition costs
Beban pemasaran	30,857	32	25,571	Marketing expenses
Beban umum dan administrasi	625,711	33	588,409	General and administrative expenses
Beban asuransi lainnya	13,819		23,804	Other insurance expenses
Lain-lain	6,681	34	2,834	Others
JUMLAH BEBAN	6,042,010		5,744,852	TOTAL EXPENSES
LABA SEBELUM BEBAN PAJAK FINAL DAN PAJAK PENGHASILAN	273,950		212,855	INCOME BEFORE FINAL TAX EXPENSE AND INCOME TAX
Beban pajak final	(77,411)		(85,510)	Final tax expense
LABA SEBELUM PAJAK PENGHASILAN	196,539		127,345	INCOME BEFORE INCOME TAX
Manfaat pajak penghasilan	56,814	22b	52,235	Income tax benefit
LABA BERSIH TAHUN BERJALAN	253,353		179,580	NET PROFIT FOR THE YEAR

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan.

The accompanying notes form an integral part of these financial statements.

PT BNI LIFE INSURANCE

LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN YANG BERAKHIR
31 DESEMBER 2022
(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

STATEMENT OF PROFIT OR LOSS AND
AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED
31 DECEMBER 2022
(Expressed in millions of Rupiah, unless otherwise stated)

	2022	Catatan/ Notes	2021	
PENGHASILAN KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME
Pos-pos yang tidak akan direklasifikasi ke laba rugi				Items that will not be reclassified to profit or loss
Pengukuran kembali imbalan pascakerja	5,294	24c	9,781	<i>Remeasurement of post-employment benefit</i>
Efek pajak terkait	(1,544)	22c	(2,152)	<i>Related tax expense</i>
Pengukuran kembali revaluasi aset tetap	-	16	4,442	<i>Revaluation of fixed assets</i>
Efek pajak terkait	-	22c	(978)	<i>Related tax expense</i>
Pos-pos yang akan direklasifikasi ke laba rugi				Items that will be reclassified to profit or loss
Kerugian yang belum direalisasi atas efek-efek yang tersedia untuk dijual	(135,710)		(91,956)	<i>Unrealized loss on available-for-sale marketable securities</i>
Efek pajak terkait	4,214	22c	19,551	<i>Related tax expenses</i>
Beban komprehensif lain tahun berjalan, setelah pajak	(127,746)		(61,312)	<i>Other comprehensive expense for the year, net of tax</i>
JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN	125,607		118,258	TOTAL COMPREHENSIVE INCOME FOR THE YEAR

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan.

The accompanying notes form an integral part of these financial statements.

PT BNI LIFE INSURANCE

LAPORAN PERUBAHAN EKUITAS
UNTUK TAHUN YANG BERAKHIR
31 DESEMBER 2022

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED
31 DECEMBER 2022

(Expressed in millions of Rupiah, unless otherwise stated)

		Keuntungan (kerugian) yang belum direalisasi atas efek-efek tersedia untuk dijual, setelah pajak/ Unrealized gain (loss) on available-for-sale marketable securities, net of tax	Cadangan revaluasi aset, setelah pajak/ Assets revaluation reserve, net of tax	Pengukuran kembali liabilitas pasokan, setelah pajak/ Remeasurement of post employee benefit, net of tax	Saldo laba/Retained earnings	Total ekuitas/ equity	
	Catatan/ Notes	Tambahan modal disetor/ Additional paid in capital		Telaah digunakan pengusahaan/ Appropriated	Telaah digunakan pengusahaan/ Unappropriated		Balance as at
Saldo pada tanggal 31 Desember 2020		300,699	36,051	6,927	60,140	1,109,878	31 December 2020
Dividen kas	25	-	-	-	-	(47,276)	Cash dividends
Laba bersih tahun berjalan		-	-	-	-	179,590	Net income for the year
Beban komprehensif lain		-	3,464	7,529	-	(61,312)	Other comprehensive loss
Saldo pada tanggal 31 Desember 2021		300,699	39,515	14,556	60,140	1,242,182	31 December 2021
Dividen kas	25	-	-	-	-	(53,873)	Cash dividends
Laba bersih tahun berjalan		-	-	-	-	253,353	Net income for the year
Beban komprehensif lain		-	-	3,750	-	(127,745)	Other comprehensive loss
Saldo pada tanggal 31 Desember 2022		300,699	39,515	18,306	60,140	1,441,662	31 December 2022

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan.

The accompanying notes form an integral part of these financial statements.



PT BNI LIFE INSURANCE

LAPORAN ARUS KAS
UNTUK TAHUN YANG BERAKHIR
31 DESEMBER 2022

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED
31 DECEMBER 2022

(Expressed in millions of Rupiah, unless otherwise stated)

	2022	Catatan/ Notes	2021	
ARUS KAS DARI				CASH FLOWS FROM
AKTIVITAS OPERASI				OPERATING ACTIVITIES
Penerimaan premi dan kontribusi	5,357,447		5,028,432	Premium and contributions received
Penerimaan klaim reasuransi	222,557		181,941	Reinsurance claim received
Penerimaan lain-lain	101,279		98,095	Other receipts
Pembayaran untuk:				Payments for:
Premi reasuransi	(164,914)		(180,371)	Reinsurance premium
Komisi	(656,197)		(619,553)	Acquisition costs
Klaim dan manfaat polis	(3,837,857)		(3,732,493)	Claim and policy benefit
Beban umum dan administrasi	(661,075)		(424,577)	General expenses and administrations
Pajak final	(77,411)		(85,510)	Final tax
Lain-lain - bersih	(57,328)		(82,835)	Others, net
Arus kas bersih diperoleh dari aktivitas operasi	226,501		183,129	Net cash provided from operating activities
ARUS KAS DARI				CASH FLOWS FROM
AKTIVITAS INVESTASI				INVESTING ACTIVITIES
Penerimaan dari hasil investasi	2,119,012		709,710	Proceeds from investment income
Penerimaan dari penjualan aset tetap	232		2,979	Proceeds from sale of fixed assets
Perolehan aset tetap	(42,137)		(47,594)	Acquisitions of fixed assets
Distribusi dana peserta	(3,326)			Distribution fund to participants
Penempatan investasi - bersih	(2,211,838)		(736,871)	Investments placement - net
Pembayaran beban investasi	(30,397)		(20,300)	Payment of investment expenses
Arus kas bersih digunakan untuk aktivitas investasi	(168,454)		(91,876)	Net cash used in investing activities
ARUS KAS DARI				CASH FLOWS FROM
AKTIVITAS PENDANAAN				FINANCING ACTIVITIES
Pembayaran dividen kas	(53,873)	25	(47,276)	Cash dividends paid
Pembayaran liabilitas sewa	(31,215)		(27,997)	Payment of lease liabilities
Arus kas bersih digunakan untuk aktivitas pendanaan	(85,088)		(75,273)	Net cash used in financing activities
(PENURUNAN)/KENAIKAN BERSIH KAS DAN KAS PADA BANK	(27,041)		15,980	NET (DECREASE)/INCREASE IN CASH AND CASH IN BANKS
DAMPAK BERSIH PERUBAHAN NILAI TUKAR ATAS KAS DAN KAS PADA BANK	361		(10)	NET EFFECT OF CHANGES IN EXCHANGE RATES IN CASH AND CASH IN BANKS
KAS DAN KAS PADA BANK AWAL TAHUN	100,421	9	84,451	CASH AND CASH IN BANKS AT THE BEGINNING OF THE YEAR
KAS DAN KAS PADA BANK AKHIR TAHUN	73,741		100,421	CASH AND CASH IN BANKS AT THE END OF THE YEAR

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan.

The accompanying notes form an integral part of these financial statements.

PT BNI LIFE INSURANCE

CATATAN ATAS LAPORAN KEUANGAN 31 DESEMBER 2022

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

1. INFORMASI UMUM

Pendirian Perusahaan

PT BNI Life Insurance ("Perusahaan") pada awalnya didirikan dengan nama "PT Asuransi Jiwa BNI Jiwasraya" berdasarkan Akta Notaris No. 24 tanggal 28 November 1996 di Jakarta, yang diaktakan oleh Laura Elisabeth Palilingan, S.H., sebagai pengganti dari Koesbiono Samanhadi, S.H., M.H. Akta pendirian ini disahkan dengan Keputusan Menteri Kehakiman Republik Indonesia No. C2-1787 HT.01.01.Th.97 tanggal 14 Maret 1997 serta diumumkan dalam Lembaran Berita Negara No. 74 Tambahan No. 4121 tanggal 16 September 1997.

Pada tanggal 26 November 2004, Perusahaan telah mengubah namanya menjadi PT BNI Life Insurance, dan telah disahkan dengan Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia Nomor C-31600 HT.01.04.TH.2004 tanggal 29 Desember 2004.

Anggaran Dasar Perusahaan telah mengalami perubahan beberapa kali, yang terakhir dengan Akta Notaris Nomor 42 tanggal 14 Juli 2020 dari Notaris Mala Mukti S.H., mengenai perubahan Pasal 9 (4) huruf c, Pasal 13 (6), Pasal 16 (2), Pasal 16 (4), Pasal 18 (1), Pasal 19 (2). Akta perubahan Anggaran Dasar terakhir ini telah diterima dan dicatat di Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.03-0293483 pada tanggal 17 Juli 2020.

Sesuai dengan pasal 3 Anggaran Dasar Perusahaan, ruang lingkup kegiatan Perusahaan adalah menjalankan usaha-usaha dalam bidang asuransi jiwa termasuk usaha asuransi jiwa dengan prinsip syariah. Perusahaan memperoleh izin usaha sebagai perusahaan asuransi jiwa berdasarkan Keputusan Menteri Keuangan Republik Indonesia No. Kep-305/KMK.017/1997 tanggal 7 Juli 1997.

Perusahaan juga telah memperoleh izin pembukaan kantor cabang dengan prinsip syariah berdasarkan Keputusan Menteri Keuangan Republik Indonesia No. KEP-186/KM.6/2004 tanggal 19 Mei 2004.

Perusahaan memulai kegiatan komersialnya pada tahun 1997.

NOTES TO THE FINANCIAL STATEMENTS 31 DECEMBER 2022

(Expressed in millions of Rupiah, unless otherwise stated)

1. GENERAL INFORMATION

Establishment of the Company

PT BNI Life Insurance (the "Company") was originally established under the name "PT Asuransi Jiwa BNI Jiwasraya" based on the Notarial Deed No. 24 of Laura Elisabeth Palilingan, S.H., as substitute of Koesbiono Samanhadi, S.H., M.H., dated 28 November 1996, in Jakarta. The deed of establishment was approved by the Ministry of Justice of the Republic of Indonesia Decree No. C2-1787 HT.01.01.Th.97 dated 14 March 1997, and was published in Supplement No. 4121 of State Gazette No. 74 dated 16 September 1997.

On 26 November 2004, the Company has changed its name to PT BNI Life Insurance, which was approved by the Ministry of Law and Human Rights of the Republic of Indonesia Number C-31600 HT.01.04.TH.2004 dated 29 December 2004.

The Company's Articles of Association has been amended several times, the latest by the Notarial Deed Number 42 dated 14 July 2020 of Notary Mala Mukti, S.H., regarding the amendment of Article 9 (4) point c, Article 13 (6) and Article 16 (2), Article 16 (4), Article 18 (1), Article 19 (2). The Deed of establishment has been received and recorded by the Ministry of Law and Human Rights of Republic Indonesia No. AHU-AH. AH.01.03-0293483 dated 17 July 2020.

In accordance with article 3 of the Company's Articles of Association, the scope of the Company's activities is to engage in life insurance business including life insurance business under sharia principle. The Company obtained its operating license as a life insurance company based on the Ministry of Finance of the Republic of Indonesia Decree No. Kep-305/KMK.017/1997 dated 7 July 1997.

The Company also has obtained license to open branch office that would operate in accordance with sharia principle based on the Ministry of Finance of the Republic of Indonesia Decree No. KEP-186/KM.6/2004 dated 19 May 2004.

The Company started its commercial operation in 1997.

PT BNI LIFE INSURANCE

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**NOTES TO THE FINANCIAL STATEMENTS
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(Expressed in millions of Rupiah, unless otherwise stated)

1. INFORMASI UMUM (lanjutan)

Pendirian Perusahaan (lanjutan)

Perusahaan berdomisili di Jakarta; dan kantor pusatnya berlokasi di Centennial Tower, Lantai 9, Jl. Gatot Subroto Kav. 24 - 25 Jakarta 12930. Perusahaan memiliki kantor-kantor pemasaran yang tersebar di beberapa kota di Indonesia.

Entitas Induk dan Entitas Induk Terakhir masing-masing adalah PT Bank Negara Indonesia (Persero) Tbk dan Pemerintah Pusat Republik Indonesia.

Dewan Komisaris, Direksi, Komite Audit, Dewan Pengawas Syariah dan Karyawan

Susunan Dewan Komisaris, Direksi, Komite Audit dan Dewan Pengawas Syariah pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

	2022	2021
<u>Dewan Komisaris</u>		
Komisaris Utama/Independen	Parikesit Suprpto	Parikesit Suprpto
Komisaris	Teddy Wishadi Komara Utama ⁴⁾	Iwan Abdi ¹⁾
Komisaris	Kazuhiko Arai	Kazuhiko Arai
Komisaris Independen	Alwi Abdurrahman Shihab	Alwi Abdurrahman Shihab
Komisaris Independen	Henry Cratein Suryanaga	Henry Cratein Suryanaga
<u>Dewan Direksi</u>		
Direktur Utama	Shadiq Akasya	Shadiq Akasya
Direktur Keuangan	Eben Eser Nainggolan	Eben Eser Nainggolan
Direktur	Neny Asriani	Neny Asriani
Direktur	Hiroshi Ono	Hiroshi Ono
Direktur	Masaaki Fuse ²⁾	Naoto Oda ¹⁾
<u>Komite Audit</u>		
Ketua	Alwi Abdurrahman Shihab	Alwi Abdurrahman Shihab
Anggota	Kazuhiko Arai	Kazuhiko Arai
Anggota	Ludovicus Sensi Wondabio	Ludovicus Sensi Wondabio
Anggota	Siti Agnes Ratnawati ³⁾	Arzul Andaliza ²⁾
<u>Dewan Pengawas Syariah</u>		
Ketua	Ir. Agus Haryadi, AAAIJ, FIIS, ASAI	Ir. Agus Haryadi, AAAIJ, FIIS, ASAI
Anggota	Prof. Dr. H. Utang Ranuwijaya, M.A.	Prof. Dr. H. Utang Ranuwijaya, M.A.
Anggota	Hajjah Siti Haniatunnisa, LLB., M.H.	Hajjah Siti Haniatunnisa, LLB., M.H.

¹⁾ berhenti menjabat pada 31 Maret 2022
²⁾ efektif 18 Mei 2022
³⁾ efektif 5 Juli 2022
⁴⁾ efektif 21 Oktober 2022
⁵⁾ efektif 16 Desember 2022

Pada tanggal-tanggal 31 Desember 2022 dan 2021, Perusahaan mempunyai masing-masing 623 dan 651 karyawan tetap (tidak diaudit).

1. GENERAL INFORMATION (continued)

Establishment of the Company (continued)

The Company is domiciled in Jakarta; and its head office is located in Centennial Tower, 9th Floor, Jl. Gatot Subroto Kav. 24 - 25 Jakarta 12930. The Company has marketing offices in several cities in Indonesia.

The Parent Entity and Ultimate Parent Entity are PT Bank Negara Indonesia (Persero) Tbk and the Central Government of the Republic of Indonesia, respectively.

Boards of Commissioners, Directors, Audit Committee, Sharia Supervisory Board and Employees

The Boards of Commissioners, Directors, Audit Committee and Sharia Supervisory Board as at 31 December 2022 and 2021 are as follows:

	2022	2021
<u>Board of Commissioners</u>		
President Commissioner/Independent	Parikesit Suprpto	Parikesit Suprpto
Commissioner	Iwan Abdi ¹⁾	Iwan Abdi ¹⁾
Commissioner	Kazuhiko Arai	Kazuhiko Arai
Independent Commissioner	Alwi Abdurrahman Shihab	Alwi Abdurrahman Shihab
Independent Commissioner	Henry Cratein Suryanaga	Henry Cratein Suryanaga
<u>Board of Directors</u>		
President Director	Shadiq Akasya	Shadiq Akasya
Finance Director	Eben Eser Nainggolan	Eben Eser Nainggolan
Director	Neny Asriani	Neny Asriani
Director	Hiroshi Ono	Hiroshi Ono
Director	Masaaki Fuse ²⁾	Naoto Oda ¹⁾
<u>Audit Committee</u>		
Chairman	Alwi Abdurrahman Shihab	Alwi Abdurrahman Shihab
Member	Kazuhiko Arai	Kazuhiko Arai
Member	Ludovicus Sensi Wondabio	Ludovicus Sensi Wondabio
Member	Siti Agnes Ratnawati ³⁾	Arzul Andaliza ²⁾
<u>Sharia Supervisory Board</u>		
Chairman	Ir. Agus Haryadi, AAAIJ, FIIS, ASAI	Ir. Agus Haryadi, AAAIJ, FIIS, ASAI
Member	Prof. Dr. H. Utang Ranuwijaya, M.A.	Prof. Dr. H. Utang Ranuwijaya, M.A.
Member	Hajjah Siti Haniatunnisa, LLB., M.H.	Hajjah Siti Haniatunnisa, LLB., M.H.

¹⁾ has stopped serving as of 31 March 2022
²⁾ effective as of 18 May 2022
³⁾ effective as of 5 July 2022
⁴⁾ effective as of 21 October 2022
⁵⁾ effective as of 16 December 2022

As at 31 December 2022 and 2021, the Company has a total of 623 and 651 permanent employees, respectively (unaudited).

PT BNI LIFE INSURANCE

CATATAN ATAS LAPORAN KEUANGAN 31 DESEMBER 2022

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN

Laporan keuangan Perusahaan disusun dan diotorisasi oleh Direksi untuk terbit pada tanggal 8 Februari 2023.

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan adalah seperti yang dijabarkan di bawah ini:

a. Dasar penyusunan laporan keuangan

Laporan keuangan telah disusun sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Laporan keuangan disusun berdasarkan konsep harga perolehan, kecuali tanah dan bangunan yang diukur dengan menggunakan model revaluasi, dan untuk aset keuangan yang diklasifikasikan dalam kelompok tersedia untuk dijual dan aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi di mana diukur pada nilai wajar. Laporan keuangan disusun berdasarkan akuntansi berbasis akrual, kecuali laporan arus kas.

Laporan arus kas disusun dengan menggunakan metode langsung dan menyajikan arus kas yang diklasifikasikan ke dalam aktivitas operasi, investasi, dan pendanaan. Untuk tujuan laporan arus kas, kas dan setara kas mencakup kas dan kas pada bank, serta kas, kas pada bank dan deposito berjangka yang dimiliki oleh pemegang dana *unit link*.

Pos-pos yang disertakan dalam laporan keuangan Perusahaan diukur menggunakan mata uang sesuai dengan lingkungan ekonomi utama di mana Perusahaan beroperasi ("mata uang fungsional"). Mata uang fungsional Perusahaan adalah Rupiah.

Seluruh angka dalam laporan keuangan ini, dibulatkan menjadi jutaan Rupiah, kecuali dinyatakan lain.

Dalam penyusunan laporan keuangan membutuhkan estimasi dan asumsi yang mempengaruhi nilai aset dan liabilitas dilaporkan dan pengungkapan atas aset dan liabilitas kontinjensi pada tanggal laporan keuangan, dan total pendapatan dan beban selama periode laporan. Estimasi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan tindakan saat ini, hasil yang timbul mungkin berbeda dengan jumlah yang diestimasi semula.

NOTES TO THE FINANCIAL STATEMENTS 31 DECEMBER 2022

(Expressed in millions of Rupiah, unless otherwise stated)

2. SIGNIFICANT ACCOUNTING POLICIES

The financial statements of the Company were prepared and authorised by the Directors to be issued on 8 February 2023.

The principal accounting policies adopted in the preparation of these financial statements are set out below:

a. Basis of preparation of the financial statements

The financial statements have been prepared in accordance with Indonesian Financial Accounting Standards.

The financial statements have been prepared under the historical cost convention, except land and buildings which measured using revaluation model and for financial assets classified at available-for-sale and at fair value through profit or loss which have been measured at fair value. The financial statements are prepared under the accrual basis of accounting, except for the statement of cash flows.

The statement of cash flows is prepared based on the direct method that present cash flows classified into operating, investing, and financing activities. For the purpose of the statement of cash flows, cash and cash equivalents include cash on hand and cash in banks, and cash, cash in banks and time deposits held by unit-linked policyholders' fund.

Items included in the financial statements of the Company are measured using the currency at the primary economy environment in which the Company operates ("functional currency"). The functional currency of the Company is Rupiah.

The figures in the financial statements are rounded to and expressed in millions of Rupiah, unless otherwise stated.

The preparation of financial statements requires the use of estimates and assumptions that affects the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the reporting period. These estimates are based on management's best knowledge of current events and activities, actual results may differ from those estimates.

PT BNI LIFE INSURANCE

**CATATAN ATAS LAPORAN KEUANGAN
31 DESEMBER 2022**

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

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(Expressed in millions of Rupiah, unless otherwise stated)

**2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN
(lanjutan)**

**a. Dasar penyusunan laporan keuangan
(lanjutan)**

Akun-akun tertentu pada laporan keuangan pada tahun yang berakhir tanggal 31 Desember 2021 telah direklasifikasi untuk menyesuaikan penyajian laporan keuangan pada tahun yang berakhir tanggal 31 Desember 2022. Dampak dari reklasifikasi ini tidak material sehingga tidak disajikan secara terpisah detail reklasifikasi tersebut dalam catatan atas laporan keuangan.

b. Perubahan pada pernyataan standar akuntansi keuangan dan interpretasi pernyataan standar akuntansi keuangan

Berikut ini adalah standar akuntansi keuangan dan perubahan standar akuntansi keuangan yang berlaku efektif sejak 1 Januari 2022:

- Amendemen PSAK 22 "Kombinasi bisnis tentang referensi ke kerangka konseptual";
- Amendemen PSAK 57: "Provisi, liabilitas kontinjensi dan aset kontinjensi tentang kontrak memberatkan - Biaya memenuhi kontrak";
- Penyesuaian tahunan PSAK 71: "Instrumen keuangan"; dan
- Penyesuaian tahunan PSAK 73 "Sewa".

Implementasi dari standar-standar tersebut di atas tidak menghasilkan perubahan substansial terhadap kebijakan akuntansi Perusahaan dan tidak memiliki dampak yang material terhadap laporan keuangan di tahun berjalan atau tahun-tahun sebelumnya.

Terkait adanya siaran pers DSAK IAI "Pengkategorian Imbalan pada Periode Jasa" pada bulan April 2022, Perusahaan mengubah kebijakan terkait atribusi imbalan pensiun pada periode jasa sesuai ketentuan dalam PSAK 24 untuk pola fakta umum dari program pensiun berbasis UU Cipta Kerja No. 11/2020 dan PP 35/2021. Dampak perubahan perhitungan tersebut adalah tidak material terhadap Perusahaan, sehingga dibukukan seluruhnya pada laporan keuangan pada tahun berjalan.

**2. SIGNIFICANT ACCOUNTING POLICIES
(continued)**

a. Basis of preparation of the financial statements (continued)

Certain accounts in the financial statements for the year ended 31 December 2021 have been reclassified to conform with presentation of the financial statements for the year ended 31 December 2022. Since the impact of this reclassification is immaterial, therefore, there is no separate presentation for detail reclassification in the note to the financial statements to be disclosed.

b. Changes to the statements of financial accounting standards and interpretation of statement financial accounting standards

The followings are financial accounting standards and amendments of financial accounting standards become effective starting 1 January 2022:

- Amendment to SFAS 22 "Business combination for reference to conceptual framework";
- Amendment to SFAS 57: "Provisions, contingent liabilities and contingent assets related to onerous contracts - Cost of fulfilling the contract";
- Amendment of SFAS 71: "Financial instrument"; and
- Annual improvements of SFAS 73 "Lease".

The implementation of the above standards did not result in substantial changes to the Company's accounting policies and had no material impact to the financial statements for current year or prior financial years.

Regarding the DSAK IAI press release "Compensation Attribution in the Service Period" in April 2022, the Company changed the policy related to the attribution of pension compensation in the service period in accordance with the provisions in SFAS 24 for the general fact pattern of pension programs based on the UU Cipta Kerja No. 11/2020 and PP 35/2021. The impact of the change in calculation is immaterial to the Company, therefore the impact of the changes is recorded entirety in the financial statements for the current year.

PT BNI LIFE INSURANCE

CATATAN ATAS LAPORAN KEUANGAN 31 DESEMBER 2022

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

b. Perubahan pada pernyataan standar akuntansi keuangan dan interpretasi pernyataan standar akuntansi keuangan (lanjutan)

Perusahaan telah menerapkan pengecualian sementara dari PSAK 71 (*deferral approach*) sampai dengan 1 Januari 2025 karena memenuhi kriteria tertentu seperti tertuang di standar. PSAK 71 akan diterapkan oleh Perusahaan bersamaan dengan penerapan PSAK 74 "Kontrak Asuransi" di masa yang akan datang.

Pada tanggal pelaporan, Manajemen masih menilai dampak dari penerapan PSAK 71 dan PSAK 74 terhadap laporan keuangan.

c. Instrumen keuangan

Aset keuangan

Perusahaan mengklasifikasikan aset keuangannya dalam kategori aset keuangan yang diukur pada nilai wajar melalui laba rugi, aset keuangan yang dimiliki hingga jatuh tempo, aset keuangan tersedia untuk dijual dan pinjaman yang diberikan dan piutang. Klasifikasi ini tergantung dari tujuan perolehan aset tersebut. Manajemen menentukan klasifikasi aset keuangan tersebut pada saat awal pengakuannya.

(i) Aset keuangan yang diukur pada nilai wajar melalui laba rugi

Kategori ini terdiri dari dua sub-kategori: aset keuangan yang diklasifikasikan dalam kelompok diperdagangkan, dan aset keuangan yang pada saat pengakuan awal telah ditetapkan oleh Perusahaan untuk diukur pada nilai wajar melalui laba rugi.

Aset keuangan diklasifikasikan dalam kelompok diperdagangkan jika diperoleh terutama untuk tujuan dijual dalam waktu dekat atau jika merupakan bagian dari portofolio instrumen keuangan tertentu yang dikelola bersama dan terdapat bukti mengenai pola ambil untung dalam jangka pendek (*short-term profit taking*) yang terkini.

NOTES TO THE FINANCIAL STATEMENTS 31 DECEMBER 2022

(Expressed in millions of Rupiah, unless otherwise stated)

2. SIGNIFICANT ACCOUNTING POLICIES (continued)

b. Changes to the statements of financial accounting standards and interpretation of statement financial accounting standards (continued)

The Company has applied the temporary exemption of SFAS 71 (*deferral approach*) to 1 January 2025 having met the eligibility requirements for deferral under the standard. SFAS 71 will be adopted by the Company simultaneously with the implementation of SFAS 74 "Insurance Contracts" in the future.

As of the date of the report, Management is still looking at the impact of SFAS 71 and SFAS 74 to the financial statements.

c. Financial instruments

Financial assets

The Company classifies its financial assets in the following categories of financial assets; at fair value through profit or loss, held-to-maturity investments, available-for-sale financial assets, and loans and receivables. The classification depends on the purpose for which the financial assets were acquired. Management determines the classification of financial assets at initial recognition.

(i) Financial assets at fair value through profit or loss

This category comprises two sub-categories: financial assets classified as held for trading, and financial assets designated by the Company as at fair value through profit or loss upon initial recognition.

A financial asset is classified as held for trading if it is acquired principally for the purpose of selling it in the near term or if it is part of a portfolio of identified financial instruments that are managed together and for which there is evidence of a recent actual pattern of short-term profit taking.

PT BNI LIFE INSURANCE

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**2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN
(lanjutan)**

c. Instrumen keuangan (lanjutan)

Aset keuangan (lanjutan)

- (i) Aset keuangan yang diukur pada nilai wajar melalui laba rugi

Instrumen keuangan yang dikelompokkan ke dalam kategori ini diakui pada nilai wajarnya pada saat pengakuan awal; biaya transaksi (jika ada) diakui secara langsung ke dalam laporan laba rugi. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar dan penjualan instrumen keuangan ini diakui di dalam laporan laba rugi dan penghasilan komprehensif lain pada "Pendapatan investasi - bersih".

Pendapatan bunga dari instrumen keuangan yang diperdagangkan termasuk di dalam "Pendapatan investasi - bersih". Hasil investasi diakui berdasarkan basis akrual. Keuntungan/(kerugian) selisih kurs atas investasi dilaporkan sebagai "Pendapatan investasi - bersih".

- (ii) Aset keuangan dimiliki hingga jatuh tempo

Aset keuangan dalam kelompok dimiliki hingga jatuh tempo adalah aset keuangan non-derivatif dengan pembayaran tetap atau telah ditentukan dan jatuh temponya telah ditetapkan, serta Perusahaan mempunyai intensi positif dan kemampuan untuk memiliki aset keuangan tersebut hingga jatuh tempo, kecuali:

- yang pada saat pengakuan awal ditetapkan oleh Perusahaan sebagai aset keuangan yang diukur pada nilai wajar melalui laba rugi;
- yang ditetapkan oleh Perusahaan dalam kelompok tersedia untuk dijual; dan
- yang memiliki definisi pinjaman yang diberikan dan piutang.

Pada saat pengakuan awal, aset keuangan dimiliki hingga jatuh tempo diakui pada nilai wajarnya ditambah biaya transaksi (jika ada) dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan suku bunga efektif dikurangi cadangan kerugian penurunan nilai (jika ada).

**2. SIGNIFICANT ACCOUNTING POLICIES
(continued)**

c. Financial instruments (continued)

Financial assets (continued)

- (i) Financial assets at fair value through profit or loss

Financial instruments included in this category are recognised initially at fair value; transaction costs (if any) are taken directly to the profit or loss. Gain or loss arising from changes in fair value and sales of these financial instruments are included directly in the statement of profit or loss and other comprehensive income and are recorded as "Investment income - net".

Interest income on financial instruments held for trading are included in "Investment income - net". Investment income is recognised on an accrual basis. Foreign exchange gain/(loss) on investments are reported as "Investment income - net".

- (ii) Held-to-maturity financial assets

Held-to-maturity financial assets are non-derivative financial assets with fixed or determinable payments and fixed maturities that the Company has the positive intention and ability to hold to maturity, other than:

- those that the Company upon initial recognition designates as at fair value through profit or loss;
- those that the Company designates as available for sale; and
- those that meets the definition of loans and receivables.

Held-to-maturity financial assets are recognised at fair value including transaction costs (if any) and subsequently measured at amortized cost, using the effective interest method less allowance for impairment loss (if any).

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(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

c. Instrumen keuangan (lanjutan)

Aset keuangan (lanjutan)

(iii) Aset keuangan tersedia untuk dijual

Aset keuangan dalam kelompok tersedia untuk dijual adalah aset keuangan non-derivatif yang ditetapkan untuk dimiliki untuk periode tertentu di mana akan dijual dalam rangka pemenuhan likuiditas atau perubahan suku bunga, valuta asing atau yang tidak diklasifikasikan sebagai pinjaman yang diberikan atau piutang, aset keuangan yang diklasifikasikan dalam kelompok dimiliki hingga jatuh tempo atau aset keuangan yang diukur pada nilai wajar melalui laba rugi.

Pada saat pengakuan awalnya, aset keuangan tersedia untuk dijual diakui pada nilai wajarnya ditambah biaya transaksi (jika ada) dan selanjutnya diukur pada nilai wajarnya di mana keuntungan atau kerugian diakui sebagai penghasilan komprehensif lain, kecuali untuk kerugian penurunan nilai dan laba rugi selisih kurs, hingga aset keuangan dihentikan pengakuannya. Jika aset keuangan tersedia untuk dijual mengalami penurunan nilai, akumulasi laba atau rugi yang sebelumnya diakui di penghasilan komprehensif lain, diakui sebagai laba atau rugi. Pendapatan bunga dihitung menggunakan metode suku bunga efektif dan keuntungan atau kerugian yang timbul akibat perubahan nilai tukar dari aset moneter yang diklasifikasikan sebagai kelompok tersedia untuk dijual diakui pada laporan laba rugi.

(iv) Pinjaman yang diberikan dan piutang

Pinjaman yang diberikan dan piutang adalah aset keuangan non-derivatif dengan pembayaran tetap atau telah ditentukan dan tidak mempunyai kuotasi di pasar aktif, kecuali:

- yang dimaksudkan oleh Perusahaan untuk dijual dalam waktu dekat, yang diklasifikasikan dalam kelompok diperdagangkan, serta yang pada saat pengakuan awal ditetapkan sebagai diukur pada nilai wajar melalui laporan laba rugi;
- yang pada saat pengakuan awal ditetapkan dalam kelompok tersedia untuk dijual; dan
- dalam hal Perusahaan mungkin tidak akan memperoleh kembali investasi awal secara substansial kecuali yang disebabkan oleh penurunan kualitas pinjaman yang diberikan dan piutang.

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(Expressed in millions of Rupiah, unless otherwise stated)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial instruments (continued)

Financial assets (continued)

(iii) Available-for-sale financial assets

Available-for-sale financial assets are non-derivative financial assets that are intended to be held for an indefinite period of time, which may be sold in response to needs for liquidity or changes in interest rates, exchange rates or those that are not classified as loans or receivables, held-to-maturity financial assets or financial assets measured at fair value through profit or loss.

Available-for-sale financial assets are initially recognised at fair value plus transaction costs (if any) and measured subsequently at fair value with gain or loss being recognised as other comprehensive income, except for impairment loss and foreign exchange gain and loss, until the financial asset is derecognised. If an available-for-sale financial asset is determined to be impaired, the cumulative gain or loss previously recognised in other comprehensive income is recognised in the profit or loss. Interest income is calculated using the effective interest method, and foreign currency gain or loss on monetary assets classified as available-for-sale are recorded in profit or loss.

(iv) Loans and receivables

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market, other than:

- those that the Company intends to sell immediately or in the short term, which are classified as held for trading, and those that the entity upon initial recognition designates as at fair value through profit or loss;
- those that the Company upon initial recognition designates as available-for-sale; and
- those for which the Company may not recover substantially all of its initial investment, other than because of loans and receivables deterioration.

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

c. Instrumen keuangan (lanjutan)

Aset keuangan (lanjutan)

(iv) Pinjaman yang diberikan dan piutang (lanjutan)

Pada saat pengakuan awal, pinjaman yang diberikan dan piutang diakui pada nilai wajarnya ditambah biaya transaksi (jika ada) dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Pendapatan bunga dari aset keuangan yang diklasifikasi sebagai pinjaman yang diberikan dan piutang dicatat di dalam pendapatan investasi. Pendapatan bunga diakui dengan basis akrual. (Kerugian)/keuntungan selisih kurs dicatat dalam pendapatan investasi.

Dalam hal terjadi penurunan nilai, kerugian penurunan nilai dilaporkan sebagai pengurang dari nilai tercatat dari aset keuangan dalam kelompok pinjaman yang diberikan dan piutang, dan diakui di dalam laporan posisi keuangan sebagai "Cadangan kerugian penurunan nilai".

Pengakuan

Perusahaan menggunakan akuntansi tanggal perdagangan untuk kontrak reguler ketika mencatat transaksi aset keuangan.

Liabilitas keuangan

Perusahaan mengklasifikasikan liabilitas keuangan dalam kategori liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Pada saat pengakuan awal, liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi diukur pada nilai wajar dikurangi biaya transaksi (jika ada). Setelah pengakuan awal, Perusahaan mengukur seluruh liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

**NOTES TO THE FINANCIAL STATEMENTS
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(Expressed in millions of Rupiah, unless otherwise stated)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial instruments (continued)

Financial assets (continued)

(iv) Loans and receivables (continued)

Loans and receivables are initially recognised at fair value plus transaction costs (if any) and subsequently measured at amortized cost using the effective interest rate method. Interest income on financial assets classified as loans and receivables is included in the investment income. Interest income is recognised on accrual basis. Foreign exchange (losses)/gains in investments are recorded in investment income.

In case of impairment, the impairment of loss is reported as a deduction from the carrying value of the financial assets classified as loans and receivables and recognised in the statement of financial position as "Allowance for impairment losses".

Recognition

The Company uses trade date accounting for regular way contracts when recording financial assets transactions.

Financial liabilities

The Company classified its financial liabilities in the category of financial liabilities measured at amortised costs. Financial liabilities measured at amortised cost are initially recognised at fair value less transactions costs (if any). After initial recognition, the Company measures all financial liabilities at amortised cost using effective interest rate method. The Company classified its financial liabilities in the category of financial liabilities measured at amortised costs.

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CATATAN ATAS LAPORAN KEUANGAN
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(Expressed in millions of Rupiah, unless otherwise stated)

2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN
(lanjutan)

c. Instrumen keuangan (lanjutan)

Penghentian pengakuan

Penghentian pengakuan aset keuangan dilakukan ketika hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir, atau ketika aset keuangan tersebut telah ditransfer dan secara substansial seluruh risiko dan manfaat atas kepemilikan aset tersebut telah ditransfer (jika secara substansial seluruh risiko dan manfaat tidak ditransfer, maka Perusahaan melakukan evaluasi untuk memastikan keterlibatan berkelanjutan atas kendali yang masih dimiliki tidak mencegah penghentian pengakuan). Liabilitas keuangan dihentikan pengakuannya ketika liabilitas yang ditetapkan dalam kontrak dihentikan atau dibatalkan atau kadaluwarsa.

Klasifikasi instrumen keuangan

Perusahaan mengklasifikasikan instrumen keuangan ke dalam klasifikasi tertentu yang mencerminkan sifat dari informasi dan mempertimbangkan karakteristik dari instrumen keuangan tersebut. Klasifikasi dapat dilihat pada tabel berikut:

2. SIGNIFICANT ACCOUNTING POLICIES
(continued)

c. Financial instruments (continued)

Derecognition

Financial assets are derecognised when the contractual rights to receive the cash flows from these assets have ceased to exist or the assets have been transferred and substantially all the risks and rewards of ownership of the assets are also transferred (that is, if substantially all the risks and rewards have not been transferred, the Company evaluates to ensure that continuing involvement on the basis of any retained powers of control does not prevent derecognition). Financial liabilities are derecognised when the obligation under the contract is discharged, or cancelled, or expired.

Financial instruments classification

The Company classifies the financial instruments into classes that reflect the nature of information and take into account the characteristics of those financial instruments. The classification can be seen in the table below:

Kategori yang didefinisikan oleh PSAK No. 55/ Category as defined by SFAS No. 55		Golongan (ditentukan oleh Perusahaan)/ Class (as determined by the Company)	Sub-golongan/ Sub-classes	
Aset keuangan/ Financial assets	Aset keuangan yang diukur pada nilai wajar melalui laba rugi/ Financial assets at fair value through profit or loss	Efek-efek/Marketable securities	Obligasi/Bonds	
			Saham/Shares	
			Reksadana/Mutual funds	
	Aset keuangan yang dimiliki hingga jatuh tempo/Held-to-maturity financial assets	Dana jaminan/Statutory funds		
		Efek-efek/Marketable securities	Obligasi/Bonds	
	Aset keuangan yang tersedia untuk dijual/Available-for-sale financial assets	Efek-efek/Marketable securities	Obligasi/Bonds	
			Penyertaan saham/Investment in shares	
		Pinjaman yang diberikan dan piutang/ Loans and receivables	Kas dan kas pada bank/Cash and cash in banks	
			Piutang premi/Premium receivables	
			Piutang investasi/Investment receivables	
Piutang reasuransi/Reinsurance receivables				
Dana jaminan/Statutory funds				
Deposito berjangka/Time deposits				
Pinjaman pemegang polis/Loan to policyholders				
Piutang lain-lain/Other receivables				
Liabilitas keuangan/ Financial liabilities	Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi/ Financial liabilities at amortized cost	Aset lain - lain/Other assets	Utang klaim/Claim payables	
			Utang reasuransi/Reinsurance payables	
			Utang komisi/Commission payables	
			Utang lain-lain/Other payables	
			Akrua/Accrued expenses	
			Liabilitas sewa /Lease liabilities	

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2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN
(lanjutan)

2. SIGNIFICANT ACCOUNTING POLICIES
(continued)

c. Instrumen keuangan (lanjutan)

c. Financial instruments (continued)

Saling hapus instrumen keuangan

Offsetting financial instruments

Aset keuangan dan liabilitas keuangan saling hapus buku dan nilai bersihnya disajikan dalam laporan posisi keuangan jika memiliki hak yang berkekuatan hukum untuk melakukan saling hapus buku atas jumlah yang telah diakui tersebut dan berniat untuk menyelesaikan secara neto atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara simultan.

Financial assets and liabilities are offset and the net amount reported in the statement of financial position when there is a legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis or realise the asset and settle the liability simultaneously.

Hak yang berkekuatan hukum harus tidak bersifat kontingen atas peristiwa di masa depan dan harus dapat dipaksakan dalam situasi bisnis yang normal dan dalam peristiwa gagal bayar, peristiwa kepailitan atau kebangkrutan perusahaan atau *counterparty*.

The legally enforceable right must not be contingent on future events and must be enforceable in the normal course of business and in the event of default, insolvency or bankruptcy of the company or the counterparty.

Penurunan nilai aset keuangan

Impairment of financial assets

Pada setiap tanggal pelaporan keuangan, Perusahaan mengevaluasi apakah terdapat bukti yang objektif bahwa aset keuangan atau kelompok aset keuangan mengalami penurunan nilai. Aset keuangan atau kelompok aset keuangan diturunkan nilainya dan kerugian penurunan nilai telah terjadi, jika dan hanya jika, terdapat bukti yang objektif mengenai penurunan nilai tersebut sebagai akibat dari satu atau lebih peristiwa yang terjadi setelah pengakuan awal aset tersebut (peristiwa yang merugikan), dan peristiwa yang merugikan tersebut berdampak pada estimasi arus kas masa depan atas aset keuangan atau kelompok aset keuangan yang dapat diestimasi secara andal.

At each reporting date, the Company assesses whether there is objective evidence that a financial asset or group of financial assets is impaired. A financial asset or a group of financial assets is impaired and impairment loss are incurred only if there is objective evidence of impairment as a result of one or more events that occurred after the initial recognition of the asset (loss event) and that loss event (or events) has an impact on the estimated future cash flows of the financial asset or group of financial assets that can be reliably estimated.

Pengukuran nilai wajar

Fair value measurement

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur antara pelaku pasar pada tanggal pengukuran di pasar utama atau, jika tidak terdapat pasar utama, di pasar yang paling menguntungkan di mana Perusahaan memiliki akses pada tanggal tersebut. Nilai wajar liabilitas mencerminkan risiko wanprestasinya.

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 in the principal market or, in its absence, in the most advantageous market to which the Company has access at that date. The fair value of a liability reflects its non-performance risk.

Jika tersedia, Perusahaan mengukur nilai wajar instrumen keuangan dengan menggunakan harga kuotasi di pasar aktif untuk instrumen tersebut.

When available, the Company measures the fair value of a financial instrument using the quoted price in an active market for that instrument.

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2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

c. Instrumen keuangan (lanjutan)

Pengukuran nilai wajar (lanjutan)

Nilai wajar untuk instrumen keuangan yang diperdagangkan di pasar yang aktif ditentukan berdasarkan nilai pasar yang berlaku pada tanggal laporan posisi keuangan. Kuotasi pasar aktif ini termasuk yang berasal dari *Interdealer Market Association* ("IDMA"), *Indonesia Bond Pricing Agency* ("IBPA"), atau harga kuotasi broker untuk obligasi, harga saham dari indeks harga saham yang ada di Bursa Efek Indonesia untuk saham, dan nilai aset bersih untuk reksadana.

Instrumen keuangan dianggap memiliki kuotasi pasar aktif, jika harga kuotasi tersedia sewaktu-waktu dan dapat diperoleh secara rutin dari bursa, pedagang efek (*dealer*), perantara efek (*broker*), kelompok industri, badan pengawas (*pricing service or regulatory agency*), dan harga tersebut mencerminkan transaksi pasar yang aktual dan rutin dalam suatu transaksi yang wajar. Jika kriteria di atas tidak terpenuhi, maka pasar aktif dinyatakan tidak tersedia. Indikasi-indikasi dari pasar tidak aktif adalah terdapat selisih yang besar antara harga penawaran dan permintaan atau kenaikan signifikan dalam selisih harga penawaran dan permintaan dan hanya terdapat beberapa transaksi terkini.

Untuk instrumen keuangan yang tidak mempunyai kuotasi harga pasar, estimasi yang wajar ditetapkan dengan mengacu pada nilai pasar terkini instrumen keuangan lain yang secara substansi memiliki karakteristik yang sama atau dihitung berdasarkan arus kas estimasian terhadap aset bersih dari instrumen keuangan tersebut.

Nilai wajar untuk semua instrumen keuangan lainnya ditentukan dengan menggunakan teknik penilaian. Dengan teknik ini, nilai wajar merupakan suatu estimasi yang dihasilkan dari data yang dapat diobservasi dari instrumen keuangan yang sama, menggunakan model-model untuk mendapatkan estimasi nilai kini dari arus kas masa depan yang diharapkan atau teknik penilaian lainnya menggunakan input yang tersedia pada tanggal laporan posisi keuangan.

Investasi pemegang *unit link* dan reksa dana dinyatakan pada nilai pasar berdasarkan nilai aset bersih pada tanggal laporan posisi keuangan. Nilai pasar yang digunakan Perusahaan untuk aset keuangan yang dimiliki adalah harga penutupan (*closing price*).

NOTES TO THE FINANCIAL STATEMENTS 31 DECEMBER 2022

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2. SIGNIFICANT ACCOUNTING POLICIES (continued)

c. *Financial instruments* (continued)

Fair value measurement (continued)

Fair value of financial instruments traded in active markets are determined based on quoted market price at the statement of financial position date, by using prices from credible sources which are published regularly. This includes IDMA's (Interdealer Market Association) quoted market prices, IBPA's (Indonesia Bond Pricing Agency) quoted price or broker's quoted price for bonds, shares price from shares prices indexes at Indonesia Stock Exchange for shares and net assets value for mutual funds.

A financial instrument is regarded as quoted in an active market if quoted prices are readily and regularly available from an exchange, dealer, broker, industry group, pricing service or regulatory agency, and those prices represent actual and regularly occurring market transactions on an arm's length basis. If the above criteria are not met, the market is regarded as being inactive. Indications that a market is inactive are when there is a wide bid-offer spread or significant increase in the bid-offer spread and there are few recent transactions.

For financial instruments with no quoted market price, a reasonable estimate of the fair value is determined by reference to the current market value of another instrument which substantially have the same characteristic or calculated based on the expected cash flows of the underlying net asset base of the financial instruments.

For all other financial instruments, fair value is determined using valuation techniques. In these techniques, fair value are estimated from observable data in respect of similar financial instruments, using models to estimate the present value of expected future cash flows or other valuation techniques, using available inputs at the dates of the statement of financial position.

Investment in unit-linked and mutual funds are stated at market value in accordance with the net asset value at the statement of financial position date. The quoted market price used for financial assets held by the Company is the closing price.



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2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

d. Transaksi dengan pihak-pihak berelasi

Perusahaan melakukan transaksi dengan pihak-pihak berelasi sebagaimana didefinisikan dalam PSAK 7 "Pengungkapan Pihak-Pihak Berelasi".

Jenis transaksi dan saldo yang signifikan dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan.

e. Penjabaran mata uang asing

Transaksi dalam mata uang asing dijabarkan ke dalam mata uang Rupiah dengan menggunakan kurs yang berlaku pada tanggal transaksi. Pada tanggal laporan posisi keuangan, aset dan liabilitas moneter dalam mata uang asing dijabarkan dengan menggunakan kurs yang berlaku pada tanggal laporan posisi keuangan.

Keuntungan dan kerugian selisih kurs yang timbul dari transaksi dalam mata uang asing dan dari penjabaran aset dan liabilitas moneter dalam mata uang asing diakui pada laporan laba rugi.

Pada tanggal 31 Desember 2022 dan 2021, kurs nilai tukar yang digunakan adalah kurs tengah Bank Indonesia dan masing-masing adalah Rp 15.731 dan Rp 14.269 untuk 1 Dolar Amerika Serikat ("Dolar AS").

f. Biaya dibayar di muka dan uang muka

Biaya dibayar di muka diamortisasi dan dibebankan pada operasi selama masa manfaat dengan menggunakan metode garis lurus. Uang muka diakui atas pembayaran kepada pihak lain yang belum memenuhi kewajiban.

g. Penyertaan saham

Penyertaan saham merupakan penanaman dana dalam bentuk saham pada perusahaan publik untuk tujuan jangka panjang.

Investasi dalam saham yang diklasifikasikan sebagai aset keuangan tersedia untuk dijual dicatat sebesar nilai wajar setelah pengakuan awalnya karena terdiri dari efek ekuitas dengan harga kuotasi yang nilai wajarnya dapat diukur secara andal.

NOTES TO THE FINANCIAL STATEMENTS 31 DECEMBER 2022

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2. SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Transactions with related parties

The Company enters into transactions with related parties as defined in SFAS 7 "Related Party Disclosures".

The nature of transactions and balances of significant accounts with related parties are disclosed in the notes to the financial statements.

e. Foreign currency translation

Transactions denominated in foreign currencies are translated into Rupiah at the exchange rate prevailing at the date of the transactions. At the statement of financial position date, monetary assets and liabilities in foreign currencies are translated into Rupiah at the exchange rates prevailing at statement of financial position date.

Exchange gains and losses arising from transactions in foreign currency and from the translation of foreign currency monetary assets and liabilities are recognised in the profit or loss.

As at 31 December 2022 and 2021, the exchange rate used are the Bank Indonesia middle rate of Rp 15,731 and Rp 14,269, respectively, for 1 United States Dollar ("USD").

f. Prepaid expenses and advances

Prepaid expenses are amortized and charged to operational over their benefited periods using the straight-line method. Advances are recognised for payment to the party that has not fulfilled their liability.

g. Investments in shares

Equity investments represent investments in the form of shares of stock in public companies, held for long-term purposes.

Investments in shares classified as available-for-sale financial asset is carried at fair value after its initial recognition as it consists of quoted equity securities whose fair value can be reliably measured.

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(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

g. Penyertaan saham (lanjutan)

Investasi dengan persentase kepemilikan dibawah 20% dan tidak memiliki pengaruh yang signifikan dicatat dengan metode tersedia untuk dijual.

h. Aset tetap

Berdasarkan PSAK 16, Perusahaan memilih menggunakan metode biaya kecuali tanah dan bangunan di mana menggunakan metode revaluasi.

Tanah dan bangunan disajikan sebesar nilai wajar, dikurangi akumulasi penyusutan untuk bangunan. Penilaian terhadap tanah dan bangunan dilakukan oleh penilai independen eksternal yang telah terdaftar di Otoritas Jasa Keuangan ("OJK"). Penilaian atas aset tersebut dilakukan secara berkala untuk memastikan bahwa nilai wajar aset yang direvaluasi tidak berbeda secara material dengan nilai tercatatnya. Akumulasi penyusutan pada tanggal revaluasi dieliminasi terhadap nilai tercatat bruto aset dan nilai netonya disajikan kembali sebesar nilai revaluasian aset tetap.

Jika jumlah tercatat aset meningkat akibat revaluasi, maka kenaikan tersebut diakui dalam penghasilan komprehensif lain dan terakumulasi dalam ekuitas pada bagian surplus revaluasi. Akan tetapi, kenaikan tersebut diakui dalam laba rugi hingga sebesar jumlah penurunan nilai aset yang sama akibat revaluasi yang pernah diakui sebelumnya dalam laba rugi. Jika jumlah tercatat aset turun akibat revaluasi, maka penurunan tersebut diakui dalam laba rugi. Akan tetapi, penurunan nilai tersebut diakui dalam penghasilan komprehensif lain sepanjang tidak melebihi saldo surplus revaluasi untuk aset tersebut. Penurunan nilai yang diakui dalam penghasilan komprehensif lain tersebut mengurangi jumlah akumulasi dalam ekuitas pada bagian surplus revaluasi.

Aset tetap selain tanah dan bangunan disajikan sebesar harga perolehan dikurangi dengan akumulasi penyusutan.

NOTES TO THE FINANCIAL STATEMENTS 31 DECEMBER 2022

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2. SIGNIFICANT ACCOUNTING POLICIES (continued)

g. Investments in shares (continued)

Investments with an ownership interest below 20% and have no significant influence are using available for sale method.

h. Fixed assets

Under SFAS 16, the Company has chosen the cost method except for land and buildings which use revaluation method.

Land and buildings are presented at fair value, less subsequent depreciation for buildings. Valuation of land and buildings are performed by external independent valuers which are registered with Financial Services Authority ("OJK"). Valuations are performed with sufficient regularity to ensure that the fair value of a revalued asset does not differ materially from its carrying amount. Any accumulated depreciation at the date of revaluation is eliminated against the gross carrying amount of the asset and the net amount is restated to the revalued amount of the asset.

A revaluation surplus is credited to other comprehensive income and accumulated in equity under the heading of revaluation surplus. An exception is a gain on revaluation that reverses a revaluation decrease (impairment) on the same asset previously recognised as an expense. Gains are first credited to the income statement to the extent that the gain reverses a loss previously recognised in the income statement. A revaluation decrease should be charged against any related revaluation surplus to the extent that the decrease does not exceed the amount held in the revaluation surplus (that is, in reserves) in respect of that same asset. Any balance of the decrease should then be recognised as an expense in profit and loss. A negative revaluation reserve cannot be created.

Fixed assets besides land and buildings are stated at cost less accumulated depreciation.

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**2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN
(lanjutan)**

**2. SIGNIFICANT ACCOUNTING POLICIES
(continued)**

h. Aset tetap (lanjutan)

h. Fixed assets (continued)

Biaya-biaya setelah pengakuan awal diakui sebagai bagian nilai tercatat aset atau sebagai aset yang terpisah, sebagaimana mestinya, hanya jika kemungkinan besar Perusahaan mendapat manfaat ekonomis di masa depan berkenaan dengan aset tersebut dan biaya perolehan aset dapat diukur dengan andal. Nilai tercatat dari komponen yang diganti dihapuskan. Biaya perbaikan dan pemeliharaan dibebankan ke dalam laporan laba rugi dalam tahun keuangan ketika biaya-biaya tersebut terjadi. Pengeluaran yang memperpanjang masa manfaat aset atau manfaat ekonomis aset akan dikapitalisasi dan disusutkan.

Subsequent costs are included in the asset's carrying amount or recognised as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Company and the cost of the item can be measured reliably. The carrying amount of replaced part is derecognised. Repairs and maintenance costs are charged to the profit or loss during the financial year in which they are incurred. Expenditure which extends the useful lives of the assets or provides further economic benefits are capitalized and depreciated.

Biaya legal awal untuk mendapatkan hak legal diakui sebagai bagian biaya akuisisi tanah, biaya-biaya tersebut tidak didepresiasi.

Initial legal costs incurred to obtain legal rights are recognised as part of the acquisition cost of the land, and these costs are not depreciated.

Beban akuisisi meliputi semua biaya yang dapat diatribusikan secara langsung untuk perolehan aset tersebut. Kecuali tanah, disusutkan berdasarkan metode garis lurus selama estimasi masa manfaat aset ekonomis dari aset tetap tersebut sebagai berikut:

Acquisition cost covers expenditures that is directly attributable to the acquisitions of the assets. Except land, are depreciated using straight-line method over their expected useful lives as follows:

Tahun/Years

Bangunan	20	Buildings
Kendaraan	5 - 8	Vehicles
Perabot kantor	5	Office furniture and fixtures
Peralatan kantor	4	Office equipments
Perlengkapan kantor	4 - 5	Office supplies

Hak atas tanah tidak disusutkan kecuali terdapat bukti sebaliknya yang mengindikasikan bahwa perpanjangan atau pembaruan hak atas tanah kemungkinan besar atau pasti tidak diperoleh.

Land right is not depreciated unless there is contrary evidence indicating that the extension or renewal of landright is likely or definitely not obtainable.

Jumlah tercatat aset tetap dihentikan pengakuannya pada saat dilepaskan atau saat tidak ada manfaat ekonomis masa depan yang diharapkan dari penggunaan atau pelepasannya.

An item of fixed asset is derecognised upon disposal or when no future economic benefits are expected from its use or disposal.

Keuntungan atau kerugian yang timbul dari penghentian pengakuan aset (dihitung sebagai perbedaan antara jumlah bersih hasil pelepasan dan jumlah tercatat dari aset) dimasukkan dalam laba atau rugi pada tahun aset tersebut dihentikan pengakuannya.

Any gain or loss arising from derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in profit or loss in the year the asset is derecognised.

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h. Aset tetap (lanjutan)

Pada setiap akhir tahun buku, nilai residu, umur manfaat dan metode penyusutan ditelaah, dan jika sesuai dengan keadaan, disesuaikan pada setiap akhir periode pelaporan.

Aset dalam penyelesaian dinyatakan sebesar biaya perolehan dan akan dipindahkan ke masing-masing aset tetap yang bersangkutan pada saat selesai dan siap digunakan.

i. Aset takberwujud

Aset takberwujud dinyatakan sebesar biaya perolehan dikurangi akumulasi amortisasi dan rugi penurunan nilai. Amortisasi dihitung dengan menggunakan metode garis lurus berdasarkan estimasi masa manfaat ekonomis aset yaitu 5 tahun.

Perusahaan mengakui rugi penurunan nilai aset takberwujud apabila estimasi total yang dapat diperoleh kembali dari suatu aset takberwujud lebih rendah dari nilai tercatatnya.

Pada tanggal laporan posisi keuangan, Perusahaan melakukan penelaahan untuk menentukan apakah terdapat kejadian atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat aset takberwujud tidak dapat dipulihkan. Penurunan atau pemulihan nilai aset takberwujud diakui sebagai laba atau rugi dalam laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

Keuntungan atau kerugian yang timbul dari penghentian pengakuan suatu aset takberwujud diukur sebagai perbedaan antara hasil pelepasan neto dan nilai tercatat neto aset, dan diakui dalam laporan laba rugi dan penghasilan komprehensif lain saat aset dihentikan pengakuannya.

Aset takberwujud disajikan sebagai bagian dari "Aset lain-lain - bersih" pada laporan posisi keuangan.

j. Akuntansi transaksi syariah

Perusahaan menerapkan PSAK No. 101, "Penyajian Laporan Keuangan Syariah" dan PSAK No. 108, "Akuntansi Transaksi Asuransi Syariah".

2. SIGNIFICANT ACCOUNTING POLICIES (continued)

h. Fixed assets (continued)

The asset's residual values, useful lives and methods of depreciation are reviewed, and adjusted prospectively, if appropriate, at the end of each reporting period.

Construction in progress is stated at cost and transferred to the respective fixed assets account when completed and ready for use.

i. Intangible assets

Intangible assets are stated at cost less accumulated amortization and impairment loss. Amortization is computed using the straight-line method over the estimated useful lives of the assets of 5 years.

The Company recognises loss on impairment value in intangible asset when the estimated recoverable amount of an intangible asset is lower than its carrying amount.

As at the statement of financial position's date, the Company determines whether there are events or changes in circumstances which indicate that the carrying amount of intangible assets may not be recoverable. The impairment or recovery of impairment value in intangible asset is recognised as profit or loss in the statement of profit or loss and other comprehensive income for the year.

Gain or loss arising from derecognition of an intangible asset is measured as the difference between the net disposal proceeds and the net carrying amount of the asset and is recognised in the statement of profit or loss and other comprehensive income when the asset is derecognised.

Intangible assets are presented as part of "Other assets - net" in the statement of financial position.

j. Accounting for sharia transactions

The Company adopted the SFAS No. 101 "Presentation of Sharia Financial Statements" and SFAS No. 108 "Accounting for Sharia Insurance Transactions".



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**2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN
(lanjutan)**

j. Akuntansi transaksi syariah (lanjutan)

Penyisihan teknis untuk asuransi syariah terdiri atas liabilitas manfaat polis masa depan, klaim yang masih dalam proses dan klaim yang terjadi tetapi belum dilaporkan. Pendapatan *ujrah* dan beban akuisisi terkait diamortisasi dengan menggunakan metode garis lurus selama masa akad asuransi syariah.

Dana peserta merupakan seluruh dana milik peserta berupa dana *tabarru'* dan dana investasi.

Dana investasi dari kontribusi peserta diakui sebagai dana investasi *mudharabah* apabila menggunakan akad *mudharabah*, dan dana investasi *wakalah* apabila menggunakan akad *wakalah*.

Dana investasi peserta dan dana *tabarru'* disajikan sebagai dana peserta yang terpisah dari liabilitas dan ekuitas dalam laporan posisi keuangan.

Perusahaan menggunakan akad kontrak asuransi syariah *wakalah bil ujah*. Kontribusi premi dari peserta asuransi syariah diakui sebagai dana *tabarru'* dan tidak diakui sebagai pendapatan premi oleh Perusahaan. *Fee* atau *ujrah* dalam mengelola produk-produk *unit link* dari peserta diakui sebagai pendapatan oleh Perusahaan selama periode kontrak asuransi.

Penerimaan dana dari nasabah untuk produk *unit link* syariah diakui sebagai liabilitas kepada pemegang unit link di laporan posisi keuangan sebesar jumlah yang diterima setelah dikurangi bagian *fee* (*ujrah*) untuk Perusahaan dalam rangka mengelola pendapatan dari produk unit link.

Surplus *underwriting* yang dapat didistribusikan akan ditetapkan berdasarkan kecukupan kontribusi *tabarru'* yang diterima untuk menutup beban atas pengelolaan reasuransi, pembayaran klaim dan pembentukan cadangan. Setiap kelebihan, setelah dikurangkan dengan porsi untuk membayar pinjaman kepada Perusahaan atau *qardh*, jika ada, akan dibagikan kepada peserta, Perusahaan, dan dana *tabarru'* sesuai dengan akad kontrak asuransi.

**2. SIGNIFICANT ACCOUNTING POLICIES
(continued)**

**j. Accounting for sharia transactions
(continued)**

The insurance sharia's technical provision consist of liabilities for future policy benefits, outstanding claims and incurred but not reported claims. *Ujrah* income and related acquisition cost are amortized using straight-line method over insurance sharia contract period.

Participants' fund represent all participants' funds that consist of investment fund and *tabarru'* fund.

The investment fund of the participant's contribution is recognised as a *mudharabah* investment funds if the akad use *mudharabah*, and *wakalah* investment funds if the akad use *wakalah*.

Participant's investment fund and *tabarru'* fund are presented as participants' fund and separated from liabilities and equity in the statement of financial position.

The Company use *wakalah bil ujah sharia* insurance contract. Premiums contributed by policyholders on sharia insurance are recognised as *tabarru'* fund and is not recognised as premium income by the Company. Fees or *ujrah* from policyholders in managing the unit-linked product is recognised as income by the Company over the insurance contract period.

Funds received from customers for sharia unit-linked products is recognised as liabilities to unit-linked policyholders in the statement of financial position for the amount received net of the portion representing the Company's fees (*ujrah*) in managing the unit-linked product revenue.

The distributable surplus *underwriting* will be determined based on whether the *tabarru'* contribution received is sufficient to cover the expenses on reinsurance, claims paid and *tabarru'* reserve set up. Any excess, after deduction the portion to repay the loan or *qardh* from the Company, if any, will be distributed to the policyholders, to the Company, and to the *tabarru'* fund in accordance with insurance contract.

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2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN
(lanjutan)

2. SIGNIFICANT ACCOUNTING POLICIES
(continued)

j. Akuntansi transaksi syariah (lanjutan)

j. Accounting for sharia transactions
(continued)

Ketika dana *tabarru'* tidak mencukupi untuk menutup klaim yang telah terjadi, Perusahaan akan memberikan *qardh* (pinjaman tidak bunga) untuk menyelesaikannya. Pada saat dana *tabarru'* memiliki surplus *underwriting*, maka *qardh* akan dibayarkan terlebih dahulu sebelum Perusahaan menyatakan pembagian surplus yang dapat didistribusikan.

When the *tabarru'* fund is insufficient to cover all claims incurred, the Company will settle under *qardh* (non-bearing interest loans). The *qardh* is to be repaid first when *tabarru'* fund have an underwriting surplus before the Company declares the distributable surplus.

Cadangan teknis dana *tabarru'* dinyatakan berdasarkan perhitungan aktuaris pada tanggal laporan posisi keuangan. Kenaikan atau penurunan cadangan teknis dana *tabarru'* diakui sebagai beban atau pendapatan dalam laporan surplus atau defisit dana *tabarru'*.

Technical reserve for *tabarru'* fund is stated in the statement of financial position in accordance with actuarial calculation. Increases or decreases in technical reserve for *tabarru'* fund are recognised as an expense or income in the statement of surplus or deficit of *tabarru'* fund.

Klaim dan manfaat terdiri dari klaim yang telah diselesaikan, klaim dalam proses penyelesaian, dan estimasi atas klaim yang sudah terjadi namun belum dilaporkan ("IBNR"). Klaim dan manfaat diakui sebagai pengurang dana *tabarru'* apabila liabilitas klaim telah terjadi. Penerimaan klaim dari perusahaan reasuransi diakui dan dicatat sebagai tambahan dana *tabarru'* di periode yang sama dengan pengakuan klaim.

Claims and benefits consist of settled claims, claims that are still in process of completion and estimated of claims incurred but not yet reported ("IBNR"). Claims and benefits are recognised as a deduction from *tabarru'* fund when the liabilities to cover claims are incurred. Claim recoveries from reinsurance companies are recognised and recorded as an addition to *tabarru'* fund in the same period with the claim recognition.

Jumlah klaim masih dalam proses, termasuk klaim yang terjadi namun belum dilaporkan, dicatat sebesar nilai estimasian yang ditetapkan berdasarkan perhitungan teknis oleh aktuaris. Perubahan estimasi liabilitas klaim sebagai akibat evaluasi lanjutan dan perbedaan antara estimasi klaim dan jumlah klaim dibayar diakui sebagai tambahan atau pengurang dana *tabarru'* di periode yang sama dengan perubahan tersebut terjadi.

Total claims in process, including claims incurred but not yet reported, are stated at estimated amounts determined based on the actuarial technical insurance calculations. Changes in estimated claims liabilities as a result of further evaluation and the difference between estimated claims and paid claims are recognised as addition to or deduction from *tabarru'* fund in the period the changes occurred.

Pendapatan *ujrah* dari kontrak asuransi syariah diakui sebagai pendapatan secara garis lurus selama masa akad dan menjadi beban dari dana *tabarru'*. Biaya akuisisi entitas pengelola diakui sebagai beban dari entitas pengelola selaras dengan pengakuan pendapatan *ujrah* tersebut.

Contribution *ujrah* for operator is recognised as revenue on the straight line during the contract period and becomes the expenses of *tabarru'* fund. The acquisition cost of the operator is recognised as an expense of the operator in line with the recognition of respective *ujrah* income.

k. Kontrak asuransi

k. Insurance contract

Perusahaan melakukan penilaian terhadap signifikansi risiko asuransi pada saat penerbitan kontrak.

The Company assessed the significance of insurance risk at inception date for all contracts issued.

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**2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN
(lanjutan)**

k. Kontrak asuransi (lanjutan)

Kontrak asuransi adalah kontrak yang diterbitkan oleh perusahaan asuransi di mana pada saat penerbitan polis perusahaan asuransi menerima risiko asuransi yang signifikan dari pemegang polis.

Risiko asuransi yang signifikan adalah kemungkinan untuk membayar manfaat secara signifikan kepada pemegang polis apabila suatu kejadian yang diasuransikan terjadi dibandingkan dengan manfaat minimum yang akan dibayarkan apabila risiko yang diasuransikan tidak terjadi. Skenario-skenario yang diperhatikan adalah skenario yang mengandung unsur komersial.

Perusahaan mendefinisikan risiko asuransi yang signifikan sebagai kemungkinan membayar manfaat pada saat terjadinya suatu kejadian yang diasuransikan, yang setidaknya 10% lebih besar dari manfaat yang dibayarkan jika kejadian yang diasuransikan tidak terjadi. Jika suatu kontrak asuransi tidak mengandung risiko asuransi yang signifikan, maka kontrak tersebut diklasifikasikan sebagai kontrak investasi. Ketika sebuah kontrak telah diklasifikasi sebagai kontrak asuransi, reklasifikasi terhadap kontrak tersebut tidak dapat dilakukan kecuali ketentuan perjanjian kemudian diamandemen.

Perusahaan menerbitkan kontrak asuransi untuk produk asuransi tradisional dan produk asuransi yang dikaitkan dengan investasi. Kedua jenis produk ini mempunyai risiko asuransi yang signifikan.

Produk-produk dari Perusahaan dibagi berdasarkan kategori utama sebagai berikut:

**2. SIGNIFICANT ACCOUNTING POLICIES
(continued)**

k. Insurance contract (continued)

Insurance contract is contract issued by insurance company which accepts significant insurance risk from policyholder upon the issuance of the policy.

Significant insurance risk is the possibility of paying significantly more benefit to the policyholder upon the occurrence of insured event compared to the minimum benefit payable in a scenario where the insured event does not occur. Scenarios considered are those with commercial substance.

The Company defines significant insurance risk as the possibility of having to pay benefits on the occurrence of an insured event of at least 10% more than the benefits payable if the insured event did not occur. If the insurance contract does not contain significant insurance risk, the contract will be deemed as an investment contract. Once a contract has been classified as an insurance contract, no reclassification is subsequently performed unless the terms of the agreement are later amended.

The Company issues insurance contracts for traditional insurance product and investment-linked insurance product. Both of these products have significant insurance risk.

The Company's products may be divided into the following main categories:

Tipe polis/Policy type	Deskripsi manfaat/ Description of benefits
<i>Asuransi jiwa tradisional non-participating/Traditional non-participating life insurance</i>	<i>Produk non-participating memberikan perlindungan untuk menutupi risiko kematian, kecelakaan, penyakit kritis, dan kesehatan dari pemegang polis. Jumlah uang pertanggungan akan dibayarkan pada saat terjadinya risiko yang ditanggung./Non participating products provide protection to cover the risk of death, accident, critical illness, and health of the insured. The basic sum assured will be paid upon the occurrence of the risks covered.</i>
<i>Unit link/Unit-linked</i>	<i>Unit link adalah produk asuransi dengan pembayaran premi tunggal maupun regular yang dikaitkan dengan investasi yang memberikan kombinasi manfaat proteksi dan manfaat investasi./Unit-linked is the insurance product with single and regular premium payment which linked to investment products, which provide a combined benefit of the protection and investment.</i>

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2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN
(lanjutan)

2. SIGNIFICANT ACCOUNTING POLICIES
(continued)

k. Kontrak asuransi (lanjutan)

k. Insurance contract (continued)

Produk-produk dari Perusahaan dibagi berdasarkan kategori utama sebagai berikut:
(lanjutan)

The Company's products may be divided into the following main categories: (continued)

Tipe polis/Policy type	Deskripsi manfaat/ Description of benefits
Unit link/Unit-linked	<p>Manfaat dari perlindungan asuransi adalah untuk menanggung risiko kematian yang memberikan manfaat sebesar nilai uang pertanggungan dan ditambah manfaat investasi berupa akumulasi nilai dana investasi yang akan dibayarkan pada saat terjadinya risiko yang ditanggung. / The benefit of protection is to cover the risks of death which provide basic sum assured plus the cumulative balance of the fund value, these benefit will be paid upon the occurrence of the risks covered.</p> <p>Nilai dana investasi akan dihitung berdasarkan tingkat pengembalian investasi yang didapat dari fund tergantung dari tipe fund yang dipilih oleh pemegang polis berdasarkan profil risiko investasi. / The investment fund value will be measured based on the yield of return from the underlying fund depend on the fund type which is chosen by the policyholders, depending on investment risk profile.</p>

Perusahaan memisahkan komponen deposit dari kontrak unit link seperti yang disyaratkan oleh PSAK No. 62 hanya jika kondisi-kondisi dibawah ini terpenuhi:

The Company unbundles the deposit component of unit-linked contract as required by SFAS No. 62 only when both of the following conditions are met:

- Perusahaan dapat mengukur komponen "deposit" secara terpisah (termasuk opsi penyerahan melekat, yaitu tanpa memperhitungkan komponen "asuransi"); dan
- Beberapa kontrak asuransi mengandung baik komponen asuransi maupun komponen deposit. Dalam beberapa kasus, asuradur disyaratkan atau diizinkan untuk memisahkan komponen tersebut.

- The Company can measure separately the "deposit" component (including any embedded surrender option, i.e. without taking into account the "insurance" component); and
- Several insurance contracts consist of both an insurance component and a deposit component. In several cases, insurers require or permit to separate those components.

Karena hanya kondisi pertama di atas yang terpenuhi, maka Perusahaan tidak memisahkan komponen deposit dari kontrak unit link.

Since only the first condition above is met, therefore the Company does not unbundle the deposit component of unit-linked contract.

Pengujian kecukupan liabilitas

Liability adequacy test

PSAK No. 62, "Kontrak Asuransi" mengharuskan setiap akhir periode pelaporan, Perusahaan menilai apakah liabilitas manfaat polis masa depan, premi yang belum merupakan pendapatan dan estimasi klaim yang diakui dalam laporan posisi keuangan telah mencukupi, dengan membandingkan total tercatat tersebut dengan estimasi arus kas masa depan sesuai dengan kontrak asuransi.

SFAS No. 62, "Insurance Contracts" requires that at each end of reporting period, the Company evaluates whether the liabilities for future policy benefits, unearned premium and estimated claims as recognised in the statement of financial position have been adequately recognised by comparing the carrying amount with the estimated future cash flows in accordance with the insurance contracts.

Jika perbandingan tersebut menunjukkan bahwa nilai tercatat atas liabilitas kontrak asuransi (dikurangi dengan biaya akuisisi tangguhan dan aset takberwujud terkait) lebih rendah dibandingkan dengan estimasi nilai kini atas arus kas masa depan, maka kekurangan tersebut diakui dalam laporan laba rugi dan penghasilan komprehensif lain.

If the valuation indicates that the carrying value of insurance contract liabilities (net of deferred acquisition costs and relevant intangible assets) is lower compared to the estimated present value of future cash flows, then such deficiency is recognised in the statement of profit or loss and other comprehensive income.



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k. Kontrak asuransi (lanjutan)

Penujian kecukupan liabilitas (lanjutan)

Tes kecukupan liabilitas dihitung berdasarkan diskonto dari arus kas untuk semua arus kas yang terkait yaitu arus kas keluar dan arus kas masuk seperti yang disebutkan di atas dengan menggunakan asumsi-asumsi aktuarial berdasarkan estimasi terbaik terkini yang ditetapkan oleh aktuaris Perusahaan, termasuk asumsi diskonto, mortalitas/morbiditas, *lapse*, biaya, inflasi, dan margin atas risiko pemburukan.

Perusahaan menerapkan metode *Gross Premium Reserve* dalam perhitungan liabilitas kepada pemegang polis dengan menggunakan asumsi aktuarial berdasarkan asumsi estimasi terbaik dan margin atas risiko pemburukan, dan asumsi asumsi tingkat diskonto.

Pengakuan pendapatan premi

Premi kontrak jangka pendek diakui sebagai pendapatan dalam periode kontrak sesuai dengan proporsi total proteksi asuransi yang diberikan. Premi kontrak jangka panjang diakui sebagai pendapatan pada saat polis jatuh tempo.

Pendapatan premi yang diterima sebelum jatuh tempo polis dicatat sebagai titipan premi di laporan posisi keuangan.

Premi reasuransi bruto diakui sebagai beban pada saat dibayarkan atau pada tanggal di mana polis tersebut efektif.

Perusahaan menghitung cadangan atas premi yang belum merupakan pendapatan dengan menggunakan metode amortisasi harian.

Cadangan atas premi yang belum merupakan pendapatan hanya diterapkan terhadap premi yang mempunyai risiko (asuransi jangka warsa, kecelakaan diri, dan kesehatan) yang periode asuransinya tidak lebih dari satu tahun.

Penurunan/(kenaikan) cadangan atas premi yang belum merupakan pendapatan diakui dalam laporan laba rugi periode berjalan.

Ujrah/fee yang diterima oleh Perusahaan diakui sebagai pendapatan dalam laporan laba rugi dan penghasilan komprehensif lain. *Ujrah* diamortisasi menggunakan metode garis lurus.

2. SIGNIFICANT ACCOUNTING POLICIES (continued)

k. Insurance contract (continued)

Liability adequacy test (continued)

The liability adequacy test is calculated based on discounted cash flows basis for all related cash flows, i.e. both of cash outflows and cash inflows as mentioned above using a set of most recent best estimate actuarial assumptions which is set by the Company's appointed actuary, including discount rate assumptions, mortality/morbidity assumptions, lapse assumptions, expense assumptions, inflation assumptions, and margin for adverse deviation assumption.

The Company applies the Gross Premium Reserve method to calculate the liability for future policy benefit based on actuarial assumptions which are based on best estimate assumptions and margin for adverse deviation, and discount rate assumptions.

Premium income recognition

Premiums received from short-term insurance contracts are recognised as income within the contract period based on the insurance coverage provided. Premium income from long duration contracts is recognised as revenue when the policy is due.

Premium income received before the due date of the respective policies are reported as policyholders' deposits in the statement of financial position.

Gross reinsurance premiums are recognised as an expense when payable or on the date in which the policy becomes effective.

The Company calculates unearned premium reserves using daily amortization method.

Unearned premium reserves only apply to premiums that are short-term with less than one year insurance period which have risk component only (term life, personal accident, and health insurance).

Decrease/(increase) in unearned premium reserves is recognised in the current year's profit or loss.

Ujrah/fee received by the Company is recognised as income in the statement of profit or loss and other comprehensive income. *Ujrah* are amortized using straight-line method.

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2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

k. Kontrak asuransi (lanjutan)

Reasuransi

Perusahaan mereasuransikan sebagian porsi risikonya kepada perusahaan reasuradur. Jumlah premi yang dibayar atau porsi premi atas transaksi reasuransi prospektif diakui sesuai dengan proporsi jumlah proteksi reasuransi yang diterima berdasarkan kontrak reasuransi.

Aset reasuransi termasuk saldo yang diharapkan dibayarkan oleh perusahaan reasuransi untuk *ceded* liabilitas manfaat polis masa depan, *ceded* estimasi liabilitas klaim dan *ceded* premi yang belum merupakan pendapatan. Jumlah manfaat yang ditanggung oleh reasuradur diperkirakan secara konsisten sesuai dengan liabilitas yang terkait dengan polis reasuransi.

Perusahaan menyajikan aset reasuransi secara terpisah sebagai aset atas liabilitas manfaat polis masa depan, premi yang belum merupakan pendapatan, dan estimasi liabilitas klaim.

Jika aset reasuransi mengalami penurunan nilai, Perusahaan mengurangi nilai tercatat dan mengakui kerugian penurunan nilai tersebut dalam laporan laba rugi dan penghasilan komprehensif lain. Aset reasuransi mengalami penurunan nilai jika ada bukti objektif, sebagai akibat dari suatu peristiwa yang terjadi setelah pengakuan awal aset reasuransi, bahwa Perusahaan tidak dapat menerima seluruh total karena di bawah syarat-syarat kontrak, dan dampak pada total yang tidak akan diterima dari reasuradur dapat diukur secara andal.

Klaim dan manfaat

Klaim dan manfaat polis terdiri dari klaim yang telah diselesaikan, klaim dalam proses penyelesaian, dan estimasi atas klaim yang telah terjadi namun belum dilaporkan ("IBNR"). Klaim dan manfaat polis diakui sebagai beban pada saat terjadinya liabilitas untuk memberikan proteksi. Klaim reasuransi yang diperoleh dari perusahaan reasuradur diakui dan dicatat sebagai pengurang klaim dan manfaat polis pada periode yang sama dengan periode pengakuan klaim dan manfaat polis.

2. SIGNIFICANT ACCOUNTING POLICIES (continued)

k. Insurance contract (continued)

Reinsurance

The Company reinsures a portion of its risk with reinsurance companies. The amount of premium paid or portion of premium from prospective reinsurance transactions is recognised to the reinsurance contract in proportion to the protection received.

Reinsurance assets include balances expected to be recovered from reinsurance companies for *ceded* liability for future policy benefits, *ceded* estimated claim liabilities and *ceded* unearned premiums. Amounts recoverable from reinsurers are estimated in a manner consistent with the liability associated with the reinsured policy.

The Company presents separately reinsurance assets of liabilities for future policy benefit liabilities, unearned premium, and estimated claim liabilities.

If a reinsurance asset is impaired, the Company reduces the carrying amount and recognises the impairment loss in the statement of profit or loss and other comprehensive income. A reinsurance asset is impaired if there is objective evidence, as a result of an event that occurred after initial recognition of the reinsurance asset, that the Company may not receive all amounts due to it under the terms of the contract, and the impact of the amounts that the Company will not receive from the reinsurer can be reliably measured.

Claims and benefits

Claim and policy benefits consist of settled claims, claims that are still in process of completion and estimated of claims incurred but not yet reported ("IBNR"). Claim and policy benefits are recognised as expenses when the liabilities to cover claims are incurred. Reinsurance claim recoveries from reinsurance companies are recognised and recorded as deduction to claim and policy benefits consistent in the same period with the claim and policy benefits recognition.

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2. SIGNIFICANT ACCOUNTING POLICIES
(continued)

k. Kontrak asuransi (lanjutan)

k. Insurance contract (continued)

Klaim dan manfaat (lanjutan)

Claims and benefits (continued)

Total klaim dalam penyelesaian, termasuk klaim yang telah terjadi namun belum dilaporkan, dinyatakan berdasarkan nilai estimasian menggunakan teknik perhitungan teknis oleh aktuaris yang dilaporkan sebagai bagian dari "Estimasi liabilitas klaim" dalam laporan posisi keuangan. Perubahan dalam estimasi liabilitas klaim sebagai hasil dari evaluasi lebih lanjut dan perbedaan antara estimasi klaim dengan klaim yang dibayarkan, diakui sebagai biaya tambahan atau pengurang pada periode terjadinya perubahan.

Total claims in process, including claims incurred but not yet reported, are stated at estimated amounts determined based on the actuarial technical insurance calculations which is reported as part of "Estimated claim liabilities" in the statement of financial position. Changes in estimated claim liabilities as a result of further evaluation and the difference between estimated claims and paid claims are recognised as addition to or deduction from expenses in the period the changes occurred.

Utang klaim

Claims payable

Utang klaim merupakan liabilitas yang timbul dari klaim yang diajukan oleh pemegang polis dan disetujui oleh Perusahaan tetapi belum dibayar hingga tanggal laporan posisi keuangan. Utang klaim diakui pada saat total yang harus dibayar disetujui. Liabilitas tersebut dihentikan pengakuannya pada saat kontrak berakhir, dilepaskan atau dibatalkan.

Claims payable represents liability arising from the submitted claim by policyholders and approved by the Company but not yet paid as of statement of financial position date. Claims payable is recognised at the time the amount to be paid is approved. The liability is derecognised when the contract expires, is discharged or is cancelled.

Liabilitas manfaat polis masa depan

Liability for future policy benefits

Liabilitas manfaat polis masa depan merupakan nilai kini estimasi manfaat polis masa depan yang akan dibayarkan kepada pemegang polis atau ahli warisnya dikurangi dengan nilai sekarang dari estimasi premi masa depan yang akan diterima dari pemegang polis dan diakui secara konsisten pada saat pengakuan pendapatan premi. Liabilitas manfaat polis masa depan ditentukan dan dihitung oleh aktuaris Perusahaan.

The liabilities for future policy benefits represent the present value of estimated future policy benefits to be paid to policyholders or their heirs less present value of estimated future premiums to be received from the policyholders and recognised consistently with the recognition of premium income. The liabilities for future policy benefits are determined and computed by the Company's actuary.

Perusahaan menghitung liabilitas manfaat polis masa depan dengan menggunakan metode *Gross Premium Reserves* yang mencerminkan nilai kini estimasi pembayaran seluruh manfaat yang diperjanjikan termasuk seluruh opsi yang disediakan, nilai kini estimasi seluruh biaya yang dikeluarkan dan juga mempertimbangkan penerimaan premi di masa depan.

The Company calculates the liabilities for future policy benefits using *Gross Premium Reserves* method that reflect the present value of estimated payments throughout the guaranteed benefits including all the embedded options available, the estimated present value of all handling costs incurred and also considering the future premium receipt.

Perubahan liabilitas manfaat polis masa depan diakui dalam laba rugi tahun berjalan.

Changes in the liabilities for future policy benefits are recognised in the current year's profit or loss.

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2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

k. Kontrak asuransi (lanjutan)

Liabilitas manfaat polis masa depan (lanjutan)

Untuk produk *unit link*, liabilitas kepada pemegang polis *unit link* diakui pada saat penerimaan dana dikonversi menjadi unit setelah dikurangi biaya-biaya dan akan bertambah atau berkurang sesuai dengan nilai aset neto efektif yang berlaku. Risiko investasi terkait ditanggung oleh pemegang polis *unit link*.

Penerimaan dana dari nasabah untuk produk *unit link* dilaporkan sebagai pendapatan premi bruto dalam laporan laba rugi dan penghasilan komprehensif lain. Liabilitas kepada pemegang polis *unit link* diakui di laporan posisi keuangan dan termasuk di dalam liabilitas manfaat polis masa depan sebesar total yang diterima setelah dikurangi dengan bagian premi yang merupakan pendapatan Perusahaan, disertai dengan pengakuan kenaikan liabilitas kepada pemegang polis *unit link* di laporan laba rugi dan penghasilan komprehensif lain.

Setiap bunga, keuntungan atau kerugian dari kenaikan atau penurunan nilai pasar investasi dicatat sebagai pendapatan atau beban, disertai dengan pengakuan kenaikan atau penurunan liabilitas manfaat polis masa depan di laba rugi dan liabilitas manfaat polis masa depan di laporan posisi keuangan.

Penerimaan dana dari nasabah untuk produk *unit link* diakui sebagai liabilitas manfaat polis masa depan di laporan posisi keuangan sebesar total yang diterima setelah dikurangi *charges* atau *admin fee* lainnya dalam rangka mengelola pendapatan dari produk *unit link*.

Penerimaan dana dari peserta untuk produk Syariah diakui sebagai pendapatan kontribusi dari dana *tabarru'* sesuai dengan akad asuransinya dan bukan merupakan pendapatan entitas pengelola atau perusahaan, karena entitas pengelola sebagai wakil para peserta untuk mengelola dana *tabarru'*. Bagian kontribusi untuk *ujrah* entitas pengelola dalam rangka mengelola dana *tabarru'* diakui sebagai pendapatan *ujrah* pada laba atau rugi. Bagian penerimaan dana dari peserta untuk investasi dari akad *mudharabah* diakui sebagai dana investasi *mudharabah* dan penerimaan dari peserta untuk investasi dari akad *wakalah* diakui sebagai dana investasi *wakalah* di laporan posisi keuangan Dana Peserta.

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2. SIGNIFICANT ACCOUNTING POLICIES (continued)

k. Insurance contract (continued)

Liability for future policy benefits (continued)

For unit-linked products, the liabilities to unit-linked policyholders are recognised at the time the funds received are converted into units, net of related expenses and will increase or decrease in accordance with effective net asset value. Related investment risk is borne by the unit-linked policyholders.

Funds received from customers for unit-linked products are reported as gross premium income in the statement of profit or loss and other comprehensive income. Liabilities to unit-linked policyholders are recognised in the statement of financial position and included in the liabilities for future policy benefits for the amount received net of the portion of premium representing the Company's revenue, with corresponding profit or loss recognition for the increase in liabilities to unit-linked policyholders in the statement of profit or loss and other comprehensive income.

Any interest, gain or loss due to increases or decreases in market value of investments are recorded as income or expense, with a corresponding recognition of increase or decrease in liabilities for future policy benefits in the profit or loss and liabilities for future policy benefits in the statement of financial position.

Funds received from customers for unit-linked products are recognised as liabilities for future policy benefits in the statement of financial position for the amount received net of charges or other admin fee in managing the unit-linked product revenue.

Funds received from participant for Sharia unit products are recognised as contributions income from *tabarru'* fund in accordance with the insurance contract and not as income for operator or company, as the operator only acts as a representative of the participants to manage the *tabarru'* fund. The contribution portion for operator's *ujrah* in effort to manage the *tabarru'* fund is recognised as *ujrah* income in profit or loss. Portion of fund received from participant for investment of *mudharabah* contract is recognised as *mudharabah* investment fund and receipt from *wakalah* contract is recognised as *wakalah* investment fund in the statement of financial position for Participant Funds.

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2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN
 (lanjutan)

2. SIGNIFICANT ACCOUNTING POLICIES
 (continued)

k. Kontrak asuransi (lanjutan)

k. Insurance contract (continued)

Beban akuisisi

Acquisition costs

Beban akuisisi merupakan beban yang terjadi untuk mendapatkan kontrak asuransi baru dan perpanjangannya seperti komisi dan beban keagenan. Beban akuisisi ini dibebankan langsung ke laba rugi tahun berjalan.

Acquisition costs represent costs related to new insurance contracts such as renewal commissions and agency expense. These are charged directly to the current year's profit or loss.

Perusahaan mencatat beban asuransi di luar biaya komisi dan agen seperti biaya cetak polis dan biaya kirim polis sebagai beban asuransi lainnya.

The Company record its insurance expenses other than commission and agency expenses such as policy's printing and shipping policy expenses are presented as other insurance expenses.

l. Investasi

l. Investments

Deposito berjangka

Time deposit

Deposito berjangka dicatat sebesar nilai nominal.

Time deposits are stated at nominal value.

Efek-efek

Marketable securities

Efek-efek terdiri dari saham, obligasi dan reksa dana. Efek-efek diklasifikasikan atas dasar tujuan investasi atau intensi dari manajemen Perusahaan.

Marketable securities consist of shares, bonds and mutual funds. Marketable securities are classified based on management's purpose or intention of maintaining such investments.

Perusahaan mengkonsolidasikan investasi pemegang dana *unit link* pada laporan posisi keuangan sesuai dengan kebijakan akuntansi Perusahaan (lihat Catatan 2k).

The Company consolidates investments held by the unit-linked holders to the statement of financial position in accordance with the Company's accounting policies (refer to Note 2k).

Perusahaan mengkonsolidasikan reksa dana di mana dana pemegang *unit link* yang diterbitkan oleh Perusahaan memiliki unit penyertaan lebih dari 50% dari unit penyertaan yang diterbitkan serta Perusahaan mempunyai pengendalian secara langsung atau tidak langsung terhadap reksa dana tersebut.

The Company consolidates mutual funds which policyholders' unit-linked fund issued by the Company has more than 50% from total unit fund issued and also the Company has direct or indirect control over the respective mutual funds.

Pada tanggal pelaporan, Perusahaan menyajikan reksadana yang dikonsolidasikan berdasarkan *underlying assets* atas reksa dana yang dimiliki Perusahaan dan sebagai investasi pada reksadana untuk bagian yang dimiliki oleh pihak ketiga. Bagian pihak ketiga atas reksadana yang dikonsolidasikan oleh Perusahaan disajikan secara terpisah pada laporan posisi keuangan.

At the reporting date, the Company presents the consolidated mutual funds based on mutual funds' underlying assets for mutual funds directly owned by the Company and as investment in mutual fund for portion owned by third parties. Third parties' portion of consolidated mutual funds are shown separately in the statement of financial position.

Efek-efek diklasifikasikan sebagai aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi dan aset keuangan tersedia untuk dijual. Lihat Catatan 2c untuk kebijakan akuntansi aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi dan aset keuangan tersedia dijual.

All marketable securities are classified as financial assets at fair value through profit and loss and available-for-sale financial assets. Refer to Note 2c for the accounting policies of financial assets at fair value through profit or loss and available-for-sale financial assets.

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2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN
(lanjutan)

I. Investasi (lanjutan)

Investasi pada sukuk

Perusahaan menentukan klasifikasi investasi pada surat berharga, khususnya sukuk, berdasarkan model usaha yang ditentukan berdasarkan klasifikasi sesuai PSAK No. 110 tentang "Akuntansi Sukuk" sebagai berikut:

- 1) Surat berharga diukur pada biaya perolehan disajikan sebesar biaya perolehan (termasuk biaya transaksi) yang disesuaikan dengan premi dan/atau diskonto yang belum diamortisasi. Premi dan diskonto diamortisasi selama periode hingga jatuh tempo.
- 2) Surat berharga diukur pada nilai wajar melalui laba rugi, yang dinyatakan sebesar nilai wajar. Keuntungan atau kerugian yang belum direalisasi akibat kenaikan atau penurunan nilai wajarnya disajikan dalam laporan laba rugi tahun berjalan.
- 3) Surat berharga yang diukur pada nilai wajar melalui penghasilan komprehensif lainnya. Surat berharga disajikan sebesar nilai wajar. Keuntungan atau kerugian yang belum direalisasi akibat kenaikan atau penurunan nilai wajarnya disajikan dalam penghasilan komprehensif lain. Premi atau diskonto diamortisasi selama periode hingga jatuh tempo.

2. SIGNIFICANT ACCOUNTING POLICIES
(continued)

I. Investments (continued)

Investment in sukuk

The Company defined the classification of investment in marketable securities, specifically sukuk, based on business model in accordance with SFAS No. 110 on "Accounting for Sukuk" as follows:

- 1) At cost securities are stated at cost (including transaction costs), adjusted by unamortized premium and/or discount. Premium and discount are amortized over the period until maturity.
- 2) At fair value securities are stated at fair values through profit or loss. Unrealized gains or losses from the increase or decrease in fair values are presented in current year profit or loss.
- 3) At fair value through other comprehensive income securities are measured at fair value. Unrealized gains or losses from the increase or decrease in fair value are presented in other comprehensive income. Premium or discount are amortized over the period until maturity.

Kategori yang didefinisikan oleh PSAK 110 / Category as defined by SFAS 110	Golongan (ditentukan oleh Perusahaan)/ Class (as determined by the Company)	Sub-golongan/ Sub-classes
Surat berharga diukur pada nilai wajar melalui laba rugi/At fair value through profit or loss securities	Efek-efek/Marketable securities	Sukuk/Sukuk
Surat berharga diukur pada nilai wajar melalui penghasilan komprehensif lain/At fair value through other comprehensive income	Efek-efek/Marketable securities	Sukuk/Sukuk

m. Liabilitas imbalan kerja

Liabilitas imbalan kerja jangka pendek diakui pada saat terutang kepada karyawan.

Liabilitas imbalan kerja jangka panjang dan imbalan pascakerja, seperti pensiun, uang pisah, uang penghargaan, dan imbalan lainnya dihitung berdasarkan peraturan Perusahaan dan Undang-Undang Cipta Kerja No. 11/2020 ("UUCK").

m. Employee benefits liabilities

Short-term employee benefits are recognised when they become due to the employees.

Long-term and post-employment benefits, such as pension, severance payments, service payments, and other benefits are calculated in accordance with the Company's Regulation and the Job Creation Law No. 11/2020 ("UUCK").

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2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN
(lanjutan)

2. SIGNIFICANT ACCOUNTING POLICIES
(continued)

m. Liabilitas imbalan kerja (lanjutan)

m. Employee benefits liabilities (continued)

Perusahaan memiliki program iuran pasti. Program iuran pasti adalah program pensiun di mana Perusahaan membayar kontribusi tetap kepada sebuah entitas yang terpisah (dana pensiun) dan Perusahaan tidak lagi memiliki liabilitas konstruktif untuk berkontribusi lebih lanjut. Perusahaan dan karyawan masing-masing berkontribusi sebesar 3,0% dan 2,0% atas penghasilan bulanan saat ini berdasarkan referensi dasar pendapatan kontribusi pensiun (*Basic Reference of Pension Contribution Income*) ke Dana Pensiun Lembaga Keuangan PT Bank Negara Indonesia (Persero) Tbk, atas nama karyawan.

The Company has a defined contribution plan. A defined contribution plan is a pension plan under which the Company pays fixed contributions into a separate entity (pension fund) and the Company has no legal or constructive obligation to pay further contributions. The Company and employees contribute 3.0% and 2.0%, respectively, of preset monthly earnings based on Basic Reference of Pension Contribution Income to Dana Pensiun Lembaga Keuangan PT Bank Negara Indonesia (Persero) Tbk, on behalf of the employees.

Perusahaan diwajibkan menyediakan jumlah minimum imbalan pensiun berdasarkan UU Cipta Kerja No. 11/2020 ("UUCK"). Secara substansi program pensiun dalam Cipta Kerja No. 11/2020 ("UUCK"), merupakan program imbalan pasti karena undang-undang telah menetapkan formula dalam menentukan jumlah minimum imbalan.

The Company is required to provide a minimum amount of pension benefits in accordance with Job Creation Law 11/2020. Since the Law sets the formula for determining the minimum amount of benefits, in substance pension plans under Job Creation Law 11/2020 represent defined benefit plans.

Program pensiun imbalan pasti adalah program pensiun yang menetapkan jumlah pensiun yang akan diterima oleh karyawan pada saat diterima, yang biasanya tergantung pada satu faktor atau lebih, seperti umur, masa kerja, dan jumlah kompensasi.

A defined benefit plan is a pension plan that defines an amount of pension that will be received by the employee on becoming entitled to a pension, which usually depends on one or more factors such as age, years of service or compensation.

Liabilitas atas program pensiun imbalan pasti yang diakui di laporan posisi keuangan merupakan nilai kini dari liabilitas imbalan pasti pada tanggal laporan posisi keuangan setelah dikurangi dengan nilai wajar aset program, bersamaan juga dengan penyesuaian atas keuntungan atau kerugian aktuarial yang belum diakui dan beban jasa masa lalu. Liabilitas imbalan pasti dihitung secara tahunan oleh aktuaris independen menggunakan metode "Projected Unit Credit". Nilai kini dari liabilitas imbalan pasti ditentukan dengan mendiskontokan estimasi arus kas yang dikeluarkan di masa depan menggunakan tingkat bunga obligasi jangka panjang yang berkualitas tinggi dalam mata uang Rupiah di mana imbalan tersebut akan dibayarkan, serta memiliki kriteria jatuh tempo yang mendekati dengan kriteria liabilitas pensiun tersebut.

The liability recognised in the statement of financial position in respect of defined benefit pension plans is the present value of the defined benefit obligation at the statement of financial position date less the fair value of plan assets, together with adjustments for unrecognised actuarial gains or losses and past service cost. The defined benefit obligation is calculated annually by independent actuaries using the "Projected Unit Credit" method. The present value of the defined benefit obligation is determined by discounting the estimated future cash outflows using interest rates of high quality long-term bonds that are denominated in Rupiah in which the benefit will be paid, and that have terms to maturity approximating the terms of the related pension liability.

Keuntungan dan kerugian aktuarial yang timbul dari penyesuaian dan perubahan dalam dalam asumsi-asumsi aktuarial (pengukuran kembali) langsung diakui seluruhnya di ekuitas melalui penghasilan komprehensif lain pada saat terjadinya.

Actuarial gains and losses arising from experience adjustments and changes in actuarial assumptions (remeasurement) are charged or credited to equity in other comprehensive income in the period which they arise.

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2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN
(lanjutan)

m. Liabilitas imbalan kerja (lanjutan)

Imbalan jangka panjang lainnya

Liabilitas imbalan kerja jangka panjang dan imbalan pascakerja, seperti manfaat cuti besar dan manfaat penghargaan masa kerja dihitung dengan menggunakan metode *projected unit credit* dan didiskontokan ke nilai kini. Keuntungan dan kerugian aktuarial yang timbul dari penyesuaian dan perubahan dalam asumsi-asumsi aktuarial diakui dalam laporan laba rugi.

n. Perpajakan

Beban pajak terdiri dari pajak final, kini dan pajak tangguhan. Pajak diakui dalam laba rugi, kecuali jika pajak tersebut terkait dengan transaksi atau kejadian yang diakui di penghasilan komprehensif lain atau langsung diakui ke ekuitas. Dalam hal ini, pajak tersebut masing-masing diakui dalam penghasilan komprehensif lain atau ekuitas.

Peraturan perpajakan di Indonesia mengatur beberapa jenis penghasilan dikenakan pajak yang bersifat final. Pajak final yang dikenakan atas nilai bruto transaksi tetap dikenakan walaupun atas transaksi tersebut pelaku transaksi mengalami kerugian.

Mengacu pada revisi PSAK No. 46 yang disebutkan di atas, pajak final tersebut tidak termasuk dalam lingkup yang diatur oleh PSAK No. 46.

Oleh karena itu, Perusahaan memutuskan untuk menyajikan beban pajak final sehubungan dengan pendapatan bunga dari deposito jaminan, deposito berjangka dan obligasi yang diklasifikasikan sebagai aset keuangan yang diukur pada nilai wajar melalui laba rugi dan tersedia untuk dijual sebagai pos tersendiri.

Beban pajak kini dihitung berdasarkan peraturan perpajakan yang berlaku pada tanggal pelaporan keuangan. Manajemen Perusahaan mengevaluasi secara periodik implementasi terhadap peraturan perpajakan yang berlaku terutama yang memerlukan interpretasi lebih lanjut mengenai pelaksanaannya termasuk juga evaluasi terhadap surat ketetapan pajak yang diterima dari kantor pajak. Lebih lanjut, manajemen membentuk cadangan, jika dianggap perlu berdasarkan jumlah yang diestimasikan akan dibayarkan ke otoritas pajak.

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2. SIGNIFICANT ACCOUNTING POLICIES
(continued)

m. *Employee benefits liabilities (continued)*

Other long-term benefits

Long-term and post-employment benefits liabilities, such as long leave benefit and long service award are calculated using the projected unit credit method and discounted to present value. Actuarial gains and losses arising from experience adjustments and change in actuarial assumption are recognised and credited to profit or loss.

n. *Taxation*

The tax expense comprises of final, current and deferred tax. Tax is recognised in the profit or loss, except to the extent that it relates to items recognised in other comprehensive income or directly in equity. In this case, the tax is also recognised in other comprehensive income or directly in equity, respectively.

Tax regulation in Indonesia determined that certain taxable income is subject to final tax. Final tax applied to the gross value of transactions is applied even when the parties carrying the transaction are recognizing loss.

Referring to revised SFAS No. 46 as mentioned above, final tax is no longer governed by SFAS No. 46.

Therefore, the Company has decided to present all of the final tax arising from interest income from statutory deposits, time deposits and bonds classified as financial assets at fair value through profit or loss and available-for-sale as a separate line item.

The current income tax charge is calculated on the basis of the tax laws enacted or substantively enacted at the reporting date. The Company's management periodically evaluates the implementation of prevailing tax regulations especially those that are subject to further interpretation on its implementation, including evaluation on tax assessment letters received from tax authorities. Where appropriate management establishes provisions based on the amounts expected to be paid to the tax authorities.

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**2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN
(lanjutan)**

n. Perpajakan (lanjutan)

Pajak penghasilan tangguhan diakui dengan menggunakan metode *balance sheet liability* untuk semua perbedaan temporer antara dasar pengenaan pajak aset dan liabilitas dengan nilai tercatatnya pada laporan keuangan. Pajak penghasilan tangguhan ditentukan dengan menggunakan tarif pajak yang telah berlaku atau secara substantif telah berlaku pada akhir periode pelaporan dan diharapkan diterapkan ketika aset pajak penghasilan tangguhan direalisasi atau liabilitas pajak penghasilan tangguhan diselesaikan.

Aset pajak penghasilan tangguhan diakui hanya jika besar kemungkinan jumlah penghasilan kena pajak di masa depan akan memadai untuk dikompensasi dengan perbedaan temporer yang masih dapat dimanfaatkan.

Aset dan liabilitas pajak penghasilan tangguhan dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus antara aset pajak kini dengan liabilitas pajak kini dan apabila aset dan liabilitas pajak penghasilan tangguhan dikenakan oleh otoritas perpajakan yang sama, baik atas entitas kena pajak yang sama ataupun berbeda dan adanya niat untuk melakukan penyelesaian saldo-saldo tersebut secara neto.

Koreksi atas liabilitas pajak diakui pada saat surat ketetapan pajak diterima, atau apabila diajukan keberatan dan/atau banding, maka koreksi diakui pada saat keputusan atas keberatan dan/atau banding tersebut diterima. Manajemen juga dapat membentuk pencadangan terhadap liabilitas pajak di masa depan sebesar jumlah yang diestimasi akan dibayarkan ke kantor pajak jika berdasarkan evaluasi pada tanggal laporan posisi keuangan terdapat risiko pajak yang probable. Asumsi dan estimasi yang digunakan dalam perhitungan pembentukan cadangan tersebut memiliki unsur ketidakpastian.

o. Sewa

Suatu perjanjian, yang meliputi suatu transaksi atau serangkaian transaksi, merupakan perjanjian sewa atau mengandung sewa jika Perusahaan menentukan bahwa perjanjian tersebut memberikan hak untuk menggunakan suatu aset atau sekelompok aset selama periode tertentu dengan imbalan suatu atau serangkaian pembayaran.

Pertimbangan tersebut dibuat berdasarkan hasil evaluasi terhadap substansi perjanjian terlepas dari bentuk formal dari perjanjian sewa tersebut.

**2. SIGNIFICANT ACCOUNTING POLICIES
(continued)**

n. Taxation (continued)

Deferred income tax is recognised using the balance sheet liability method, on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the financial statements. Deferred income tax is determined using tax rates that have been enacted or substantially enacted as at reporting period and is expected to apply when the related deferred income tax asset is realized or the deferred income tax liability is settled.

Deferred income tax assets are recognised only to the extent that it is probable that future taxable profit will be available against which the temporary differences can be utilised.

Deferred income tax assets and liabilities are offset when there is a legally enforceable right to offset current tax assets against current tax liabilities and when the deferred income taxes assets and liabilities related to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities where there is an intention to settle the balances on a net basis.

Correction to taxation obligations is recorded when an assessment is received or, if appealed against, when the result of the appeal is determined. Management provides provision for future tax liability at the amount that will be payable to the tax office on probable tax exposure, based on assessment as at the date of statement of financial position. Assumption and estimation used in the provisioning calculation may involve element of uncertainty.

o. Lease

An arrangement, comprising a transaction or a series of transactions, is or contains a lease if the Company determines that the arrangement conveys a right to use a specific asset or assets for an agreed period of time in return for a payment or a series of payments.

Such a determination is made based on an evaluation of the substance of the arrangement regardless of whether the arrangement takes the legal form of a lease.

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2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN
(lanjutan)

o. Sewa (lanjutan)

Perusahaan sebagai penyewa

Pada tanggal permulaan kontrak, Perusahaan menilai apakah kontrak merupakan, atau mengandung sewa. Suatu kontrak merupakan atau mengandung sewa jika kontrak tersebut memberikan hak untuk mengendalikan penggunaan aset identifikasian selama suatu jangka waktu untuk dipertukarkan dengan imbalan. Perusahaan dapat memilih untuk tidak mengakui aset hak-guna dan liabilitas sewa untuk sewa jangka pendek.

Untuk menilai apakah kontrak memberikan hak untuk mengendalikan penggunaan aset identifikasian, Perusahaan mempertimbangkan apakah:

- Perusahaan memiliki hak untuk mendapatkan secara substansial seluruh manfaat ekonomi dari penggunaan aset identifikasian; dan
- Perusahaan memiliki hak untuk mengarahkan penggunaan aset identifikasian. Perusahaan memiliki hak ini ketika Perusahaan memiliki hak untuk pengambilan keputusan yang relevan tentang penentuan bagaimana dan untuk tujuan apa aset digunakan telah ditentukan sebelumnya dan:
 1. Perusahaan memiliki hak untuk mengoperasikan aset; atau
 2. Perusahaan telah mendesain aset dengan cara menetapkan sebelumnya bagaimana dan untuk tujuan apa aset akan digunakan selama periode penggunaan.

Pada tanggal insepisi atau pada penilaian kembali atas kontrak yang mengandung sebuah komponen sewa, Perusahaan mengalokasikan imbalan dalam kontrak ke masing-masing komponen sewa berdasarkan harga tersendiri relatif dari komponen sewa dan harga tersendiri agregat dari komponen nonsewa.

Pada tanggal permulaan sewa, Perusahaan mengakui aset hak-guna dan liabilitas sewa. Aset hakguna 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 untuk merestorasi aset pendasar ke kondisi yang disyaratkan dan ketentuan sewa, dikurangi dengan insentif sewa yang diterima.

2. SIGNIFICANT ACCOUNTING POLICIES
(continued)

o. Lease (continued)

The Company as a lessee

At the inception of a contract, the Company assesses whether the contract is, or contains, a lease. A contract is or contains 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. The Company can choose not to recognise the right-of-use asset and lease liabilities for short-term lease.

To assess whether a contract conveys the right to control the use of an identified asset, the Company considers whether:

- The Company has the right to obtain substantially all 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. The Company has this right when it has the decision-making rights that are the most relevant to changing the determination of how and for what purpose the asset is used and:
 1. The Company has the right to operate the asset; or
 2. The Company has designed the asset in a way that predetermines how and for what purpose it will be used.

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 the relative stand-alone prices and the aggregate stand-alone price of the non-lease components.

The Company recognises 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.

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2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN
(lanjutan)

o. Sewa (lanjutan)

Perusahaan sebagai penyewa (lanjutan)

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.

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. Pada umumnya, Perusahaan menggunakan suku bunga pinjaman inkremental sebagai tingkat bunga diskonto.

Pembayaran sewa yang termasuk dalam pengukuran liabilitas sewa meliputi pembayaran berikut ini:

- pembayaran tetap, termasuk pembayaran tetap secara substansi dikurangi dengan piutang insentif sewa;
- pembayaran sewa variabel yang bergantung pada indeks atau suku bunga yang pada awalnya diukur dengan menggunakan indeks atau suku bunga pada tanggal permulaan;
- jumlah yang diperkirakan akan dibayarkan oleh penyewa dengan jaminan nilai residual;
- harga eksekusi opsi beli jika Perusahaan cukup pasti untuk mengeksekusi opsi tersebut; dan
- penalti karena penghentian awal sewa kecuali jika Perusahaan cukup pasti untuk tidak menghentikan lebih awal.

Pembayaran sewa dialokasikan menjadi bagian pokok dan biaya keuangan. Biaya keuangan dibebankan pada laba rugi selama periode sewa sehingga menghasilkan tingkat suku bunga periodik yang konstan atas saldo liabilitas untuk setiap periode.

Perusahaan menyajikan Aset hak-guna sebagai bagian dari "aset tetap - bersih" dan liabilitas sewa sebagai bagian dari "akrual dan utang lain-lain" di dalam laporan posisi keuangan.

2. SIGNIFICANT ACCOUNTING POLICIES
(continued)

o. Lease (continued)

The Company as a lessee (continued)

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.

The lease liability is initially measured 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.

Lease payments included in the measurement of the lease liability comprise the following:

- fixed payments, including in-substance fixed payments less any lease incentive receivable;
- variable lease payments that depend on an index or a rate, initially measured using the index or rate as at the commencement date;
- amounts expected to be payable under a residual value guarantee;
- the exercise price under a purchase option that the Company is reasonably certain to exercise; and
- penalties for early termination of a lease unless the Company is reasonably certain not to terminate early.

Each lease payment is allocated between the liability and finance cost. The finance cost is charged to the profit or loss over the lease period in order to produce a constant periodic rate of interest on the remaining balance of the liability for each period.

The Company presents right-of-use assets as part of "fixed assets - net" and lease liabilities as part of "accrued expense and other payables" in the statement of financial position.

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2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN
(lanjutan)

o. Sewa (lanjutan)

Perusahaan sebagai penyewa (lanjutan)

Jika sewa mengalihkan kepemilikan aset pendasar kepada Perusahaan pada akhir masa sewa atau jika biaya perolehan aset hak-guna merefleksikan Perusahaan akan mengeksekusi opsi beli, maka Perusahaan menyusutkan aset hak-guna dari tanggal permulaan hingga akhir umur manfaat aset pendasar. Jika tidak, maka Perusahaan menyusutkan aset hak-guna dari tanggal permulaan hingga tanggal yang lebih awal antara akhir umur manfaat aset hak-guna atau akhir masa sewa.

Sewa jangka-pendek

Perusahaan 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.

Modifikasi sewa

Perusahaan mencatat modifikasi sewa sebagai sewa terpisah jika:

- modifikasi meningkatkan ruang lingkup sewa dengan menambahkan hak untuk menggunakan satu aset pendasar atau lebih; dan
- imbalan sewa meningkat sebesar jumlah yang setara dengan harga tersendiri untuk peningkatan dalam ruang lingkup dan penyesuaian yang tepat pada harga tersendiri tersebut untuk merefleksikan kondisi kontrak tertentu.

Untuk modifikasi sewa yang tidak dicatat sebagai sewa terpisah, pada tanggal efektif modifikasi sewa, Perusahaan:

- mengukur kembali dan mengalokasikan imbalan kontrak modifikasian;
- menentukan masa sewa dari sewa modifikasian;
- mengukur kembali liabilitas sewa dengan mendiskontokan pembayaran sewa revisian menggunakan tingkat diskonto revisian berdasarkan sisa umur sewa dan sisa pembayaran sewa dengan melakukan penyesuaian terhadap aset hak-guna. Tingkat diskonto revisian ditentukan sebagai suku bunga efektif Perusahaan pada tanggal efektif modifikasi;
- menurunkan jumlah tercatat aset hak-guna untuk merefleksikan penghentian sebagian atau sepenuhnya sewa untuk modifikasi sewa yang menurunkan ruang lingkup sewa. Perusahaan mengakui dalam laba rugi setiap laba rugi yang terkait dengan penghentian sebagian atau sepenuhnya sewa tersebut; dan
- membuat penyesuaian terkait dengan aset hak-guna untuk seluruh modifikasi sewa lainnya.

2. SIGNIFICANT ACCOUNTING POLICIES
(continued)

o. Lease (continued)

The Company as a lessee (continued)

If the lease transfers ownership of the underlying asset to the Company by the end of the lease term or if the cost of the right-of-use asset reflects that the Company will exercise a purchase option, the Company depreciates the right-of-use asset from the commencement date to the end of the useful life of the underlying asset. Otherwise, the Company depreciates the right-of-use asset 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.

Short-term leases

The Company has not recognised right-of-use assets and lease liabilities for short-term leases that have a lease term of 12 months or less. The Company recognises the leases payments associated with these leases as an expense on a straight-line basis over the lease term.

Lease modification

The Company account for a lease modification as a separate lease if both:

- the modification increases the scope of the lease by adding the right to use one or more underlying assets; and
- the consideration for the lease increases by an amount commensurate with the stand-alone price for the increase in scope and any appropriate adjustments to that stand-alone price to reflect the circumstances of the particular contract.

For a lease modification that is not accounted for as a separate lease, at the effective date of the lease modification, the Company:

- remeasure and allocate the consideration in the modified contract;
- determine the lease term of the modified lease;
- remeasure the lease liability by discounting the revised lease payments using a revised discount rate on the basis of the remaining lease term and the remaining lease payment with a corresponding adjustment to the right-of-use assets. The revised discount rate is determined as the Company's effective interest rate at the effective date of the modification;
- decrease the carrying amount of the right-of-use asset to reflect the partial or full termination of the lease for lease modifications that decrease the scope of the lease. The Company recognize in profit or loss any gain or loss relating to the partial or full termination of the lease; and
- make a corresponding adjustment to the right-of-use asset for all other lease modifications.



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2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

p. Dividen

Distribusi dividen kepada pemegang saham Perusahaan diakui sebagai liabilitas dalam laporan keuangan Perusahaan pada periode di mana dividen telah disetujui oleh pemegang saham Perusahaan.

3. ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING

Beberapa estimasi dan asumsi dibuat dalam rangka penyusunan laporan keuangan di mana dibutuhkan pertimbangan manajemen dalam menentukan metodologi yang tepat untuk penilaian aset dan liabilitas.

Manajemen membuat estimasi dan asumsi yang berimplikasi pada pelaporan nilai aset dan liabilitas atas tahun keuangan satu tahun ke depan. Semua estimasi dan asumsi yang diharuskan oleh standar akuntansi keuangan adalah estimasi terbaik yang didasarkan standar yang berlaku. Estimasi dan pertimbangan dievaluasi secara terus menerus dan berdasarkan pengalaman masa lalu dan faktor-faktor lain termasuk harapan atas kejadian yang akan datang.

Walaupun estimasi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan tindakan saat ini, hasil yang timbul mungkin berbeda dengan jumlah yang diestimasi semula.

Sumber utama ketidakpastian estimasi:

a. Cadangan teknis

Cadangan teknis dicatat di laporan posisi keuangan berdasarkan perhitungan aktuarial dengan menggunakan asumsi aktuarial. Termasuk dalam cadangan teknis adalah liabilitas manfaat polis masa depan, estimasi liabilitas klaim, cadangan atas premi yang belum merupakan pendapatan dan liabilitas kepada pemegang polis (lihat Catatan 2k dan 18).

b. Aset reasuransi

Aset yang timbul dari kontrak reasuransi juga dihitung dengan menggunakan asumsi-asumsi aktuarial tertentu. Selain itu, pemulihan aset ini dinilai secara periodik untuk memastikan bahwa jumlahnya mencerminkan jumlah yang pada akhirnya akan diterima, mempertimbangkan faktor-faktor seperti *counterparty* dan risiko kredit. Penurunan nilai diakui di mana terdapat bukti objektif bahwa Perusahaan tidak dapat menerima jumlah yang terhutang untuk itu dan jumlah ini dapat diukur secara andal (lihat Catatan 17).

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2. SIGNIFICANT ACCOUNTING POLICIES (continued)

p. Dividend

Dividend distribution to the Company's shareholders is recognised as a liability in the Company's financial statements in the period in which the dividends are approved by the Company's shareholders.

3. CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS

Certain estimates and assumption are made in the preparation of the financial statements. These often require management judgement in determining the appropriate methodology for valuation of assets and liabilities.

Management makes estimates and assumptions that affect the reported amounts of assets and liabilities within the next financial year. All estimates and assumptions required in conformity with financial accounting standards are best estimates undertaken in accordance with the applicable standard. Estimates and judgements are evaluated on a continuous basis, and are based on past experience and other factors, including expectations with regard to future events.

Although these estimates are based on management's best knowledge of current events and activities, actual results may differ from those estimates.

Key sources of estimation uncertainty:

a. Technical reserves

Technical reserves are stated in the statement of financial position in accordance with the actuarial calculation based on certain actuarial assumptions. Included in the technical reserves are liability for future policy benefits, estimated claim liabilities, unearned premium reserves and liability to policyholders (refer to Notes 2k and 18).

b. Reinsurance assets

Assets arising from reinsurance contracts are also computed using the certain actuarial assumptions. In addition, the recoverability of these assets is assessed on a periodic basis to ensure that the balance is reflective of the amounts that will ultimately be received, taking into consideration factors such as *counterparty* and credit risk. Impairment is recognised where there is objective evidence that the Company may not receive amounts due to it and these amounts can be reliably measured (refer to Note 17).

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3. ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (lanjutan)

Sumber utama ketidakpastian estimasi:
(lanjutan)

c. Liabilitas imbalan kerja

Nilai kini kewajiban pensiun tergantung pada beberapa faktor yang ditentukan dengan dasar aktuarial berdasarkan beberapa asumsi. Asumsi yang digunakan untuk menentukan biaya/(penghasilan) pensiun neto mencakup tingkat diskonto dan kenaikan gaji di masa datang. Adanya perubahan pada asumsi ini akan mempengaruhi jumlah tercatat kewajiban pensiun.

Perusahaan menentukan tingkat diskonto dan kenaikan gaji masa datang yang sesuai pada akhir periode pelaporan. Tingkat diskonto adalah tingkat suku bunga yang harus digunakan untuk menentukan nilai kini atas estimasi arus kas keluar masa depan yang diharapkan untuk menyelesaikan kewajiban pensiun. Dalam menentukan tingkat suku bunga yang sesuai, Perusahaan mempertimbangkan tingkat suku bunga obligasi pemerintah yang didenominasikan dalam mata uang imbalan akan dibayar dan memiliki jangka waktu yang serupa dengan jangka waktu kewajiban pensiun yang terkait.

d. Revaluasi dan penyusutan aset tetap

Perusahaan menerapkan model revaluasi untuk pengukuran selanjutnya atas aset tetap berupa tanah dan bangunan. Sesuai dengan kebijakan Perusahaan, revaluasi dilakukan secara reguler setiap tiga tahun untuk aset tetap berupa tanah dan bangunan oleh KJPP independen, dengan pendekatan nilai pasar atau biaya penggantian, atau penghasilan dan menggunakan asumsi-asumsi perhitungan nilai wajar (lihat Catatan 2h).

Perusahaan mengestimasi masa manfaat ekonomis aset tetap antara 4 sampai dengan 20 tahun. Ini adalah umur yang secara umum diharapkan dalam industri di mana Perusahaan menjalankan bisnisnya. Perubahan tingkat pemakaian, renovasi dan perkembangan teknologi dapat mempengaruhi masa manfaat ekonomis dan nilai sisa aset, dan karenanya biaya penyusutan masa depan dapat direvisi.

3. CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS (continued)

Key sources of estimation uncertainty:
(continued)

c. Employee benefit liabilities

The present value of the pension obligations depends on a number of factors that are determined on an actuarial basis using a number of assumptions. The assumptions used in determining the net cost/(income) for pensions include the discount rate and future salary increase. Any changes in these assumptions will have an impact on the carrying amount of pension obligations.

The Company determines the appropriate discount rate and future salary increase at the end of each reporting period. The discount rate is interest rate that should be used to determine the present value of estimated future cash outflows expected to be required to settle the pension obligations. In determining the appropriate discount rate, the Company considers the interest rates of government bonds that are denominated in the currency in which the benefits will be paid and that have terms to maturity approximating the terms of the related pension obligation.

d. Revaluation and depreciation of fixed assets

The Company implemented a revaluation model for further measurement of land and building of fixed assets. In accordance with the Company's policy, revaluations are made regularly every three years for land and building in form of fixed assets by independent valuers, using the market value or replacement cost, or income approaches and using fair value assumption assumptions (refer to Note 2h).

The Company estimates the useful life of fixed assets to be within 4 to 20 years. These are common life expectancies applied in the industries where the Company conducts its business. Changes in the expected level of usage, renovation and technological development could impact the economic useful lives and the residual values of these assets, and therefore future depreciation charges could be revised.

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**3. ESTIMASI DAN PERTIMBANGAN AKUNTANSI
YANG PENTING (lanjutan)**

**Sumber utama ketidakpastian estimasi:
(lanjutan)**

e. Pengujian kecukupan liabilitas

Pengujian kecukupan liabilitas asuransi yang meliputi revidu atas cadangan premi dan cadangan klaim telah dilakukan dengan menggunakan perhitungan teknik aktuarial di mana digunakan asumsi dan estimasi aktuarial masa depan.

Beberapa asumsi harus digunakan dalam menentukan nilai kini tersebut. Asumsi-asumsi tersebut antara lain estimasi tingkat diskonto, estimasi klaim yang akan terjadi, estimasi terbaik dan margin atas kesalahan pengukuran.

**3. CRITICAL ACCOUNTING ESTIMATES AND
JUDGEMENTS (continued)**

**Key sources of estimation uncertainty:
(continued)**

e. Liability adequacy testing

The liability adequacy testing consist of review on premium reserve and claim reserve has been performed using actuary technical method which using the future actuarial assumptions and estimations.

Several assumptions must be used to determine the present value amounts. Those assumptions are estimated discount rate, estimated future claims, best estimates and margin for adverse deviation.

4. DANA JAMINAN

Dana jaminan merupakan total jaminan yang diadministrasikan oleh bank kustodian yang tidak terafiliasi sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK No. 71/POJK.05/2016 tanggal 28 Desember 2016 untuk asuransi jiwa dan POJK No.72/POJK.05/2016 tanggal 28 Desember 2016 untuk unit syariah).

4. STATUTORY FUNDS

The statutory funds represent statutory amounts administered by non-affiliated custodian bank in compliance with the Financial Authority Services Regulation (POJK No. 71/POJK.05/2016 dated 28 December 2016 for life insurance unit and POJK No. 72/POJK.05/2016 dated 28 December 2016 for sharia unit).

	<u>2022</u>	<u>2021</u>	
Deposito berjangka Syariah			Time deposits Sharia
PT Bank Syariah Indonesia Tbk	<u>10.000</u>	<u>10.000</u>	PT Bank Syariah Indonesia Tbk
Efek-efek Asuransi Jiwa			Marketable securities Life insurance
Dimiliki hingga jatuh tempo:			Held to maturity:
Obligasi Syariah	581,281	509,491	Bonds Sharia
Tersedia untuk dijual:			Available-for-sale:
Obligasi	<u>11,204</u>	<u>11.802</u>	Bonds
	<u>592,485</u>	<u>521,293</u>	
	<u>602,485</u>	<u>531,293</u>	

Tingkat bagi hasil tahunan untuk deposito berjangka syariah sebesar 2,43% - 2,71% pada tahun 2022 dan sebesar 2,95% - 3,05% pada tahun 2021.

The annual profit-sharing rate for sharia's time deposit is 2.43% - 2.71% in 2022 and 2.95% - 3.05% in 2021.

Lihat Catatan 35 untuk rincian transaksi dan saldo dengan pihak-pihak berelasi.

Refer to Note 35 for details of related parties transactions and balances.

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5. DEPOSITO BERJANGKA

5. TIME DEPOSITS

	2022	2021	
Portofolio Perusahaan:			Company's portfolio:
Asuransi jiwa	308,166	430,720	Life insurance
Syariah	99,550	71,200	Sharia
Portofolio unit link	433,138	132,616	Unit-link portfolio
	<u>840,854</u>	<u>634,536</u>	
Asuransi jiwa			Life insurance
Pihak ketiga			Third parties
Rupiah:			Rupiah:
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	104,300	41,236	PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
PT Standard Chartered Bank Indonesia	6,200	-	PT Standard Chartered Bank Indonesia
PT Bank Woori Indonesia	-	1,250	PT Bank Woori Indonesia
PT Bank DBS Indonesia	-	7,200	PT Bank DBS Indonesia
Dolar Amerika Serikat:			US Dollar:
PT Standard Chartered Bank Indonesia	1,730	-	PT Standard Chartered Bank Indonesia
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	1,573	21,546	PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
	<u>113,803</u>	<u>71,232</u>	
Pihak-pihak berelasi			Related parties
Rupiah:			Rupiah:
PT Bank Mandiri (Persero) Tbk	96,153	135,828	PT Bank Mandiri (Persero) Tbk
PT Bank Negara Indonesia (Persero) Tbk	57,542	66,842	PT Bank Negara Indonesia (Persero) Tbk
PT Bank Syariah Indonesia Tbk	27,600	52,000	PT Bank Syariah Indonesia Tbk
PT Bank Tabungan Negara (Persero) Tbk	5,845	8,735	PT Bank Tabungan Negara (Persero) Tbk
PT Bank Rakyat Indonesia (Persero) Tbk	2,500	77,750	PT Bank Rakyat Indonesia (Persero) Tbk
Dolar Amerika Serikat:			US Dollar:
PT Bank Negara Indonesia (Persero) Tbk	4,723	6,064	PT Bank Negara Indonesia (Persero) Tbk
PT Bank Rakyat Indonesia (Persero) Tbk	-	14,269	PT Bank Rakyat Indonesia (Persero) Tbk
	<u>194,363</u>	<u>359,488</u>	
	<u>308,166</u>	<u>430,720</u>	
Syariah			Sharia
Pihak ketiga			Third parties
Rupiah:			Rupiah:
PT Bank BCA Syariah	-	500	PT Bank BCA Syariah
	-	500	
Pihak-pihak berelasi			Related parties
Rupiah:			Rupiah:
PT Bank Tabungan Negara - Unit Syariah	61,000	25,000	PT Bank Tabungan Negara - Sharia Unit
PT Bank Syariah Indonesia Tbk	35,550	35,700	PT Bank Syariah Indonesia Tbk
PT Bank BTPN Syariah Tbk	3,000	10,000	PT Bank BTPN Syariah Tbk
	<u>99,550</u>	<u>70,700</u>	
	<u>99,550</u>	<u>71,200</u>	
Portofolio unit link			Unit link portfolio
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	159,600	35,900	PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
PT Bank Tabungan Negara (Persero) Tbk	127,000	5,700	PT Bank Tabungan Negara (Persero) Tbk
PT Bank Syariah Indonesia Tbk	50,000	-	PT Bank Syariah Indonesia Tbk
PT Bank Negara Indonesia (Persero) Tbk	44,086	34,675	PT Bank Negara Indonesia (Persero) Tbk
PT Standard Chartered Bank Indonesia	28,952	1,000	PT Standard Chartered Bank Indonesia
PT Bank Rakyat Indonesia (Persero) Tbk	20,000	30,000	PT Bank Rakyat Indonesia (Persero) Tbk
PT Bank Mandiri (Persero) Tbk	3,500	25,341	PT Bank Mandiri (Persero) Tbk
	<u>433,138</u>	<u>132,616</u>	

Suku bunga tahunan dan bagi hasil tahunan untuk syariah dari deposito berjangka berkisar antara:

The annual interest rates of time deposits and annual profit sharing for sharia deposits ranged from:

	2022	2021	
Dolar Amerika Serikat	0.75% - 5.50%	1.50% - 2.25%	US Dollar
Rupiah	2.00% - 6.00%	3.50% - 8.00%	Rupiah

Lihat Catatan 35 untuk rincian transaksi dan saldo dengan pihak-pihak berelasi.

Refer to Note 35 for details of related parties transactions and balances.

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6. EFEK-EFEK

6. MARKETABLE SECURITIES

	2022	2021	
Dimiliki langsung oleh Perusahaan			Directly held by the Company
Dimiliki hingga jatuh tempo:			<i>Held-to-maturity:</i>
Obligasi	1,246,886	1,038,198	<i>Bonds</i>
Nilai wajar melalui laba rugi:			<i>Fair value through profit or loss:</i>
Obligasi	332,773	1,604,975	<i>Bonds</i>
Reksa dana	4,305,777	4,605,368	<i>Mutual funds</i>
Saham	240,821	257,888	<i>Shares</i>
Tersedia untuk dijual:			<i>Available-for-sale:</i>
Obligasi	8,226,423	6,183,864	<i>Bonds</i>
Dimiliki oleh pemegang dana unit link			Held by unit-linked policyholders' funds
Dimiliki hingga jatuh tempo:			<i>Held-to-maturity:</i>
Obligasi	896,287	14,724	<i>Bonds</i>
Nilai wajar melalui laba rugi:			<i>Fairvalue through profit or loss:</i>
Obligasi	5,619	644,570	<i>Bonds</i>
Reksa dana	1,096,056	4,047,260	<i>Mutual funds</i>
Saham	1,561,517	558,088	<i>Shares</i>
Tersedia untuk dijual:			<i>Available-for-sale:</i>
Obligasi	2,195,303	567,213	<i>Bonds</i>
	<u>20,107,462</u>	<u>19,522,148</u>	
Dimiliki langsung oleh Perusahaan			Directly held by the Company
Efek-efek yang dimiliki hingga jatuh tempo terdiri dari:			<i>Marketable securities held-to-maturity consist of the followings:</i>
	2022	2021	
Obligasi:			<i>Bonds:</i>
Obligasi pemerintah	1,243,851	1,030,641	<i>Government bonds</i>
Obligasi korporasi	10,891	10,891	<i>Corporate bonds</i>
Obligasi syariah	3,035	7,557	<i>Sharia bonds</i>
	<u>1,257,777</u>	<u>1,049,089</u>	
Dikurangi:			<i>Less:</i>
Cadangan kerugian penurunan nilai	(10,891)	(10,891)	<i>Allowance for impairment losses</i>
	<u>1,246,886</u>	<u>1,038,198</u>	
Efek-efek yang diukur pada nilai wajar melalui laporan laba rugi terdiri dari:			<i>Marketable securities at fair value through profit or loss consist of the followings:</i>
	2022	2021	
Obligasi:			<i>Bonds:</i>
Obligasi pemerintah	12,114	401,807	<i>Government bonds</i>
Obligasi korporasi	297,110	1,151,418	<i>Corporate bonds</i>
Obligasi syariah	23,549	51,750	<i>Sharia bonds</i>
	<u>332,773</u>	<u>1,604,975</u>	
Reksa dana:			<i>Mutual funds:</i>
Penyertaan terbatas	491,761	436,019	<i>Limited participation</i>
Ekuitas	136	135	<i>Equity</i>
Terproteksi	23,993	23,055	<i>Protected</i>
Pendapatan tetap	3,757,531	4,074,681	<i>Fixed income</i>
Campuran	32,356	71,478	<i>Mixed</i>
	<u>4,305,777</u>	<u>4,605,368</u>	
Saham:			<i>Shares:</i>
Perusahaan milik negara	101,753	87,531	<i>State-owned enterprises</i>
Perusahaan milik swasta	139,068	170,357	<i>Private-owned companies</i>
	<u>240,821</u>	<u>257,888</u>	

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6. EFEK-EFEK (lanjutan)

6. MARKETABLE SECURITIES (continued)

Dimiliki langsung oleh perusahaan (lanjutan)

Directly held by the Company (continued)

Efek-efek yang tersedia untuk dijual terdiri dari:

Available-for-sale marketable securities consist of the followings:

	2022	2021	
Obligasi:			Bonds:
Obligasi pemerintah	5.674,678	3.567,385	Government bonds
Obligasi korporasi	2.109,815	2.356,049	Corporate bonds
Obligasi syariah	441,930	260,430	Sharia bonds
	<u>8.226,423</u>	<u>6.183,864</u>	

Dimiliki oleh pemegang dana unit link

Held by unit-linked policyholders' funds

Efek-efek yang dimiliki hingga jatuh tempo terdiri dari:

Held-to-maturity marketable securities consist of the followings:

	2022	2021	
Obligasi:			Bonds:
Obligasi pemerintah	896,287	14,224	Government bonds
Obligasi syariah	-	500	Sharia bonds
	<u>896,287</u>	<u>14,724</u>	

Efek-efek yang diukur pada nilai wajar melalui laporan laba rugi terdiri dari:

Marketable securities at fair value through profit or loss consist of the followings:

	2022	2021	
Obligasi:			Bonds:
Obligasi pemerintah	-	609,392	Government bonds
Obligasi korporasi	-	24,976	Corporate bonds
Obligasi Syariah	5,619	10,202	Sharia bonds
	<u>5,619</u>	<u>644,570</u>	
Reksa dana:			Mutual funds:
Penyertaan terbatas	51,225	167,938	Limited participation
Ekuitas	-	1,299,181	Equity
Terproteksi	-	-	Protected
Pendapatan tetap	1,044,831	1,739,633	Fixed income
Campuran	-	840,508	Mixed
	<u>1,096,056</u>	<u>4,047,260</u>	
Saham:			Shares:
Perusahaan milik negara	706,458	252,508	State-owned enterprises
Perusahaan milik swasta	855,059	305,580	Private-owned companies
	<u>1.561,517</u>	<u>558,088</u>	

Efek-efek yang tersedia untuk dijual terdiri dari:

Available-for-sale marketable securities consist of the followings:

	2022	2021	
Obligasi:			Bonds:
Obligasi pemerintah	1,136,344	340,966	Government bonds
Obligasi korporasi	985,804	194,741	Corporate bonds
Obligasi syariah	73,155	31,506	Sharia bonds
	<u>2.195,303</u>	<u>567,213</u>	

Lihat Catatan 35 untuk rincian transaksi dan saldo dengan pihak-pihak berelasi.

Refer to Note 35 for details of related parties transactions and balances.

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7. PENYERTAAN SAHAM

Akun ini merupakan penyertaan saham pada PT Bank Syariah Indonesia Tbk, pihak berelasi, sebesar Rp 6.773 (31 Desember 2021 : Rp 9.346) dengan persentase kepemilikan sebesar 0,1% (31 Desember 2021 : 0,1%), pada tanggal 31 Desember 2022. PT Bank Syariah Indonesia Tbk adalah perusahaan hasil merger atas 3 perusahaan perbankan syariah yaitu PT BNI Syariah, PT Bank Syariah Mandiri dan PT BRI Syariah Tbk pada tahun 2021, di mana sebelumnya perusahaan menempatkan penyertaan langsung pada PT BNI Syariah.

Manajemen berpendapat bahwa tidak terdapat indikasi penurunan nilai atas penyertaan saham pada tanggal 31 Desember 2022 dan 2021.

7. INVESTMENT IN SHARES

This account represents investment in shares of PT Bank Syariah Indonesia Tbk, a related party, amounting to Rp 6,773 (31 December 2021: Rp 9,346) with percentage of ownership of 0.1% (31 December 2021: 0.1%) as at 31 December 2022. PT Bank Syariah Indonesia Tbk is a company as a result of the merger of 3 Islamic banks, namely PT BNI Syariah, PT Bank Syariah Mandiri and PT Bank BRI Syariah in 2021, where previously the Company placed direct investment in PT BNI Syariah.

The Management believes that there is no indication of impairment in values of investment in shares of stock as of 31 December 2022 and 2021.

8. PINJAMAN KEPADA PEMEGANG POLIS

Akun ini merupakan pinjaman dalam mata uang Rupiah yang diberikan kepada pemegang polis dengan total maksimal 80% dari masing-masing nilai tunai polis. Pinjaman ini mempunyai tanggal pembayaran yang pasti dan memiliki suku bunga tahunan sebesar 12,00% pada tahun 2022 dan 2021. Saldo pinjaman tersebut pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar Rp 126.842 dan Rp 65.634.

8. LOAN TO POLICYHOLDERS

This account represents loans denominated in Rupiah currency, which is granted to policyholders at a maximum amount of 80% of the cash surrender value of the respective policy. These loans have definite repayment dates and earned annual interest for 12.00% in 2022 and 2021. The balance of the loans as of 31 December 2022 and 2021 amounted to Rp 126,842 and Rp 65,634, respectively.

9. KAS DAN KAS PADA BANK

	2022	2021
Kas dan kas pada bank		
Asuransi jiwa	47,742	84,294
Kas dan kas pada bank yang dimiliki oleh pemegang dana <i>unit link</i>	25,999	16,127
	<u>73,741</u>	<u>100,421</u>
Kas dan kas pada bank Asuransi jiwa		
Kas	97	121
Kas pada bank:		
Rupiah		
<u>Pihak ketiga</u>		
PT Bank DBS Indonesia	8,509	11,081
PT Standard Chartered Bank Indonesia	5,135	929
PT Bank KEB Hana Indonesia	1,385	-
PT Bank CIMB Niaga Tbk	811	42
PT Bank Central Asia Tbk	504	4,450
PT Bank Mega Tbk	188	3,685
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	115	12
PT Bank Muamalat Indonesia Tbk	26	2,020
PT Bank BCA Syariah	25	26
PT BPD Sulawesi Utara	9	6
PT Bank Pan Indonesia Tbk	6	7
PT Bank Victoria International Tbk	5	-
PT BPD Kalimantan Timur	4	5
PT Bank Danamon Indonesia Tbk	-	8
PT Bank Permata Tbk	-	2,424
PT Bank Maybank Indonesia Tbk	-	1,822
	<u>16,722</u>	<u>26,517</u>
<u>Pihak berelasi</u>		
PT Bank Negara Indonesia (Persero) Tbk	10,497	11,249
PT Bank Mandiri (Persero) Tbk	9,192	33,512
PT Bank Syariah Indonesia Tbk	9,169	8,230
PT Bank Rakyat Indonesia (Persero) Tbk	371	307
	<u>29,229</u>	<u>53,298</u>

9. CASH AND CASH IN BANKS

Cash and cash in bank Life insurance	
Cash and cash in bank held by unit-linked policyholders	
Cash and cash in bank Life insurance	
Cash	
Cash in banks:	
Rupiah	
<u>Third parties</u>	
PT Bank DBS Indonesia	
PT Standard Chartered Bank Indonesia	
PT Bank KEB Hana Indonesia	
PT Bank CIMB Niaga Tbk	
PT Bank Central Asia Tbk	
PT Bank Mega Tbk	
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	
PT Bank Muamalat Indonesia Tbk	
PT Bank BCA Syariah	
PT BPD Sulawesi Utara	
PT Bank Pan Indonesia Tbk	
PT Bank Victoria International Tbk	
PT BPD Kalimantan Timur	
PT Bank Danamon Indonesia Tbk	
PT Bank Permata Tbk	
PT Bank Maybank Indonesia Tbk	
<u>Related parties</u>	
PT Bank Negara Indonesia (Persero) Tbk	
PT Bank Mandiri (Persero) Tbk	
PT Bank Syariah Indonesia Tbk	
PT Bank Rakyat Indonesia (Persero) Tbk	

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9. KAS DAN KAS PADA BANK (lanjutan)

	2022	2021
Kas dan kas pada bank		
Asuransi jiwa (lanjutan)		
Dolar AS		
<u>Pihak ketiga</u>		
PT Bank DBS Indonesia	1,119	473
PT Bank Central Asia Tbk	19	18
PT Standard Chartered Bank Indonesia	11	1,644
	<u>1,149</u>	<u>2,135</u>
<u>Pihak berelasi</u>		
PT Bank Negara		
Indonesia (Persero) Tbk	409	2,099
PT Bank Mandiri (Persero) Tbk	136	124
	<u>545</u>	<u>2,223</u>
	<u>47,742</u>	<u>84,294</u>

Lihat Catatan 35 untuk rincian transaksi dan saldo dengan pihak-pihak berelasi.

9. CASH AND CASH IN BANKS (continued)

	2022	2021
Cash and cash in bank		
Life insurance (continued)		
US Dollar		
<u>Third parties</u>		
PT Bank DBS Indonesia	1,119	473
PT Bank Central Asia Tbk	19	18
PT Standard Chartered Bank Indonesia	11	1,644
	<u>1,149</u>	<u>2,135</u>
<u>Related parties</u>		
PT Bank Negara Indonesia (Persero) Tbk	409	2,099
PT Bank Mandiri (Persero) Tbk	136	124
	<u>545</u>	<u>2,223</u>
	<u>47,742</u>	<u>84,294</u>

Refer to Note 35 for details of related parties transactions and balances.

10. PIUTANG PREMI

	2022	2021
Pihak ketiga	35,287	62,748
Pihak-pihak berelasi	35,353	22,662
	<u>70,640</u>	<u>85,410</u>
Dikurangi:		
Cadangan kerugian penurunan nilai	(945)	(534)
	<u>69,695</u>	<u>84,876</u>

Lihat Catatan 35 untuk rincian transaksi dan saldo dengan pihak-pihak berelasi.

10. PREMIUM RECEIVABLES

	2022	2021
Third parties	35,287	62,748
Related parties	35,353	22,662
	<u>70,640</u>	<u>85,410</u>
Less:		
Allowance for impairment losses	(945)	(534)
	<u>69,695</u>	<u>84,876</u>

Refer to Note 35 for details of related parties transactions and balances.

11. PIUTANG REASURANSI

	2022	2021
<u>Pihak ketiga</u>		
Asuransi Jiwa		
PT Maskapai Reasuransi Indonesia Tbk	7,077	15,910
PT Reasuransi Nusantara Makmur	441	-
	<u>7,518</u>	<u>20,217</u>
Syariah		
PT Maskapai Reasuransi Indonesia Tbk	-	4,307
	<u>7,518</u>	<u>20,217</u>
<u>Pihak-pihak berelasi</u>		
Asuransi Jiwa		
PT Reasuransi Indonesia Utama (Persero)	102,303	95,238
PT Tugu Reasuransi Indonesia	64,783	35,704
PT Reasuransi Nasional Indonesia	3,513	8,851
	<u>170,599</u>	<u>139,793</u>
Syariah		
PT Reasuransi Syariah Indonesia	21,692	7,925
PT Reasuransi Nasional Indonesia	7,506	8,288
	<u>29,198</u>	<u>16,213</u>
	<u>199,797</u>	<u>156,006</u>
Dikurangi:		
Cadangan kerugian penurunan nilai	(22,172)	-
	<u>185,143</u>	<u>176,223</u>

Lihat Catatan 35 untuk rincian transaksi dan saldo dengan pihak-pihak berelasi.

11. REINSURANCE RECEIVABLES

	2022	2021
<u>Third parties</u>		
Life insurance		
PT Maskapai Reasuransi Indonesia Tbk	7,077	15,910
PT Reasuransi Nusantara Makmur	441	-
	<u>7,518</u>	<u>20,217</u>
Sharia		
PT Maskapai Reasuransi Indonesia Tbk	-	4,307
	<u>7,518</u>	<u>20,217</u>
<u>Related parties</u>		
Life insurance		
PT Reasuransi Indonesia Utama (Persero)	102,303	95,238
PT Tugu Reasuransi Indonesia	64,783	35,704
PT Reasuransi Nasional Indonesia	3,513	8,851
	<u>170,599</u>	<u>139,793</u>
Sharia		
PT Reasuransi Syariah Indonesia	21,692	7,925
PT Reasuransi Nasional Indonesia	7,506	8,288
	<u>29,198</u>	<u>16,213</u>
	<u>199,797</u>	<u>156,006</u>
Less:		
Allowance for impairment losses	(22,172)	-
	<u>185,143</u>	<u>176,223</u>

Refer to Note 35 for details of related parties transactions and balances.

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12. PIUTANG INVESTASI

	2022	2021
Asuransi jiwa		
Piutang hasil investasi	166,433	154,071
Piutang penjualan obligasi	55,970	408,932
Piutang penjualan saham	39,734	35,929
	<u>262,137</u>	<u>598,932</u>
Syariah		
Piutang hasil investasi	6,603	3,731
	<u>45,781</u>	<u>20,975</u>
Portfolio unit link		
Piutang hasil investasi	45,781	20,975
	<u>314,521</u>	<u>623,638</u>

Lihat Catatan 35 untuk rincian transaksi dan saldo dengan pihak-pihak berelasi.

12. INVESTMENT RECEIVABLES

Life insurance
Investment income receivable
Investment receivable of bonds
Investment receivable of shares

Sharia
Investment income receivable

Unit-link portfolio
Investment income receivable

Refer to Note 35 for details of related parties transactions and balances.

13. BEBAN DIBAYAR DI MUKA DAN UANG MUKA

	2022	2021
Asuransi	2,632	2,951
Uang muka	1,183	1,013
Sewa	1,004	707
Lain-lain	8,231	2,980
	<u>13,050</u>	<u>7,651</u>

14. PIUTANG LAIN-LAIN - BERSIH

	2022	2021
Piutang kelebihan klaim kesehatan	16,834	13,729
Piutang pegawai	3,147	1,748
Piutang dari manajer investasi	490	2,135
Lain-lain	6,191	1,847
	<u>26,662</u>	<u>19,459</u>
Cadangan kerugian penurunan nilai	(885)	(1,011)
	<u>25,777</u>	<u>18,448</u>

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai tersebut telah memadai untuk menutupi kerugian yang mungkin timbul dari tidak tertagihnya piutang lain-lain.

13. PREPAID EXPENSES AND ADVANCES

Insurance
Advances
Rent
Others

14. OTHER RECEIVABLES - NET

Excess health claim receivables
Loan to employee
Receivables from fund manager
Others

Allowance for impairment loss

The Management believe that the allowance for impairment losses is adequate to cover possible losses on uncollectible other receivables.

15. ASET LAIN-LAIN

	2022	2021
Aset takberwujud	464,444	537,778
Uang jaminan	37,100	47,726
Iuran keanggotaan	433	445
Lain-lain	76	55
	<u>502,053</u>	<u>586,004</u>

Pada tanggal 12 Mei 2014, Perusahaan telah melakukan pembayaran ke PT Bank Negara Indonesia (Persero) Tbk terkait perjanjian pemasaran produk *bancassurance* dan diakui sebagai aset takberwujud. Aset takberwujud ini diamortisasi selama periode perjanjian menggunakan metode garis lurus selama 15 tahun.

15. OTHER ASSETS

Intangible assets
Security deposits
Membership fees
Others

On 12 May 2014, the Company paid to PT Bank Negara Indonesia (Persero) Tbk in relation to *bancassurance* product marketing agreement and recognized such payment as intangible assets. This intangible asset are amortized over the agreement period using straight-line method for 15 years.

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15. ASET LAIN-LAIN (lanjutan)

Berdasarkan evaluasi Manajemen, tidak terdapat kejadian-kejadian atau perubahan-perubahan keadaan yang mengindikasikan adanya penurunan nilai aset lain-lain pada tanggal 31 Desember 2022 dan 2021.

15. OTHER ASSETS (continued)

Based on the Management assessment, there had been no events or changes in circumstances which may indicate impairment in value of other assets as at 31 December 2022 and 2021.

16. ASET TETAP - BERSIH

16. FIXED ASSETS - NET

31 Desember/December 2022					
	1 January/ January 2022	Penambahan/ Additions	Pengurangan/ Disposals	Reklasifikasi/ reclassification	Saldo akhir/ Ending balance
Biaya perolehan/ Nilai revaluasi					Acquisition cost/ Revaluation amount
Keperilikan langsung					Direct ownership
Tanah	29.157	-	-	-	Land
Bangunan	25.143	-	-	-	Buildings
Kendaraan	5.667	1.510	(811)	-	Vehicles
Perabot kantor	58.715	1.255	-	-	Office furniture and fixtures
Peralatan kantor	168.799	12.602	(363)	4.965	Office equipments
Perlengkapan kantor	5.735	443	-	-	Office supplies
Aset dalam penyelesaian	16.057	16.467	-	(12.372)	Construction in progress
Perangkat lunak	54.768	9.862	-	7.497	Software
	364.041	42.137	(1.174)	-	405.004
Aset hak guna	85.427	90.356	-	-	145.783
	449.468	132.493	(1.174)	-	550.787
Akumulasi penyusutan					Accumulated depreciation
Keperilikan langsung					Direct ownership
Bangunan	4.034	1.241	-	-	Buildings
Kendaraan	5.666	37	(811)	-	Vehicles
Perabot kantor	46.030	8.630	-	-	Office furniture and fixtures
Peralatan kantor	75.625	24.991	(338)	-	Office equipments
Perlengkapan kantor	4.537	415	-	-	Office supplies
Perangkat lunak	39.962	7.562	-	-	Software
	175.756	42.816	(1.149)	-	217.463
Aset hak guna	60.485	30.311	-	-	90.796
	236.281	73.127	(1.149)	-	308.259
	213.197				242.528
31 Desember/December 2021					
	Saldo awal/ Beginning balance	Penambahan/ Additions	Pengurangan/ Disposals	Reklasifikasi/ reclassification	Saldo akhir/ Ending balance
Biaya perolehan/ Nilai revaluasi					Acquisition cost/ Revaluation amount
Keperilikan langsung					Direct ownership
Tanah	28.550	607	-	-	Land
Bangunan	21.309	3.041	-	793	Buildings
Kendaraan	10.272	-	(4.605)	-	Vehicles
Perabot kantor	58.628	933	(1.411)	585	Office furniture and fixtures
Peralatan kantor	84.492	10.576	(83)	73.812	Office equipments
Perlengkapan kantor	5.189	604	(58)	-	Office supplies
Aset dalam penyelesaian	67.466	24.125	-	(75.534)	Construction in progress
Perangkat lunak	45.905	7.708	-	1.157	Software
	321.611	47.594	(6.157)	793	364.041
Aset hak guna	76.597	20.411	(11.591)	-	85.427
	398.408	68.005	(17.738)	793	449.468



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16. ASET TETAP - BERSIH (lanjutan)

16. FIXED ASSETS - NET (continued)

		31 Desember/December 2021				
	Saldo awal/ Beginning balance	Penambahan/ Additions	Pengurangan/ Disposals	Reklasifikasi/ reclassification	Saldo akhir/ Ending balance	
Akumulasi penyusutan						Accumulated depreciation
Kemilikan langsung						Direct ownership
Bangunan	2.793	2.034	-	(793)	4.034	Buildings
Kendaraan	10.248	25	(4.505)	-	5.668	Vehicles
Perebot kantor	36.197	10.989	(1.155)	-	46.030	Office furniture and fixtures
Peralatan kantor	62.125	13.533	(33)	-	75.625	Office equipments
Perlengkapan kantor	4.193	400	(56)	-	4.537	Office supplies
Perangkat lunak	33.817	6.085	-	-	39.902	Software
	149.373	33.066	(5.850)	(793)	175.796	
Aset hak guna	41.504	30.561	(11.500)	-	50.485	Right-of-use assets
	190.877	63.627	(17.430)	(793)	236.281	
	207.531				213.187	

Laporan laba rugi menyajikan saldo berikut berkaitan dengan sewa:

The profit or loss shows the following amounts related to leases:

		31 Desember/December 2022		
	Beban amortisasi/ Amortization expenses	Beban bunga/ Interest expenses		
Bangunan	29.897	2.226		Building
Kendaraan	414	60		Vehicle
	30.311	2.286		
		31 Desember/December 2021		
	Beban amortisasi/ Amortization expenses	Beban bunga/ Interest expenses		
Bangunan	30.561	2.033		Building

Rincian liabilitas sewa terdiri dari:

The details of lease liabilities are as follows:

	1 Januari/ January 2022	Penambahan/ Additions	Beban bunga/ Interest expenses	Pembayaran/ Payments	31 Desember/ December 2022	
Liabilitas sewa	25.785	66.174	(2.789)	(31.215)	57.458	Lease liabilities
	1 Januari/ January 2021	Penambahan/ Additions	Beban bunga/ Interest expenses	Pembayaran/ Payments	31 Desember/ December 2021	
Liabilitas sewa	35.408	20.411	(2.633)	(37.997)	25.785	Lease liabilities

Analisis jatuh tempo liabilitas sewa adalah sebagai berikut:

The analysis of the maturities related to lease liabilities is as follows:

	2022	2021	
Dalam 12 bulan mendatang	24,659	17,755	in the next 12 months
Di atas 1 tahun	32,799	8,030	Over 1 year
	57,458	25,785	

Rata-rata masa sewa aset hak guna adalah dua tahun sampai dengan lima tahun.

The average lease term of right-of-use assets is two years to five years.

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16. ASET TETAP - BERSIH (lanjutan)

Pada tanggal 31 Desember 2022 dan 2021, aset tetap diasuransikan terhadap risiko kebakaran dan risiko lainnya. Manajemen berpendapat bahwa nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian atas aset yang dipertanggungjawabkan.

Berdasarkan evaluasi Manajemen, tidak terdapat kejadian-kejadian atau perubahan-perubahan keadaan yang mengindikasikan adanya penurunan nilai aset tetap pada tanggal 31 Desember 2022 dan 2021.

Pada tahun 2021, penilaian atas tanah dan bangunan dilakukan oleh penilai independen eksternal KJPP Rengganis, Hamid and Rekan, dalam laporannya No. 00335/2.0012-00/PI/07/0005/1/XII/2021 tanggal 24 Desember 2021.

Penilaian dilakukan berdasarkan Standar Penilaian Indonesia, ditentukan berdasarkan transaksi pasar terkini, dan dilakukan dengan ketentuan-ketentuan yang lazim. Metode penilaian yang dipakai adalah metode data pasar dan metode biaya. Elemen-elemen yang digunakan dalam perbandingan data untuk menentukan nilai wajar aset antara lain:

- a) Jenis dan hak yang melekat pada properti
- b) Kondisi pasar
- c) Lokasi
- d) Karakteristik fisik
- e) Karakteristik dalam menghasilkan pendapatan
- f) Karakteristik tanah

Informasi mengenai penilaian kembali aset tetap untuk kelompok aset tanah dan bangunan yang dilakukan oleh Perusahaan adalah sebagai berikut:

	31 Desember/December 2021			
	Nilai tercatat sebelum revaluasi/ Carrying amount before revaluation	Nilai tercatat setelah revaluasi/ Carrying amount after revaluation	Keuntungan (revaluasi)/ Revaluation gain	
Tanah	28.550	29.157	607	Land
Bangunan	21.309	25.144	3.835	Buildings
	49.859	54.301	4.442	

Total nilai tercatat yang timbul dari revaluasi tanah dan bangunan setelah dikurangkan dengan pajak tangguhan terkait dicatat sebagai "Cadangan revaluasi aset" adalah sebesar Rp 39.515 pada tanggal 31 Desember 2021.

16. FIXED ASSETS - NET (continued)

As of 31 December 2022 and 2021, fixed assets are covered by insurance against losses of fire and other risks. The Management believe that the insurance coverage is adequate to cover possible losses on the assets insured.

Based on the Management assessment, there had been no events or changes in circumstances which may indicate impairment in value of fixed assets as at 31 December 2022 and 2021.

In 2021, the valuations of land and building are performed by the following external independent valuers KJPP Rengganis, Hamid and Rekan, in its report No. 00335/2.0012-00/PI/07/0005/1/XII/2021 dated 24 December 2021.

Valuations are performed based on Indonesian Valuation Standards based on reference to recent market transactions done on arm's length terms. The valuation methods used are market data approach and cost approach. Elements used in data comparison to determine fair value of assets are among others are as follows:

- a) Type and right on property
- b) Market condition
- c) Location
- d) Physical characteristic
- e) Income producing characteristic
- f) Land characteristic

Information on the revaluation of land and buildings performed by the Company are as follows:

The carrying amount arising from revaluation of land and buildings net of deferred tax is recorded as "Assets revaluation reserve" amounting to Rp 39,515 as of 31 December 2021.

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16. ASET TETAP - BERSIH (lanjutan)

Penilaian kembali yang dilakukan atas tanah menghasilkan jumlah kenaikan nilai tercatat sebesar Rp 607 yang dicatat sebagai "Penghasilan Komprehensif Lain" sebesar Rp 607.

Kenaikan nilai tercatat yang timbul dari revaluasi bangunan dicatat sebesar Rp 3.834. Kenaikan dari nilai bangunan yang dicatat sebagai "Penghasilan Komprehensif Lain" sebesar Rp 3.834.

16. FIXED ASSETS - NET (continued)

The revaluation of land resulted in an increase in the carrying amount of land amounting to Rp607 the increase in the carrying amount of land recognized as "Other Comprehensive Income" amounting to Rp 607.

Increase in carrying amount of buildings from the revaluation of building is recorded at Rp 3,834. The increase in the carrying amount of buildings recognized in "Other Comprehensive Income" amounting to Rp 3,834.

17. ASET REASURANSI

	<u>2022</u>	<u>2021</u>
Asuransi Jiwa		
Liabilitas manfaat polis masa depan	14,883	29,734
Premi yang belum merupakan pendapatan	24,861	42,448
Estimasi liabilitas klaim	<u>8,051</u>	<u>38,024</u>
	<u>47,795</u>	<u>110,206</u>
Syariah		
Penyisihan manfaat polis masa depan	38,646	27,869
Kontribusi yang belum menjadi hak	2,129	13,373
Estimasi liabilitas klaim	<u>16,227</u>	<u>6,154</u>
	<u>57,002</u>	<u>47,396</u>
	<u>104,797</u>	<u>157,602</u>

17. REINSURANCE ASSETS

Life insurance
Liability for future policy benefits

Unearned premiums
Estimated claim liabilities

Sharia
Provision for future policy benefit
Unearned contribution
Estimated claim liabilities

18. LIABILITAS KEPADA PEMEGANG POLIS

Perusahaan mengakui liabilitas manfaat polis masa depan, penyisihan kontribusi yang belum menjadi hak, estimasi liabilitas klaim dan premi yang belum merupakan pendapatan berdasarkan perhitungan internal aktuaris pada tanggal 31 Desember 2022 dan 2021.

a. Liabilitas manfaat polis masa depan

Liabilitas manfaat polis masa depan merupakan total dana yang disediakan untuk seluruh kewajiban yang timbul dari persyaratan yang tertera pada polis-polis yang masih berlaku pada tanggal laporan posisi keuangan. Perhitungan liabilitas manfaat polis masa depan menggunakan asumsi-asumsi aktuarial sebagai berikut:

18. LIABILITIES TO POLICYHOLDERS

The Company recognized liabilities for future policy benefits, unearned contributions provisions, estimated claim liabilities and unearned premiums as of 31 December 2022 and 2021, based on internal actuary's calculations.

a. Liabilities for future policy benefits

Liabilities for future policy benefits represents amount provided for all obligations arising from the terms of the policies in force at the statement of financial position. The computation of liabilities for future policy benefits is based on the following actuarial assumptions:

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18. LIABILITAS KEPADA PEMEGANG POLIS
(lanjutan)

18. LIABILITIES TO POLICYHOLDERS (continued)

a. Liabilitas manfaat polis masa depan (lanjutan)

a. Liabilities for future policy benefits (continued)

Asuransi jiwa	2022	2021	Life insurance
	Metode aktuarial	Gross Premium Valuation and Fund Value	
Tabel mortalitas	TMI IV (2019)	TMI IV (2019)	Mortality tables
Tabel morbiditas	Munich Re basis Hospitalisation (Health Insurance & Cash Plan)	Munich Re basis Hospitalisation (Health Insurance & Cash Plan)	Morbidity tables
Suku bunga tahunan			Annual interest rate
Rupiah	4.60% - 7.35%	4.18% - 7.79%	Rupiah
Dolar Amerika Serikat	3.18% - 4.99%	1.03% - 4.18%	US Dollar
Syariah			Sharia
	2022	2021	
Metode aktuarial	GPV hanya untuk dana tabarru' only for tabarru' funds	GPV hanya untuk dana tabarru' only for tabarru' funds	Actuarial method
Tabel mortalitas	TMI III (2011)	TMI III (2011)	Mortality tables
Tabel morbiditas	Munich Re basis (Health Insurance)	Munich Re basis (Health Insurance)	Morbidity tables
Tingkat bagi hasil tahunan hanya untuk dana tabarru' Rupiah	4.60% - 7.35%	3.68% - 7.29%	Annual profit sharing rate only for tabarru' funds Rupiah

Asumsi lain yang digunakan dalam perhitungan liabilitas manfaat polis masa depan adalah tingkat lapse, inflasi dan asumsi biaya.

Other assumptions used in the calculation of liabilities for future policy benefits include lapse rate, inflation and expense assumption.

Perhitungan liabilitas manfaat polis masa depan dan cadangan atas premi yang belum merupakan pendapatan pada tanggal 31 Desember 2022 dan 2021 telah diperiksa oleh aktuaris Perusahaan.

The calculation of the liability for future policy benefits and unearned premium reserves as of 31 December 2022 dan 2021 were reviewed Company's actuary.

Rincian liabilitas manfaat polis masa depan adalah sebagai berikut:

Details of liabilities for future policy benefits are as follows:

	2022	2021	
Asuransi jiwa			Life insurance
Perorangan	8,263,263	7,233,240	Individual
Kumpulan	1,065,144	1,079,546	Group
	<u>9,328,407</u>	<u>8,312,786</u>	
Syariah			Sharia
Perorangan	18	19	Individual
Kumpulan	124,549	107,782	Group
	<u>124,567</u>	<u>107,801</u>	
	<u>9,452,974</u>	<u>8,420,587</u>	

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18. LIABILITAS KEPADA PEMEGANG POLIS
(lanjutan)

18. LIABILITIES TO POLICYHOLDERS (continued)

a. Liabilitas manfaat polis masa depan (lanjutan)

a. Liabilities for future policy benefits (continued)

	2022	2021	
<i>Unit Link</i>			<i>Unit Link</i>
Perorangan	2,511,141	2,751,650	<i>Individual</i>
Kumpulan	3,659,305	3,169,346	<i>Group</i>
	<u>6,170,446</u>	<u>5,920,996</u>	

Termasuk dalam liabilitas manfaat polis masa depan adalah saldo dalam mata uang asing sebesar 5.463.241 Dolar AS (2021: 5.395.671 Dolar AS).

Included in the above liabilities for future policy benefits are balances in foreign currencies amounting to USD 5,463,241 (2021: USD 5,395,671).

Penurunan/(kenaikan) pada liabilitas manfaat polis masa depan adalah sebagai berikut:

Decrease/(increase) in the liabilities for future policy benefits are as follows:

	31 Desember/December 2022			31 Desember/December 2021			
	Kotor/Gross	Aset Reasuransi/ Reinsurance assets	Bersih/Net	Kotor/Gross	Aset reasuransi/ Reinsurance assets	Bersih/Net	
Asuransi Jiwa							<i>Life insurance</i>
Saldo awal	14,233,782	29,734	14,204,048	13,164,108	33,202	13,150,906	<i>Beginning balance</i>
Perubahan pada liabilitas manfaat polis masa depan	1,265,071	(14,851)	1,279,922	1,049,674	(3,488)	1,053,142	<i>Changes in liabilities for future policy benefits</i>
Saldo akhir	<u>15,498,853</u>	<u>14,883</u>	<u>15,463,970</u>	<u>14,233,782</u>	<u>29,734</u>	<u>14,204,048</u>	<i>Ending balance</i>
Syariah							<i>Sharia</i>
Saldo awal	107,801	27,859	79,932	92,867	20,473	72,394	<i>Beginning balance</i>
Perubahan pada liabilitas manfaat polis masa depan	16,766	10,777	6,889	14,634	7,395	7,538	<i>Changes in liabilities for future policy benefits</i>
Saldo akhir	<u>124,567</u>	<u>38,646</u>	<u>85,921</u>	<u>107,801</u>	<u>27,899</u>	<u>79,932</u>	<i>Ending balance</i>

b. Premi yang belum merupakan pendapatan

b. Unearned premium reserves

Premi yang belum merupakan pendapatan menurut jenis asuransi adalah sebagai berikut:

Unearned premium reserves by type of insurance are as follows:

	2022	2021	
Asuransi jiwa			<i>Life insurance</i>
<i>Perorangan</i>			<i>Individual</i>
Kesehatan	3,375	6,400	<i>Health</i>
Kecelakaan diri	21,688	11,630	<i>Personal accident</i>
Ekawarsa	3,148	4,941	<i>Term life</i>
<i>Link</i>	<u>2,788</u>	<u>2,892</u>	<i>Link</i>
	<u>30,999</u>	<u>25,863</u>	
<i>Kumpulan</i>			<i>Group</i>
Kesehatan	51,828	71,037	<i>Health</i>
Ekawarsa	3,846	5,488	<i>Term life</i>
Kecelakaan diri	3,218	3,683	<i>Personal accident</i>
<i>Link</i>	<u>62</u>	<u>465</u>	<i>Link</i>
	<u>58,954</u>	<u>80,674</u>	
	<u>89,953</u>	<u>106,537</u>	
Syariah			<i>Sharia</i>
Perorangan	72	74	<i>Individual</i>
Kumpulan	8,021	27,262	<i>Group</i>
	<u>8,093</u>	<u>27,336</u>	

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18. LIABILITAS KEPADA PEMEGANG POLIS
(lanjutan)

b. Premi yang belum merupakan pendapatan
(lanjutan)

Penurunan/(kenaikan) pada premi yang belum merupakan pendapatan adalah sebagai berikut:

18. LIABILITIES TO POLICYHOLDERS (continued)

b. Unearned premium reserves (continued)

Decrease/(increase) in unearned premium reserves are as follows:

	31 Desember/December 2022			31 Desember/December 2021			
	Kotor/Gross	Aset Reasuransi/ Reinsurance assets	Bersih/Net	Kotor/Gross	Aset reasuransi/ Reinsurance assets	Bersih/Net	
Saldo awal	105.537	42.448	64.089	95.931	33.776	62.155	Beginning balance
Perubahan pada premi yang belum merupakan pendapatan	(16.584)	(17.587)	1.003	10.608	8.672	1.934	Changes in unearned premiums
Saldo akhir	89.953	24.861	65.092	106.537	42.448	64.089	Ending balance
Syariah							Sharia
Saldo awal	27.338	13.373	13.963	29.096	14.659	14.437	Beginning balance
Perubahan pada premi yang belum merupakan pendapatan	(19.243)	(11.244)	(7.999)	(1.760)	(1.288)	(474)	Changes in unearned premiums
Saldo akhir	8.093	2.129	5.964	27.336	13.373	13.963	Ending balance

c. Estimasi liabilitas klaim

Estimasi liabilitas klaim menurut jenis asuransi adalah sebagai berikut:

c. Estimated claim liabilities

Estimated claim liabilities by type of insurance are as follows:

	2022	2021	
Asuransi jiwa			Life insurance
<u>Perorangan</u>			<u>Individual</u>
Jangkawarsa	77.496	87.569	Term life
Ekawarsa	1.710	193	Term life
Kesehatan	8.337	4.342	Health
Kecelakaan diri	2.522	262	Personal Accident
<u>Kumpulan</u>			<u>Group</u>
Seumur hidup	87.696	172.192	Life time
Kesehatan	51.179	40.863	Health
	228.940	305.421	
Syariah			Sharia
<u>Perorangan</u>			<u>Individual</u>
Jangkawarsa	5.480	175	Term life
<u>Kumpulan</u>			<u>Group</u>
Kesehatan	3.338	1.104	Health
Asuransi jiwa kredit	23.954	11.299	Credit life
Kecelakaan diri	1.056	685	Personal accident
Ekawarsa	-	9	Term life
	33.828	13.272	
	262.768	318.693	

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18. LIABILITAS KEPADA PEMEGANG POLIS
(lanjutan)

18. LIABILITIES TO POLICYHOLDERS (continued)

c. Estimasi liabilitas klaim (lanjutan)

c. Estimated claim liabilities (continued)

Penurunan/(kenaikan) pada estimasi liabilitas klaim adalah sebagai berikut:

Decrease/(increase) in estimated claim liabilities are as follows:

	31 Desember/December 2022			31 Desember/December 2021			
	Kotor/Gross	Aset Reasuransi/ Reinsurance assets	Bersih/Net	Kotor/Gross	Aset reasuransi/ Reinsurance assets	Bersih/Net	
Asuransi jiwa							Life insurance
Saldo awal	305.421	38.024	267.397	192.310	12.623	179.687	Beginning balance
Perubahan pada estimasi liabilitas klaim	(76.483)	(29.973)	(46.510)	113.111	25.401	87.710	Changes in estimated claim liabilities
Saldo akhir	228.936	8.051	220.887	305.421	38.024	267.397	Ending balance
Syariah							Sharia
Saldo awal	13.272	6.154	7.118	13.383	7.455	5.928	Beginning balance
Perubahan pada estimasi liabilitas klaim	20.556	10.073	10.483	(111)	(1.301)	1.190	Changes in estimated claim liabilities
Saldo akhir	33.828	16.227	17.601	13.272	6.154	7.118	Ending balance

Perubahan pada estimasi liabilitas klaim untuk asuransi jiwa dicatat sebagai penambah (pengurang) beban klaim dan manfaat bruto dalam laporan laba rugi dan penghasilan komprehensif lain. Untuk syariah, perubahan pada estimasi liabilitas klaim diakui sebagai beban penyisihan teknis dalam laporan surplus defisit dana tabarru' pada usaha tahun berjalan (Catatan 19).

Changes in estimated claim liabilities for life insurance is recorded as addition (deduction) of gross claim and policy benefit expenses in the statement of profit or loss and other comprehensive income. For sharia, changes in estimated claim liabilities is recognized as technical reserve expenses in surplus deficit of tabarru' fund current year operations (Note 19).

d. Utang klaim

d. Claim payables

	2022	2021	
Asuransi jiwa			Life insurance
Kesehatan	1	645	Health
Jatuh tempo	178	273	Maturities
Kematian	23	177	Death
Penebusan	14	40	Surrender
	216	1.135	
Syariah			Sharia
Kesehatan	410	388	Health
Kematian	2.240	-	Death
	2.650	388	
	2.866	1.523	

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19. DANA PESERTA

19. PARTICIPANTS' FUNDS

	2022	2021	
Dana syirkah temporer <i>mudharabah</i>	480,795	388,560	<i>Syirkah temporer mudharabah fund</i>
Dana investasi peserta <i>wakalah</i>	105,468	72,534	<i>Wakalah investment participant fund</i>
Dana <i>tabarru'</i>	42,961	38,732	<i>Tabarru' fund</i>
	<u>629,224</u>	<u>499,826</u>	

- a. Dana *syirkah* temporer *mudharabah* merupakan dana investasi peserta yang menggunakan akad *mudharabah* atau *mudharabah musyarakah*.

- a. *Syirkah* temporer *mudharabah* fund represent participants' investment funds which is using akad *mudharabah* or *mudharabah musyarakah*.

Rincian dana *syirkah* temporer *mudharabah* pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

Detail of participant fund in *syirkah* temporer *mudharabah* as of 31 December 2022 and 2021 are as follows:

	2022	2021	
Aset			Assets
Kas pada bank	9,507	181	<i>Cash in banks</i>
Piutang investasi	2,206	1,739	<i>Investment receivables</i>
Investasi			<i>Investments</i>
Deposito berjangka	33,100	9,550	<i>Time deposits</i>
Sukuk	162,992	139,365	<i>Sharia bonds</i>
Reksadana	275,102	241,819	<i>Mutual funds</i>
	<u>482,907</u>	<u>392,654</u>	
Dikurangi:			Less:
Utang penarikan dana peserta	180	1,498	<i>Participants' investment withdrawal payable</i>
Utang lain-lain	1,932	2,596	<i>Other payables</i>
	<u>2,112</u>	<u>4,094</u>	
Aset bersih	<u>480,795</u>	<u>388,560</u>	Net assets

- b. Dana investasi peserta *wakalah* merupakan dana investasi peserta yang menggunakan akad *wakalah*.

- b. *Wakalah* investment participant fund represent participants' investment funds which are using akad *wakalah*.

Rincian dana investasi peserta *wakalah* pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

Details of participant fund in *wakalah* investment as of 31 December 2022 and 2021 are as follows:

	2022	2021	
Aset			Assets
Kas pada bank	2,632	4,181	<i>Cash in banks</i>
Piutang lain-lain	3,441	-	<i>Other receivables</i>
Investasi			<i>Investments</i>
Deposito	2,000	-	<i>Time deposits</i>
Sukuk	78,775	42,207	<i>Sharia bonds</i>
Reksadana	9,685	24,760	<i>Mutual funds</i>
Saham	9,155	5,737	<i>Shares</i>
	<u>105,688</u>	<u>76,885</u>	
Dikurangi:			Less:
Utang <i>ujrah</i>	(244)	2,185	<i>Ujrah payable</i>
Utang lain-lain	464	2,166	<i>Other payable</i>
	<u>220</u>	<u>4,351</u>	
Aset bersih	<u>105,468</u>	<u>72,534</u>	Net assets

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19. DANA PESERTA (lanjutan)

19. PARTICIPANTS' FUNDS (continued)

c. Rincian dana *tabarru'* pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

c. Details of *tabarru'* fund as of 31 December 2022 and 2021 are as follows:

	2022	2021	
Aset			Assets
Kas pada bank	1,132	10,081	Cash in banks
Piutang Kontribusi	30,901	22,009	Contribution receivables
Piutang Reasuransi	29,198	20,521	Reinsurance receivables
Piutang Lain-Lain	1,303	597	Others receivables
Investasi			Investments
Deposito berjangka	40,150	51,000	Time deposits
Sukuk	91,435	51,273	Sharia bonds
Reksadana	-	18,701	Mutual funds
Aset Reasuransi	57,002	47,396	Reinsurance Assets
Aset Lain-lain	3,389	3,524	Others Assets
	<u>254,510</u>	<u>225,102</u>	
Dikurangi:			Less:
Penyisihan Teknis	166,488	148,409	Technical Allowance
Utang Klaim	2,650	388	Claim payable
Utang Reasuransi	15,819	21,337	Reinsurance payable
Utang lain-lain	26,592	16,236	Other payable
	<u>211,549</u>	<u>186,370</u>	
Aset bersih	<u>42,961</u>	<u>38,732</u>	Net assets

d. Laporan surplus defisit dana *tabarru'* adalah sebagai berikut:

d. Statement of surplus deficit in *tabarru'* fund are as follows:

	2022	2021	
Pendapatan asuransi			Insurance income
Kontribusi bruto	345,124	273,570	Gross contributions
Ujrah	(89,456)	(69,160)	Ujrah
Kontribusi reasuransi	(86,238)	(81,259)	Reinsurance contributions
Beban asuransi			Insurance expenses
Klaim dan manfaat	(260,358)	(201,791)	Claim and benefits
Klaim reasuransi	108,536	91,073	Reinsurance claims
Penurunan bersih estimasi liabilitas klaim	(10,482)	(1,191)	Net changes in estimated claim liabilities
Penurunan bersih penyisihan manfaat polis masa depan dan kontribusi yang belum menjadi hak	2,010	(7,064)	Net changes in provision for future policy benefits and unearned contributions
Surplus underwriting	9,136	4,178	Surplus underwriting
Surplus <i>underwriting</i> distribusi ke peserta	(3,776)	-	Surplus <i>underwriting</i> distribute to participants
Surplus <i>underwriting</i> distribusi ke Perusahaan	(3,326)	-	Surplus <i>underwriting</i> distribute to the Company
Surplus <i>underwriting</i> distribusi ke dana <i>tabarru'</i>	2,034	4,178	Surplus <i>underwriting</i> distribute to <i>tabarru'</i> fund
Pendapatan dan beban investasi			Investment income and expenses
Pendapatan bagi hasil	2,589	2,619	Sharing profit
Pendapatan lain-lain	960	658	Other income
Penghasilan komprehensif lainnya			Other comprehensive income
Perubahan nilai wajar investasi	(1,354)	160	Changes in fair value of investment
Surplus dana <i>tabarru'</i> tahun berjalan	4,229	7,615	Surplus <i>tabarru'</i> fund at the current year
Saldo awal	<u>38,732</u>	<u>31,117</u>	Beginning balance
Saldo akhir	<u>42,961</u>	<u>38,732</u>	Ending balance

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20. TITIPAN PREMI

20. PREMIUM DEPOSITS

	2022	2021	
Asuransi jiwa			Life insurance
Perorangan	151,657	107,638	Individual
Kumpulan	17,986	54,238	Group
	<u>169,643</u>	<u>161,876</u>	
Syariah			Sharia
Perorangan	262	999	Individual
Kumpulan	1,112	3,363	Group
	<u>1,374</u>	<u>4,362</u>	
	<u>171,017</u>	<u>166,238</u>	

21. UTANG REASURANSI

21. REINSURANCE PAYABLES

	2022	2021	
Pihak ketiga			Third parties
Asuransi jiwa			Life insurance
PT Maskapai Reasuransi Indonesia Tbk	1,108	1,209	PT Maskapai Reasuransi Indonesia Tbk
PT Reasuransi Nusantara Makmur	72	239	PT Reasuransi Nusantara Makmur
Syariah			Sharia
PT Maskapai Reasuransi Indonesia Tbk	-	1,023	PT Maskapai Reasuransi Indonesia Tbk
	<u>1,180</u>	<u>2,471</u>	
Pihak-pihak berelasi			Related parties
Asuransi jiwa			Life insurance
PT Reasuransi Indonesia Utama (Persero)	27,458	30,446	PT Reasuransi Indonesia Utama (Persero)
PT Tugu Reasuransi Indonesia	26,184	14,571	PT Tugu Reasuransi Indonesia
PT Reasuransi Nasional Indonesia	1,152	697	PT Reasuransi Nasional Indonesia
Syariah			Sharia
PT Reasuransi Syariah Indonesia	8,806	16,076	PT Reasuransi Syariah Indonesia
PT Reasuransi Nasional Indonesia	7,817	5,106	PT Reasuransi Nasional Indonesia
	<u>71,417</u>	<u>66,896</u>	
	<u>72,597</u>	<u>69,367</u>	

22. PERPAJAKAN

22. TAXATION

a. Utang pajak

a. Taxes payable

	2022	2021	
Pajak penghasilan:			Income tax:
Pasal 21	3,313	2,836	Article 21
Pasal 23	371	293	Article 23
Pasal 4(2)	17	27	Article 4(2)
Pajak pertambahan nilai	186	108	Value added tax
	<u>3,887</u>	<u>3,264</u>	

b. Beban pajak penghasilan

b. Income tax expenses

Rincian beban pajak penghasilan adalah sebagai berikut:

The details of the income tax expenses are as follows:

	2022	2021	
Manfaat pajak	<u>56,814</u>	<u>52,235</u>	Tax benefit

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22. PERPAJAKAN (lanjutan)

22. TAXATION (continued)

b. Beban pajak penghasilan (lanjutan)

b. Income tax expenses (continued)

Rekonsiliasi antara manfaat/(beban) pajak Perusahaan dan hasil perkalian laba akuntansi sebelum pajak Perusahaan dengan tarif pajak yang berlaku adalah sebagai berikut:

The reconciliation between the Company's total tax benefits/(expenses) and the amounts computed by applying the statutory tax rates to the Company's income before tax are as follows:

	2022	2021	
Laba sebelum beban pajak penghasilan	196,539	127,345	Income before income tax expense
Beban pajak berdasarkan tarif pajak yang berlaku	(43,239)	(28,016)	Tax expense at applicable tax rate
Pengaruh pajak atas beda tetap Keuntungan yang belum direalisasi dari obligasi	50,254	77,229	Tax effects on permanent differences
Keuntungan fiskal yang dapat diutilisasi dikompensasikan dengan akumulasi rugi fiskal	(220)	(19)	Unrealized gain on bonds
Dampak pengurangan tarif pajak	50,019	-	Utilized tax gain compensable with accumulated tax loss
Manfaat pajak	-	3,041	Impact tax rate reduction
	56,814	52,235	Tax benefits

Rekonsiliasi antara laba sebelum pajak penghasilan dengan rugi pajak adalah sebagai berikut:

The reconciliation between profit before income tax and the taxable loss are as follows:

	2022	2021	
Laba sebelum manfaat pajak penghasilan	196,539	127,345	Income before tax benefit
<u>Beda waktu:</u>			<u>Temporary differences:</u>
Akumulasi beban pemasaran dan bonus	(114)	4,311	Accrued marketing and bonus
Beban pegawai	23,171	26,955	Employee expenses
Penyisihan penurunan nilai piutang	22,456	(3,593)	Provision for impairment of receivables
Amortisasi aset takberwujud dan amortisasi beban ditangguhkan	6,693	4,613	Amortization of intangible assets and amortization of deferred charges
Keuntungan yang belum direalisasi dari obligasi	1,833	162	Unrealized gain on bonds
Penyusutan aset tetap	3,021	325	Depreciation of fixed assets
IBNR	29,063	(1,435)	iBNR
Lain-lain	-	256	Others
	86,123	31,594	
<u>Beda tetap:</u>			<u>Permanent differences:</u>
Beban yang berkaitan dengan pendapatan yang dikenakan pajak final	602,084	500,977	Expense related to income subjected to final tax
Beban pajak final	77,411	85,510	Final tax expenses
Telekomunikasi	125	4,777	Telecommunication
Jamuan, representasi dan promosi	15,810	6,343	Entertainment, representation and promotion
Natura dan lainnya	1,266	9,760	Benefit in kind and others
Keuntungan yang belum direalisasi atas investasi dalam efek-efek	206,646	(27,895)	Unrealized gain on marketable securities
Pendapatan yang dikenakan pajak final	(1,131,767)	(930,513)	Income subjected to final tax
	(228,425)	(351,041)	

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22. PERPAJAKAN (lanjutan)

22. TAXATION (continued)

b. Beban pajak penghasilan (lanjutan)

b. Income tax expenses (continued)

Rekonsiliasi antara laba sebelum pajak penghasilan dengan rugi pajak adalah sebagai berikut: (lanjutan)

The reconciliation between profit before income tax and the taxable loss are as follows: (continued)

	2022	2021	
Estimasi laba/(rugi) fiskal - tahun berjalan	54,237	(192,102)	Estimated taxable gain/(loss) - current year
Akumulasi rugi fiskal tahun-tahun sebelumnya			Accumulated tax loss prior years
Tahun 2019	(130,846)	(130,846)	Year 2019
Tahun 2020	(143,550)	(143,550)	Year 2020
Tahun 2021	(192,102)	-	Year 2021
Rugi fiskal yang tidak dapat dikompensasi	-	-	Fiscal loss can not be compensated
Estimasi akumulasi rugi fiskal	(412,261)	(466,498)	Estimated accumulated tax loss

Perhitungan pajak penghasilan badan untuk tahun yang berakhir pada tanggal 31 Desember 2022 adalah suatu perhitungan sementara yang dibuat untuk tujuan akuntansi dan dapat berubah pada saat Perusahaan menyampaikan Surat Pemberitahuan Tahunan (SPT) pajaknya.

The corporate income tax calculation for the year ended 31 December 2022 is a preliminary estimate made for accounting purposes and is subject to revision when the Company lodges its Annual Corporate Tax Return.

c. Rincian aset/(liabilitas) pajak tangguhan adalah sebagai berikut:

c. The details of deferred tax assets/(liabilities) are as follows:

	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	
31 Desember 2022					31 December 2022
Beban pegawai					Employee expenses
Imbalan kerja	30,550	(166)	(1,438)	28,946	Employee benefits
Akrual bonus	9,642	5,263	-	14,905	Accrued bonus
IBNR	11,064	6,394	-	17,458	IBNR
Penyisihan penurunan nilai investasi	2,396	-	-	2,396	Allowance for impairment of investments
Aset tetap	(5,609)	665	-	(4,944)	Fixed assets
Penyisihan penurunan nilai piutang	339	4,940	-	5,279	Allowance for impairment of receivables
Aset takberwujud dan beban ditangguhkan	5,166	1,472	-	7,638	Intangible assets and deferred charges
Akrual beban pemasaran	2,945	(25)	-	2,920	Accrued marketing expenses
Keuntungan yang belum direalisasi dan obligasi	(13,675)	184	4,215	(9,276)	Unrealized gain on bonds
Rugi fiskal	42,262	38,087	-	80,349	Fiscal loss
	86,080	56,814	2,777	145,671	
31 Desember 2021					31 December 2021
Beban pegawai					Employee expenses
Imbalan kerja	33,184	(482)	(2,152)	30,550	Employee benefits
Akrual bonus	1,210	8,432	-	9,642	Accrued bonus
IBNR	11,380	(316)	-	11,064	IBNR
Cadangan penurunan nilai investasi	2,178	218	-	2,396	Allowance for decline on value of investments
Aset tetap	(4,428)	(204)	(977)	(5,609)	Fixed assets
Penyisihan penurunan nilai piutang	1,130	(791)	-	339	Allowance for impairment of receivables
Aset takberwujud dan beban ditangguhkan	4,676	1,490	-	6,166	Intangible assets and deferred charges
Akrual beban pemasaran	1,446	1,499	-	2,945	Accrued marketing expenses
Keuntungan yang belum direalisasi dan obligasi	(33,351)	127	19,549	(13,675)	Unrealized gain on bonds
Rugi fiskal	-	42,262	-	42,262	Fiscal loss
	17,426	52,236	16,420	86,080	

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22. PERPAJAKAN (lanjutan)

- c. Rincian aset/(liabilitas) pajak tangguhan adalah sebagai berikut: (lanjutan)

Pada tanggal 31 Desember 2022, Perusahaan memiliki aset pajak tangguhan sejumlah Rp 145.671 (2021: Rp 86.080) terkait dengan akumulasi rugi pajak sejumlah Rp 412.261 (2021: Rp 466.498). Perusahaan memutuskan untuk mengakui sejumlah Rp 80.349 (2021: Rp 42.262) karena terdapat kemungkinan besar bahwa laba kena pajak yang akan tersedia di masa depan cukup untuk memulihkan aset pajak tangguhan tersebut. Perusahaan tidak mengakui aset pajak tangguhan sejumlah Rp 10.372 terkait dengan akumulasi rugi pajak sejumlah Rp 47.144 karena tidak terdapat kemungkinan besar bahwa laba kena pajak yang akan tersedia di masa depan cukup untuk memulihkan aset pajak tangguhan tersebut. Kerugian tersebut berasal dari kerugian Perusahaan dan akan kadaluwarsa pada tahun 2026.

- d. Administrasi

Berdasarkan Undang-Undang Perpajakan yang berlaku di Indonesia, Perusahaan menghitung, menetapkan, dan membayar sendiri besarnya jumlah pajak yang terutang. Direktorat Jenderal Pajak ("DJP") dapat menetapkan atau mengubah liabilitas pajak dalam batas waktu lima tahun sejak saat terutangnya pajak.

22. TAXATION (continued)

- c. The details of deferred tax assets/(liabilities) are as follows: (continued)

As at 31 December 2022, the Company has deferred tax assets amounting Rp 145,671 (2021: Rp 86,080) in respect of accumulated tax losses amounted Rp 412,261 (2021: Rp 466,498). The Company decided to recognise amounting Rp 80,349 (2021: Rp 42,262), which have been recognised as it is probable that there will be sufficient taxable income in the future to recover them. The Company did not recognise the deferred tax assets amounting Rp 10,372 related to accumulated fiscal loss amounting Rp 47,144, which it is not probable that there will be sufficient taxable income in the future to recover them. Such losses are derived from the Company and will be expired on 2026.

- d. Administration

Under the taxation laws of Indonesia, the Company submits tax returns on the basis of self assessment. The Directorate General of Tax ("DGT") may assess or amend taxes within five years of the time the tax becomes due.

23. AKRUAL DAN UTANG LAIN-LAIN

	2022	2021
Pembelian obligasi	83,552	792,770
Kesejahteraan pegawai dan alih daya	66,686	48,830
Kontes dan komisi	22,778	20,306
Uang muka dari pemegang polis	17,203	21,440
Pengembalian premi	5,064	4,611
Nilai aset bagian pemegang unit link	1,556	186,502
Lain-lain	59,604	61,776
	<u>256,443</u>	<u>1.136,235</u>

Purchase of bonds
Employees' welfare and outsourcing
Contest and commission
Advance from policyholders
Premium refund
Net assets portion of unit holders
Others

24. LIABILITAS IMBALAN KERJA

Perusahaan mengakui liabilitas imbalan kerja pada tanggal 31 Desember 2022 dan 2021 berdasarkan perhitungan aktuaris yang dilaksanakan oleh PT Willis Towers Watson dalam laporannya masing-masing bertanggal 26 Januari 2023 dan 20 Januari 2022 yang menggunakan metode "Projected Unit Credit" dengan asumsi-asumsi sebagai berikut:

	2022	2021
Tingkat bunga diskonto per tahun	7.25%	7.25%
Tingkat kenaikan gaji per tahun	8.00%	8.00%
Tingkat kematian	Tabel Mortalita Indonesia (TMI IV 2019)/ Indonesian Mortality Table (TMI IV 2019)	Tabel Mortalita Indonesia (TMI IV 2019)/ Indonesian Mortality Table (TMI IV 2019)
Tingkat cacat	10.00% of TMI IV 2019	10.00% of TMI IV 2019

Discount rate per annum
Salary increase rate per annum
Mortality rate

Disability rate

24. EMPLOYEE BENEFITS LIABILITIES

The Company recognized employee benefits liability based on the actuarial calculations as of 31 December 2022 and 2021, prepared by PT Willis Towers Watson, in its report dated 26 January 2023 and 20 January 2022, respectively, using the "Projected Unit Credit" method with the following assumptions:

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24. LIABILITAS IMBALAN KERJA (lanjutan)

24. EMPLOYEE BENEFITS LIABILITIES (continued)

	2022	2021	
Tingkat pengunduran diri			Rate of resignations
Umur 15-29 tahun	10,0% per tahun/ 10.0% per annum	10,0% per tahun/ 10.0% per annum	Age 15-29 years
Umur 30-34 tahun	5,0% per tahun/ 5.0% per annum	5,0% per tahun/ 5.0% per annum	Age 30-34 years
Umur 35-39 tahun	3,0% per tahun/ 3.0% per annum	3,0% per tahun/ 3.0% per annum	Age 35-39 years
Umur 40-44 tahun	2,0% per tahun/ 2.0% per annum	2,0% per tahun/ 2.0% per annum	Age 40-44 years
Umur 45-55 tahun	0,0% per tahun/ 0.0% per annum	0,0% per tahun/ 0.0% per annum	Age 45-55 years
Usia pensiun	56 tahun/years	56 tahun/years	Retirement age

Liabilitas imbalan kerja yang diakui pada laporan posisi keuangan serta beban imbalan kerja yang diakui pada laporan laba rugi dan penghasilan komprehensif lain:

The employee benefits liability recognized in the statement of financial position and employee benefits expenses recognized in the statement of profit or loss and other comprehensive income:

	2022	2021	
Imbalan pascakerja	73,293	84,400	Post-employment benefits
Imbalan jangka panjang lainnya	58,281	54,465	Other long-term benefits
Liabilitas yang diakui pada laporan posisi keuangan	<u>131,574</u>	<u>138,865</u>	Liability recognized in the statement of financial position

Imbalan pascakerja

Post-employment benefits

a. Rincian liabilitas imbalan kerja adalah sebagai berikut:

a. The details of the employee benefits liability are as follows:

	2022	2021	
Nilai kini liabilitas imbalan kerja	73,293	84,400	Present value of employee benefits obligation

b. Beban imbalan kerja terdiri dari:

b. Employee benefits expenses consist of:

	2022	2021	
Beban jasa kini	12,216	12,782	Current service cost
Beban bunga	5,547	5,743	Interest expense
	<u>17,763</u>	<u>18,525</u>	

c. Mutasi pada liabilitas imbalan kerja yang diakui pada laporan posisi keuangan adalah sebagai berikut:

c. Movements in the employee benefits liability recognized in the statement of financial position are as follows:

	2022	2021	
Saldo awal	84,400	82,734	Beginning balance
Beban imbalan kerja selama tahun berjalan	17,763	18,525	Employee benefits expenses during the year
Penyesuaian atas perubahan metode atribusi - laba rugi	(20,349)	-	Adjustment due to change in benefit attribution method
Pengukuran kembali imbalan kerja yang diakui pada penghasilan komprehensif lain	(7,465)	(9,781)	Remeasurement of employee benefits recognized in other comprehensive income
Penyesuaian atas perubahan metode atribusi - penghasilan komprehensif lain	2,250	-	Adjustment due to change in benefit attribution method
Pembayaran selama tahun berjalan	<u>(3,306)</u>	<u>(7,078)</u>	Payments during the year
Saldo akhir	<u>73,293</u>	<u>84,400</u>	Ending balance

Perusahaan menyelenggarakan program pensiun iuran pasti untuk seluruh karyawan tetapnya yang memenuhi syarat yang dananya dikelola oleh Dana Pensiun Lembaga Keuangan PT Bank Negara Indonesia (Persero) Tbk, yang didirikan berdasarkan Surat Keputusan Menteri Keuangan No. KEP.1100/KM.17/1998 tanggal 23 November 1998. Sumber dana program pensiun berasal dari kontribusi karyawan dan Perusahaan masing-masing sebesar 2% dan 3% dari gaji pokok karyawan.

The Company has a defined contribution pension plan for all eligible permanent employees whose funds are managed by the Financial Institutions Pension Fund of PT Bank Negara Indonesia (Persero) Tbk, which was established based on Decree No. KEP.1100/KM.17/1998 23 November 1998. The source of pension fund contributions from employees and the Company amounted to 2% and 3% of basic salary, respectively.

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24. LIABILITAS IMBALAN KERJA (lanjutan)

24. EMPLOYEE BENEFITS LIABILITIES (continued)

Profil jatuh tempo dari kewajiban imbalan pasti yang tidak didiskontokan pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut (tidak diaudit):

The maturity profile of undiscounted defined benefit obligation as of 31 December 2022 and 2021, are as follows (unaudited):

	2022	2021	
Dalam 10 tahun mendatang	76,010	63,995	Within the next 10 years
Antara 10 sampai 20 tahun	375,729	352,346	Within 10 to 20 years
Antara 20 sampai 30 tahun	352,929	389,833	Within 20 to 30 years
Di atas 30 tahun	23,677	32,356	More than 30 years
	<u>628,345</u>	<u>838,530</u>	

Durasi rata-rata tertimbang dari kewajiban imbalan pasti diakhir periode pelaporan masing-masing adalah 10,67 tahun dan 12,61 tahun pada tahun 2022 dan 2021 (tidak diaudit).

The weighted average duration of the Company's defined benefits obligation at the end of reporting period is 10.67 years and 12.61 years in 2022 and 2021, respectively (unaudited).

Analisis sensitivitas untuk asumsi aktuarial

Sensitivity analysis for actuarial assumptions

Pada tanggal 31 Desember 2022 and 2021, sensitivitas atas asumsi-asumsi aktuarial adalah sebagai berikut (tidak diaudit):

As of 31 December 2022 and 2021, sensitivity analysis for actuarial assumption are as follows (unaudited):

Imbalan pascakerja/ Post-employment benefits				
	Perubahan asumsi/ Change in assumption	Nilai kini kewajiban manfaat pasti/ Present value of benefit obligation	Biaya jasa kini/ Current service cost	
31 Desember 2022				31 Desember 2022
Tingkat diskonto	Kenaikan/Increase 1% Penurunan/Decrease 1%	66,506 81,529	11,912 14,832	Discount rate
Tingkat kenaikan gaji	Kenaikan/Increase 1% Penurunan/Decrease 1%	81,733 66,191	15,013 11,737	Salary increase rate
31 Desember 2021				31 Desember 2021
Tingkat diskonto	Kenaikan/Increase 1% Penurunan/Decrease 1%	75,170 95,249	10,851 13,926	Discount rate
Tingkat kenaikan gaji	Kenaikan/Increase 1% Penurunan/Decrease 1%	95,499 74,774	14,100 10,684	Salary increase rate

Imbalan jangka panjang lainnya

Other long-term employee benefits

Imbalan jangka panjang lainnya dalam bentuk penghargaan jasa yang dihitung dengan menggunakan metode *Projected Unit Credit* dan didiskontokan ke nilai kini.

Other long-term employee benefits include service award calculated using the *Projected Unit Credit* method and discounted to present value.

a. Rincian liabilitas imbalan kerja adalah sebagai berikut:

a. The details of the employee benefits liability are as follows:

	2022	2021	
Nilai kini liabilitas imbalan kerja karyawan	<u>58,281</u>	<u>54,464</u>	Present value of employee benefits obligation

b. Beban imbalan kerja terdiri dari:

b. Employee benefits expenses consist of:

	2022	2021	
Beban jasa kini	8,622	9,167	Current service cost
Beban bunga	3,945	3,524	Interest expense
Pengukuran kembali imbalan jangka panjang lainnya	<u>(4,858)</u>	<u>(4,323)</u>	Remeasurement of other long-term employee benefits
	<u>7,709</u>	<u>8,368</u>	

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24. LIABILITAS IMBALAN KERJA (lanjutan)

24. EMPLOYEE BENEFITS LIABILITIES (continued)

c. Mutasi pada liabilitas imbalan kerja yang diakui pada laporan posisi keuangan adalah sebagai berikut:

c. Movements in the employee benefits liability recognized in the statement of financial position are as follows:

	2022	2021	
Saldo awal	54,464	51,364	Beginning balance
Beban imbalan kerja selama tahun berjalan	7,709	8,368	Employee benefits expenses during the year
Pembayaran selama tahun berjalan	(3,892)	(5,268)	Payments during the year
Saldo akhir	58,281	54,464	Ending balance

Profil jatuh tempo dari kewajiban imbalan pasti lainnya yang tidak didiskontokan pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut (tidak diaudit):

The maturity profile of undiscounted other long term benefit as of 31 December 2022 and 2021, are as follows (unaudited):

	2022	2021	
Dalam 10 tahun mendatang	94,483	90,647	Within the next 10 years
Antara 10 sampai 20 tahun	124,319	128,500	Within 10 to 20 years
Antara 20 sampai 30 tahun	50,963	56,954	Within 20 to 30 years
Di atas 30 tahun	336	522	More than 30 years
	270,101	276,623	

Imbalan kerja jangka panjang lainnya/
other-long term employee benefit

	Perubahan asumsi/ Change in assumption	Nilai kini kewajiban manfaat pasti/ Present value of benefit obligation	Biaya jasa kini/ Current service cost	
31 Desember 2022				31 December 2022
Tingkat diskonto	Kenaikan/Increase 1% Penurunan/Decrease 1%	56,079 64,098	8,020 9,243	Discount rate
Tingkat kenaikan gaji	Kenaikan/Increase 1% Penurunan/Decrease 1%	63,972 56,104	9,229 8,018	Salary increase rate
31 Desember 2021				31 December 2021
Tingkat diskonto	Kenaikan/Increase 1% Penurunan/Decrease 1%	50,912 58,466	8,327 9,553	Discount rate
Tingkat kenaikan gaji	Kenaikan/Increase 1% Penurunan/Decrease 1%	58,371 50,933	9,629 8,250	Salary increase rate

25. MODAL SAHAM

25. SHARE CAPITAL

Susunan pemegang saham Perusahaan pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

The composition of the Company's shareholders as of 31 December 2022 and 2021, are as follows:

	Total saham ditempatkan dan disetor penuh/ Number of shares issued and fully paid	Persentase kepemilikan/ Percentage of ownership	Nilai penuh/ Full amount	
PT Bank Negara Indonesia (Persero) Tbk	180,419,480	60.000000%	180,419,480,000	PT Bank Negara Indonesia (Persero) Tbk
Sumitomo Life Insurance	120,279,633	39.9999993%	120,279,633,000	Sumitomo Life Insurance
Yayasan Danar Dana Swadarma	10	0.000003%	10,000	Yayasan Danar Dana Swadarma
Yayasan Kesejahteraan Pegawai Bank Negara Indonesia	10	0.000003%	10,000	Yayasan Kesejahteraan Pegawai Bank Negara Indonesia
	300,699,133	100.000000%	300,699,133,000	



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25. MODAL SAHAM (lanjutan)

Berdasarkan Rapat Umum Pemegang Saham Tahunan yang diaktakan dengan Akta Notaris No. 35 oleh Mala Mukti S.H., LL.M. pada tanggal 5 Juli 2022, para pemegang saham menyetujui laba bersih tahun buku 2021 sebesar Rp 179.579, dipergunakan untuk pembagian dividen sebesar Rp 58.873 dan sisanya sebesar Rp 125.706 dipergunakan sebagai laba ditahan.

Berdasarkan Rapat Umum Pemegang Saham Tahunan yang diaktakan dengan Akta Notaris No. 64 oleh Mala Mukti S.H., LL.M. pada tanggal 29 Juli 2021, para pemegang saham menyetujui laba bersih tahun buku 2020 sebesar Rp 157.586, dipergunakan untuk pembagian dividen sebesar Rp 47.276 dan sisanya sebesar Rp 110.310 dipergunakan sebagai laba ditahan.

Sesuai dengan Undang-Undang No. 40 Tahun 2007 mengenai Perseroan Terbatas tertanggal 16 Agustus 2007 yang mengharuskan perusahaan Indonesia untuk membentuk cadangan wajib sekurang-kurangnya 20% dari total modal yang ditempatkan dan disetor penuh. Pada tanggal 31 Desember 2022 dan 2021, Perusahaan telah membentuk cadangan wajib sejumlah Rp 60.140.

26. TAMBAHAN MODAL DISETOR

Akun ini merupakan selisih lebih total dana yang diterima oleh Perusahaan dengan nilai nominal atas modal saham yang ditempatkan seperti yang ditetapkan dalam Anggaran Dasar Perusahaan.

27. PENDAPATAN PREMI

	2022	2021
Premi bruto		
Perorangan		
Tahun pertama	2,318,412	2,456,590
Lanjutan	992,607	328,071
	<u>3,311,019</u>	<u>2,784,661</u>
Kumpulan		
Tahun pertama	819,713	1,120,646
Lanjutan	876,948	873,277
	<u>1,696,661</u>	<u>1,993,923</u>
	<u>5,007,680</u>	<u>4,778,584</u>
Dikurangi:		
Potongan premi	-	(123)
Pengembalian premi	(10,382)	(25,198)
Premi koasuransi	(155)	(185)
	<u>(10,537)</u>	<u>(25,506)</u>
	<u>4,997,143</u>	<u>4,753,078</u>

25. SHARE CAPITAL (continued)

Based on the Annual Shareholders General Meeting notarized by the Notarial Deed No. 35 of Mala Mukti S.H., LL.M. dated 5 July 2022, the shareholders approved the net income for the financial year 2021 amounting to Rp 179,579, which is used for dividend distribution amounting to Rp 58,873 and the remaining balance of Rp 125,706 is set aside as retained earnings.

Based on the Annual Shareholders General Meeting notarized by the Notarial Deed No. 64 of Mala Mukti S.H., LL.M. dated 29 July 2021, the shareholders approved the net income for the financial year 2020 amounting to Rp 157,586, which is used for dividend distribution amounting to Rp 47,276 and the remaining balance of Rp 110,310 is set aside as retained earnings.

In accordance with the Indonesian Limited Company Law No. 40 Year 2007 dated 16 August 2007 which requires Indonesia Companies to set up a statutory reserve to a minimum of 20% of the Company's issued and paid-up share capital. As of 31 December 2022 and 2021, the Company has set up statutory reserves amounting to Rp 60,140.

26. ADDITIONAL PAID-IN CAPITAL

This account represents funds received by the Company in excess of the par value of shares issued as determined in the Company's Articles of Association.

27. PREMIUM INCOME

Gross premium
Individual
First year
Renewal

Group
First year
Renewal

Less:
Premium discount
Premium refund
Coinsurance premiums

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28. PENDAPATAN INVESTASI - BERSIH

28. INVESTMENT INCOME - NET

	2022	2021	
Pendapatan investasi dari obligasi	701,841	642,123	<i>Investment income from bonds</i>
Laba investasi reksadana	525,484	562,794	<i>Gain from investments in mutual funds</i>
Pendapatan bunga dari deposito berjangka dan dana jaminan	20,997	12,575	<i>Interest income from time deposits and statutory funds</i>
Laba dari investasi saham - bersih	17,329	17,856	<i>Gain from investment on shares - net</i>
Laba selisih kurs - bersih	16,085	1,341	<i>Gain on foreign exchange - net</i>
Pendapatan bunga pinjaman pemegang polis	573	978	<i>Interest income from loan to policyholders</i>
Lain-lain	8,978	4,733	<i>Others</i>
Beban investasi	(30,397)	(20,300)	<i>Investment expenses</i>
	<u>1.260.890</u>	<u>1.222.100</u>	

29. PENDAPATAN LAIN-LAIN

29. OTHER INCOME

	2022	2021	
Administrasi	25,362	21,065	<i>Administration</i>
Jasa manajemen	6,524	11,059	<i>Management fee</i>
Lain-lain	9,548	5,288	<i>Others</i>
	<u>41.434</u>	<u>37.412</u>	

30. KLAIM DAN MANFAAT

30. CLAIMS AND BENEFITS

	2022	2021	
Perorangan			<i>Individual</i>
Penebusan	1.094,738	834,985	<i>Surrender</i>
Jatuh tempo	1,152,175	549,962	<i>Maturity</i>
Kematian	128,450	144,930	<i>Death</i>
Kesehatan	3,436	5,550	<i>Health</i>
Lain-lain	-	-	<i>Others</i>
	<u>2.378.799</u>	<u>1.535.427</u>	
Kumpulan			<i>Group</i>
Penebusan	288,147	1,148,576	<i>Surrender</i>
Kematian	410,282	432,919	<i>Death</i>
Kesehatan	349,333	278,404	<i>Health</i>
Jatuh tempo	154,646	130,737	<i>Maturity</i>
Kecelakaan	-	30	<i>Accident</i>
Lain-lain	546	463	<i>Others</i>
	<u>1.202.954</u>	<u>1.991.129</u>	
	<u>3.581.753</u>	<u>3.526.556</u>	

31. BEBAN AKUISISI

31. ACQUISITION COSTS

	2022	2021	
Komisi	510,161	471,447	<i>Commissions</i>
Beban keagenan	142,705	161,879	<i>Agency expenses</i>
Beban telemarketing	11,379	10,097	<i>Telemarketing expenses</i>
Beban pemeriksaan kesehatan	5,070	(2,870)	<i>Medical check-up expenses</i>
	<u>669.315</u>	<u>640.353</u>	

32. BEBAN PEMASARAN

32. MARKETING EXPENSES

	2022	2021	
Kontes agen	18,488	12,979	<i>Agency contest</i>
Promosi	4,972	4,313	<i>Promotions</i>
Telemarketing	3,833	5,572	<i>Telemarketing</i>
Jamuan dan representasi	1,927	1,815	<i>Entertainment and representation</i>
Lain-lain	1,637	892	<i>Others</i>
	<u>30.857</u>	<u>25.571</u>	

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33. BEBAN UMUM DAN ADMINISTRASI

	2022	2021
Gaji, tunjangan, dan imbalan kerja	319,246	325,342
Amortisasi	80,836	79,418
Penyusutan	65,626	56,750
Jasa tenaga luar	36,829	34,800
Beban penyisihan piutang tak tertagih	22,456	(734)
Perkantoran	18,375	18,224
Pemeliharaan dan perbaikan	14,558	9,001
Telekomunikasi	13,863	14,734
Transportasi dan kendaraan	9,117	10,534
Perjalanan dinas	7,485	1,172
Jasa konsultan	7,221	6,525
Perlengkapan kantor	5,843	8,052
Pendidikan dan pelatihan	2,101	2,473
Lain-lain	22,155	22,108
	<u>625,711</u>	<u>588,409</u>

33. GENERAL AND ADMINISTRATIVE EXPENSES

Salaries, allowance and employee benefits
Amortization
Depreciation
Outsourcing
Bad debt expense
Office
Repair and maintenance
Telecommunication
Transportation and vehicles
Business trip
Consultant fee
Office supplies
Education and training
Others

34. BEBAN LAIN-LAIN - BERSIH

	2022	2021
Jasa giro	1,679	1,823
Laba selisih kurs – bersih	1,167	355
Beban bunga liabilitas sewa	(2,286)	(2,033)
Administrasi bank	(6,444)	(5,894)
Lain-lain	(797)	2,915
	<u>(6,681)</u>	<u>(2,834)</u>

34. OTHERS EXPENSES - NET

Current accounts
Gain on foreign exchange - net
Interest expense of lease liabilities
Banks administration
Others

35. SALDO DAN TRANSAKSI-TRANSAKSI DENGAN PIHAK-PIHAK BERELASI

Saldo dan transaksi-transaksi dengan pihak-pihak berelasi adalah sebagai berikut:

- a. Kompensasi kepada personil manajemen kunci (terdiri dari Dewan Komisaris dan Direksi Perusahaan) untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

	2022	2021
Imbalan kerja jangka pendek	31,364	28,108
Imbalan kerja jangka panjang	4,552	4,624
	<u>35,916</u>	<u>32,732</u>

35. BALANCES AND TRANSACTIONS WITH RELATED PARTIES

The amounts and transactions with related parties are as follows:

- a. Compensation of key management personnel (consist of the Company's Board of Commissioners and Directors) for the years ended 31 December 2022 and 2021, are as follows:

Short-term employee benefits
Long-term employee benefits

- b. Informasi mengenai transaksi dan saldo yang material dengan pihak-pihak yang berelasi pada tanggal dan tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut (kecuali produk *unit link*):

Aset	2022	2021
Kas pada bank		
PT Bank Negara Indonesia (Persero) Tbk	10,906	13,348
PT Bank Mandiri (Persero) Tbk	9,328	33,636
PT Bank Syariah Indonesia Tbk	9,169	8,230
PT Bank Rakyat Indonesia (Persero) Tbk	371	307
	<u>29,774</u>	<u>55,521</u>

- b. Information related to material transaction and balance with the related parties as of and for the years ended 31 December 2022 and 2021, are as follows (excluding unit link products):

Assets
Cash in banks
PT Bank Negara Indonesia (Persero) Tbk
PT Bank Mandiri (Persero) Tbk
PT Bank Syariah Indonesia Tbk
PT Bank Rakyat Indonesia (Persero) Tbk

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35. SALDO DAN TRANSAKSI-TRANSAKSI DENGAN
PIHAK-PIHAK BERELASI (lanjutan)

- b. Informasi mengenai transaksi dan saldo yang material dengan pihak-pihak yang berelasi pada tanggal dan tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut (kecuali produk *unit link*): (lanjutan)

35. BALANCES AND TRANSACTIONS WITH
RELATED PARTIES (continued)

- b. Information related to material transaction and balance with the related parties as of and for the years ended 31 December 2022 and 2021, are as follows (excluding unit link products): (continued)

	2022	2021	
Aset (lanjutan)			Assets (continued)
Piutang premi			Premium receivables
PT Permodalan Nasional Madani	13,815	8,896	PT Permodalan Nasional Madani
PT Adhi Karya (Persero) Tbk	8,242	8,508	PT Adhi Karya (Persero) Tbk
PT Bank Syariah Indonesia Tbk	6,805	1,121	PT Bank Syariah Indonesia Tbk
PT Pembangunan Perumahan (Persero) Tbk	3,234	1,985	PT Pembangunan Perumahan (Persero) Tbk
PT Asuransi Jasa Indonesia	834	717	PT Asuransi Jasa Indonesia
PT Perumnas (Persero)	798	5	PT Perumnas (Persero)
PT Wijaya Karya Realty	408	591	PT Wijaya Karya Realty
Komisi Pemberantasan Korupsi RI	273	-	Komisi Pemberantasan Korupsi RI
PT Wijaya Karya (Persero) Tbk	247	18	PT Wijaya Karya (Persero) Tbk
PT Bank Negara Indonesia (Persero) Tbk	213	213	PT Bank Negara Indonesia (Persero) Tbk
Koperasi Pegawai OJK	113	-	Koperasi Pegawai OJK
PT Rekayasa Industri	74	70	PT Rekayasa Industri
Yayasan Kesejahteraan Pegawai BNI	74	18	Yayasan Kesejahteraan Pegawai BNI
PT POS Indonesia (Persero)	64	19	PT POS Indonesia (Persero)
PT Wijaya Karya Serang Panimbang	57	7	PT Wijaya Karya Serang Panimbang
PT Wika Industri Energi	29	107	PT Wika Industri Energi
PT Wijaya Karya Bangunan Gedung Tbk	18	14	PT Wijaya Karya Bangunan Gedung Tbk
PT Tracon Industri	17	-	PT Tracon Industri
Badan Penyelenggara Jaminan Sosial Ketenagakerjaan	12	12	Badan Penyelenggara Jaminan Sosial Ketenagakerjaan
PT Wijaya Karya Beton Tbk	9	5	PT Wijaya Karya Beton Tbk
PT Aero Wisata	9	-	PT Aero Wisata
Koperasi BPK RI	4	4	Koperasi BPK RI
Koperasi Karyawan Wijaya Karya	3	-	Koperasi Karyawan Wijaya Karya
PT Pertamina Retail	1	1	PT Pertamina Retail
Koperasi GMF Aeroasia Sejahtera	-	63	Koperasi GMF Aeroasia Sejahtera
PT Patra Jasa	-	74	PT Patra Jasa
PT Wika Industri Manufaktur	-	72	PT Wika Industri Manufaktur
Piutang premi			Premium receivables
Politeknik Negeri Jakarta	-	69	Politeknik Negeri Jakarta
PT Pegadaian	-	21	PT Pegadaian
PT Wika Bitumen	-	19	PT Wika Bitumen
PT Pertamina Patra Niaga	-	15	PT Pertamina Patra Niaga
LPS Indonesia	-	9	LPS Indonesia
PT Wijaya Karya Rekayasa Konstruksi	-	4	PT Wijaya Karya Rekayasa Konstruksi
PT Wika Industri dan Konstruksi	-	3	PT Wika Industri dan Konstruksi
PT Utama Karya (Persero)	-	2	PT Utama Karya (Persero)
	35,353	22,662	
Piutang investasi			Investment receivables
Pemerintah			The Government of
Republik Indonesia	145,727	223,594	the Republic of Indonesia
PT Sarana Multi Infrastruktur (Persero)	27,981	1,700	PT Sarana Multi Infrastruktur (Persero)
PT Bank Syariah Indonesia	7,239	917	PT Bank Syariah Indonesia
PT Perusahaan Listrik Negara (Persero)	5,507	46,414	PT Perusahaan Listrik Negara (Persero)
PT Permodalan Nasional Madani	1,293	53,532	PT Permodalan Nasional Madani
PT Mandiri Tunas Finance	522	585	PT Mandiri Tunas Finance
PT Wijaya Karya (Persero) Tbk	513	-	PT Wijaya Karya (Persero) Tbk
PT Sarana Multigriya Finansial (Persero)	450	448	PT Sarana Multigriya Finansial (Persero)
PT Pegadaian (Persero)	384	179	PT Pegadaian (Persero)
PT Bank Tabungan Negara (Persero) Tbk	270	1,359	PT Bank Tabungan Negara (Persero) Tbk
PT Bank Mandiri (Persero) Tbk	220	83,096	PT Bank Mandiri (Persero) Tbk

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35. SALDO DAN TRANSAKSI-TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

- b. Informasi mengenai transaksi dan saldo yang material dengan pihak-pihak yang berelasi pada tanggal dan tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut (kecuali produk *unit link*): (lanjutan)

35. BALANCES AND TRANSACTIONS WITH RELATED PARTIES (continued)

- b. Information related to material transaction and balance with the related parties as of and for the years ended 31 December 2022 and 2021, are as follows (excluding *unit link products*): (continued)

	2022	2021	
Aset (lanjutan)			Assets (continued)
Piutang investasi (lanjutan)			Investment receivables (continued)
PT Indonesia Exim Bank	83	34	PT Indonesia Exim Bank
PT Bank Negara Indonesia (Persero) Tbk	30	135	PT Bank Negara Indonesia (Persero) Tbk
PT Telekomunikasi Indonesia Tbk	25	35	PT Telekomunikasi Indonesia Tbk
PT Bank Rakyat Indonesia (Persero) Tbk	2	23,146	PT Bank Rakyat Indonesia (Persero) Tbk
PT Dayamitra Telekomunikasi	-	35,929	PT Dayamitra Telekomunikasi
	190,246	471,103	
Piutang reasuransi			Reinsurance receivables
PT Reasuransi Indonesia Utama (Persero)	102,303	95,238	PT Reasuransi Indonesia Utama (Persero)
PT Tugu Reasuransi Indonesia	64,783	35,704	PT Tugu Reasuransi Indonesia
PT Reasuransi Syariah Indonesia	21,692	7,925	PT Reasuransi Syariah Indonesia
PT Reasuransi Nasional Indonesia	11,019	17,139	PT Reasuransi Nasional Indonesia
	199,797	156,006	
Dana Jaminan			Statutory funds
Obligasi:			Bonds:
Pemerintah Republik Indonesia	592,485	521,293	The Government of the Republic of Indonesia
Deposito berjangka:			Time deposits:
PT Bank Syariah Indonesia Tbk	10,000	10,000	PT Bank Syariah Indonesia Tbk
	602,485	531,293	
Deposito berjangka			Time deposits
PT Bank Mandiri (Persero) Tbk	96,153	135,828	PT Bank Mandiri (Persero) Tbk
PT Bank Syariah Indonesia Tbk	63,150	87,700	PT Bank Syariah Indonesia Tbk
PT Bank Negara Indonesia (Persero) Tbk	62,265	72,906	PT Bank Negara Indonesia (Persero) Tbk
PT Bank Tabungan Negara - Unit Syariah	61,000	22,000	PT Bank Tabungan Negara - Sharia Unit
PT Bank Tabungan Negara (Persero) Tbk	5,845	9,735	PT Bank Tabungan Negara (Persero) Tbk
PT Bank BTPN Syariah Tbk	3,000	10,000	PT Bank BTPN Syariah Tbk
PT Bank Rakyat Indonesia (Persero) Tbk	2,500	92,019	PT Bank Rakyat Indonesia (Persero) Tbk
	293,913	430,188	
Efek-efek			Marketable securities
Pemerintah			The Government of the Republic of Indonesia
Republik Indonesia	7,243,909	4,659,882	The Republic of Indonesia
PT BNI Asset Management	1,522,890	2,405,093	PT BNI Asset Management
PT Permodalan Nasional Madani Investment Management	491,761	436,019	PT Permodalan Nasional Madani Investment Management
PT Perusahaan Listrik Negara (Persero)	452,932	385,354	PT Perusahaan Listrik Negara (Persero)
PT Bank Mandiri (Persero) Tbk	189,267	236,174	PT Bank Mandiri (Persero) Tbk
PT Permodalan Nasional Madani	113,795	572,230	PT Permodalan Nasional Madani
PT Sarana Multi Infrastruktur (Persero)	102,085	146,889	PT Sarana Multi Infrastruktur (Persero)
PT Sarana Multigriya Finansial (Persero)	77,573	38,790	PT Sarana Multigriya Finansial (Persero)
PT Bahana TCW Investment	76,621	102,291	PT Bahana TCW Investment
PT Bank Syariah Indonesia Tbk	73,842	6,143	PT Bank Syariah Indonesia Tbk
PT Mandiri Tunas Finance	62,708	54,965	PT Mandiri Tunas Finance

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35. SALDO DAN TRANSAKSI-TRANSAKSI DENGAN
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35. BALANCES AND TRANSACTIONS WITH
RELATED PARTIES (continued)

b. Informasi mengenai transaksi dan saldo yang material dengan pihak-pihak yang berelasi pada tanggal dan tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut (kecuali produk *unit link*): (lanjutan)

b. Information related to material transaction and balance with the related parties as of and for the years ended 31 December 2022 and 2021, are as follows (excluding unit link products): (continued)

	2022	2021	
Aset (lanjutan)			Assets (continued)
Efek-efek (lanjutan)			Marketable securities (continued)
PT Telekomunikasi Indonesia Tbk	58,528	38,995	PT Telekomunikasi Indonesia Tbk
PT Pegadaian	41,875	21,729	PT Pegadaian
PT Bank Rakyat Indonesia (Persero) Tbk	20,912	56,312	PT Bank Rakyat Indonesia (Persero) Tbk
PT Semen Gresik (Persero) Tbk	17,291	29,136	PT Semen Gresik (Persero) Tbk
PT Bank Tabungan Negara (Persero) Tbk	16,036	83,520	PT Bank Tabungan Negara (Persero) Tbk
PT Danareksa Investment Management	11,514	2,159	PT Danareksa Investment Management
PT Bank Negara Indonesia (Persero) Tbk	9,908	7,166	PT Bank Negara Indonesia (Persero) Tbk
PT Jasa Marga (Persero) Tbk	9,252	4,686	PT Jasa Marga (Persero) Tbk
PT Indonesia Exim Bank	7,206	3,242	PT Indonesia Exim Bank
PT Mandiri Manajemen Investasi	6,492	35,450	PT Mandiri Manajemen Investasi
PT Wijaya Karya (Persero) Tbk	5,598	-	PT Wijaya Karya (Persero) Tbk
PT Perusahaan Gas Negara (Persero) Tbk	3,134	-	PT Perusahaan Gas Negara (Persero) Tbk
PT Vale Indonesia Tbk	249	-	PT Vale Indonesia Tbk
	<u>10,615,388</u>	<u>9,326,225</u>	
Penyertaan saham			Investment in shares
PT Bank Syariah Indonesia Tbk	6,773	9,346	PT Bank Syariah Indonesia Tbk
Jumlah aset dengan pihak berelasi	<u>11,973,729</u>	<u>11,002,344</u>	Total assets with related parties
Persentase dari jumlah aset	<u>51,25%</u>	<u>48,23%</u>	Percentage of total assets
Liabilitas			Liabilities
Utang reasuransi			Reinsurance payable
PT Reasuransi Indonesia Utama (Persero)	27,458	30,446	PT Reasuransi Indonesia Utama (Persero)
PT Tugu Reasuransi Indonesia	26,184	14,571	PT Tugu Reasuransi Indonesia
PT Reasuransi Nasional Indonesia	8,969	5,803	PT Reasuransi Nasional Indonesia
PT Reasuransi Syariah Indonesia	8,806	16,076	PT Reasuransi Syariah Indonesia
Jumlah liabilitas pihak berelasi	<u>71,417</u>	<u>66,896</u>	Total liabilities with related parties
Persentase dari total liabilitas	<u>0,43%</u>	<u>0,41%</u>	Percentage of total liabilities
Beban			Expenses
Beban akuisisi			Acquisition cost
PT Bank Negara Indonesia (Persero) Tbk	435,638	426,784	PT Bank Negara Indonesia (Persero) Tbk
Persentase dari total beban	<u>7,21%</u>	<u>7,43%</u>	Percentage of total expenses

Entitas di atas merupakan entitas yang dimiliki dan dikendalikan oleh Pemerintah Republik Indonesia.

The above entities are entities which are owned and controlled by the Governments of the Republic of Indonesia.

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36. RISIKO-RISIKO ASURANSI

Umum

Risiko utama kontrak asuransi yang dihadapi oleh Perusahaan adalah klaim aktual dan pembayaran manfaat atau perbedaan waktu yang terjadi berbeda dengan yang diharapkan. Hal ini dipengaruhi oleh frekuensi klaim, banyaknya klaim, manfaat aktual yang dibayarkan, dan pengembangan klaim jangka panjang. Dengan demikian, tujuan Perusahaan adalah meyakinkan bahwa cadangan yang tersedia cukup untuk menutupi liabilitas-liabilitas ini.

Eksposur risiko dimitigasi dengan melakukan *experience study* tentang historis klaim dengan tujuan untuk memperbaiki pengelolaan risiko di tahun yang akan datang. Perusahaan juga melakukan perjanjian reasuransi sebagai bagian dari program mitigasi risiko.

Kontrak asuransi jiwa yang ditawarkan oleh Perusahaan adalah sebagai berikut: kontrak asuransi kesehatan yang meliputi asuransi kesehatan penggantian kerugian, santunan harian rawat inap dan penyakit kritis, kontrak asuransi berjangka yang meliputi ekawarsa, seumur hidup dan kombinasinya, *dwiguna* dan kombinasinya, asuransi jiwa kredit, anuitas, cacat tetap karena sebab apapun, serta produk link dan kontrak asuransi kecelakaan diri.

Dari sudut pandang manajemen risiko, produk *unit link* dirancang untuk mengurangi risiko pasar yang berkaitan dengan produk tradisional dalam Perusahaan. Risiko-risiko bawaan di dalam produk ini sebagian besar beralih ke pemegang polis, meskipun ada bagian kecil dari biaya manajemen yang berkaitan langsung terhadap besarnya nilai aset kelolaan yang selanjutnya akan berisiko jika nilai aset kelolaan menurun.

Risiko asuransi yang dimaksud dikelola dengan mempertimbangkan:

- profitabilitas dari produk yang akan dan telah diluncurkan;
- pengalaman risiko masih dalam tingkat kemampuan dari Perusahaan;
- penyebaran risiko dengan mengoptimalkan strategi reasuransi;
- metodologi perhitungan cadangan teknis yang digunakan; dan
- peningkatan keahlian dari pegawai yang berhubungan langsung dengan risiko asuransi termasuk risiko *underwriting*.

36. INSURANCE RISKS

General

The principal risk the Company faces under insurance contracts is that the actual claims and benefit payments or the timing thereof differ from expectations. This is influenced by the frequency of claims, severity of claims, actual benefits paid and development of long-term claims. Therefore, the objective of the Company is to ensure that sufficient reserves are available to cover these liabilities.

The risk exposure is mitigated by doing an *experience study* regarding historical claims, with the objective to improve the risk management for the future years. The Company is also engaged in the reinsurance agreement as part of mitigation programme.

Life insurance contracts offered by the Company are as follows: health insurance contracts which include indemnity health insurance, daily hospitalization benefit and critical illness, term life insurance contract which include term life, whole life and the combination, endowment and the combination, credit life insurance, annuity, permanent disability due to any cause, along with link product and personal accident insurance contract.

From a risk-management perspective, *unit-linked* products have been designed in order to reduce much of the market risk associated with traditional business for the Company. Those risks inherent in these products are largely passed on to the policyholder, although a portion of the Company's management fees are linked to the value of funds under management and hence are at risk if the fund values decrease.

The insurance risk is managed with consideration of:

- profitability of the products that will be launched or have been launched;
- risk experiences at the level of risk tolerance of the Company;
- diversification of risk using the reinsurance strategy;
- methodology of technical reserves calculation; and
- enhancement of the expertise of employees who involve with the insurance risks including *underwriting* risk.

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36. RISIKO-RISIKO ASURANSI (lanjutan)

Persetujuan produk

Dalam kegiatannya, Perusahaan membentuk Komite Manajemen Produk yang bertanggung jawab untuk memberikan saran atas persetujuan produk, dan untuk menyarankan mitigasi atas adanya risiko-risiko yang mungkin timbul dari produk tersebut yang akan ditanggung oleh Perusahaan, serta menyarankan proses persetujuan yang menyeluruh sebelum produk baru tersebut diluncurkan.

- meskipun keputusan untuk meluncurkan produk baru diambil oleh Perusahaan, tetapi harus melewati suatu proses persetujuan yang didokumentasikan sesuai dengan praktik tata kelola Perusahaan dan memenuhi standar dalam hal fitur produk, harga dan aspek yang berkaitan dengan hukum, kepatuhan, peraturan, reputasi, dan akuntansi;

Prosedur-prosedur tersebut ditetapkan secara terstruktur dan disesuaikan berdasarkan *best practice* yang diterapkan secara konsisten. Karakteristik utama dari prosedur ini adalah sebagai berikut:

- *stress tests* juga diperlukan atas asumsi utama untuk memastikan bahwa skenario "bagaimana jika" dipertimbangkan dalam proses pengembangan produk;
- untuk bisnis pra-peluncuran, harus dipastikan bahwa risiko baru yang akan ditanggung oleh Perusahaan telah mengalami proses yang ketat sebelum produk ditawarkan kepada pelanggan dan menunjukkan profitabilitas yang memadai yang telah disesuaikan dengan biaya modal;
- untuk bisnis pasca-peluncuran, kontrol yang memadai atas profitabilitas dan risiko dari polis Perusahaan yang sudah aktif;
- kerangka profitabilitas yang melengkapi aturan dasar *underwriting* yang kuat dan untuk memastikan bahwa tidak ada risiko yang diambil di luar toleransi Perusahaan dan nilai tersebut ditentukan oleh penentuan harga risiko yang memadai.

36. INSURANCE RISKS (continued)

Product approval

In its activities, the Company has established the Product Management Committee who advised on product approval, to advise mitigation to all related risks that may arise from the product underwritten by the Company, and advise a thorough approval process before products are launched.

- *although the decision to launch a new product is taken by the Company, it must result from a documented approval process that complies with Company's governance practices and standards in terms of product features, pricing and aspects related to legal, compliance, regulatory, reputation and accounting;*

These procedures are structured and harmonised based on best practices adopted consistently. The main characteristics of these procedures are as follows:

- *stress tests are also required on key assumptions to ensure that appropriate "what if" scenarios are considered in the product development process;*
- *for pre-launch business, to ensure that new risks underwritten by the Company have undergone a rigorous process before the products are offered to customers and show adequate profitability adjusted for the cost of capital;*
- *for post-launch business, to ensure the appropriate profitability and risks control of the Company enforce underwritings;*
- *this profitability framework complements strong and basic underwriting rules to ensure that no risks are taken outside the Company tolerances and that value is created by adequately pricing the risk.*



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36. RISIKO-RISIKO ASURANSI (lanjutan)

36. INSURANCE RISKS (continued)

Persetujuan produk (lanjutan)

Product approval (continued)

Tabel di bawah menunjukkan konsentrasi liabilitas kontrak asuransi berdasarkan tipe produk:

The table below sets out the concentration of life insurance contract liabilities by type of product:

	Liabilitas asuransi/ Insurance liabilities	Aset reasuransi/ Reinsurance assets	Liabilitas netof Net liabilities	
31 Desember 2022				31 December 2022
Non par tradisional				Traditional non par
- Dwiguna	8,418,142	5,155	8,412,987	Endowment -
- Berjangka	1,118,530	38,554	1,079,966	Term -
- Kesehatan	107,777	1,199	106,578	Health -
- Unit link dasar	2,851	-	2,851	Basic unit-linked -
Dana unit link	6,170,446	2,878	5,167,568	Unit-linked fund
Syariah	775,188	57,002	718,186	Sharia
	<u>16,592,934</u>	<u>104,798</u>	<u>16,488,136</u>	
31 Desember 2021				31 December 2021
Non par tradisional				Traditional non par
- Dwiguna	7,395,532	4,338	7,391,194	Endowment -
- Berjangka	1,203,784	93,090	1,110,694	Term -
- Kesehatan	119,268	10,038	109,230	Health -
- Unit link dasar	5,159	28	6,131	Basic unit-linked -
Dana unit link	5,920,996	2,712	5,918,284	Unit-linked fund
Syariah	630,102	47,396	582,706	Sharia
	<u>15,275,841</u>	<u>157,602</u>	<u>15,118,239</u>	

Cadangan teknis Perusahaan sensitif terhadap suku bunga dan tingkat kematian.

The Company's technical reserves are sensitive to interest rate and mortality rate.

Tabel berikut menyajikan sensitivitas dari nilai liabilitas asuransi terhadap perubahan asumsi yang digunakan dalam estimasi liabilitas asuransi. Korelasi asumsi akan memiliki dampak yang signifikan dalam menentukan cadangan teknis, tetapi untuk menunjukkan dampak akibat perubahan asumsi, asumsi harus diubah secara individual. Tabel ini juga menunjukkan dampak terhadap cadangan teknis akibat perubahan asumsi aktuarial (tidak diaudit).

The following tables present the sensitivity of the value of insurance liabilities to the movements in the assumptions used in the estimation of insurance liabilities. The correlation of assumptions will have a significant effect in determining the ultimate technical reserves, but to demonstrate the impact due to changes in assumptions, assumptions had to be changed on an individual basis. This table also indicates the impact on the technical reserve due to the changes in the actuarial assumptions (unaudited).

	Persentase perubahan/ Percentage of change	Saldo liabilitas asuransi/ Balance of insurance liabilities		
		31 Desember/December		
		2022	2021	
Tingkat suku bunga	+1%	15,504,661	14,381,755	Interest rate
Tingkat suku bunga	-1%	16,188,809	14,978,370	Interest rate
Tingkat mortalitas	+10%	15,895,428	14,717,555	Mortality rate
Tingkat mortalitas	-10%	15,742,207	14,244,408	Mortality rate

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36. RISIKO-RISIKO ASURANSI (lanjutan)

Persetujuan produk (lanjutan)

Analisis berikut ini dilakukan untuk memperkirakan dampak dari perubahan yang mungkin terjadi pada asumsi utama, dengan semua asumsi lainnya tetap konstan, terhadap laba rugi. Korelasi asumsi akan memiliki dampak yang signifikan dalam menentukan laba rugi sesungguhnya, tetapi untuk menunjukkan dampak akibat perubahan asumsi, asumsi harus diubah secara individual (tidak diaudit).

	Persentase perubahan/ Percentage of change	Pengaruh terhadap laba sebelum beban pajak penghasilan/ Impact on income before income tax expense		
		31 Desember/December		
		2022	2021	
Tingkat suku bunga	+1%	(313,084)	(263,986)	Interest rate
Tingkat suku bunga	-1%	371,064	332,630	Interest rate
Tingkat mortalitas	+10%	77,683	71,815	Mortality rate
Tingkat mortalitas	-10%	(75,538)	(401,332)	Mortality rate

36. INSURANCE RISKS (continued)

Product approval (continued)

The following analysis is performed for estimating the impact of the possible movements in key assumptions, with all other assumptions held constant, to the profit or loss. The correlation of assumptions will have a significant effect in determining the ultimate profit and loss, but to demonstrate the impact due to changes in assumptions, assumptions had to be changed on an individual basis (unaudited).

37. MANAJEMEN RISIKO KEUANGAN

Aktivitas Perusahaan mengandung berbagai macam risiko keuangan: risiko nilai tukar mata uang asing, risiko kredit dan risiko likuiditas. Fungsi utama dari manajemen risiko Perusahaan adalah untuk mengidentifikasi seluruh risiko kunci, mengukur risiko tersebut, mengelola posisi risiko dan menentukan alokasi modal. Perusahaan secara rutin menelaah kebijakan dan sistem manajemen risiko untuk menyesuaikan dengan perubahan di pasar, produk dan praktik pasar terbaik.

Tujuan Perusahaan adalah untuk mencapai keseimbangan yang sesuai antara risiko dan tingkat pengembalian dan meminimalisasi potensi efek memburuknya kinerja keuangan Perusahaan. Perusahaan mendefinisikan risiko sebagai kemungkinan kerugian atau laba yang hilang, yang disebabkan oleh faktor internal dan eksternal.

Manajemen risiko dilaksanakan dengan kebijakan-kebijakan yang disetujui oleh Dewan Direksi. Dewan Direksi memberikan kebijakan tertulis atas manajemen risiko secara keseluruhan, termasuk kebijakan tertulis yang mencakup area khusus, seperti risiko nilai tukar, risiko suku bunga, risiko kredit, dan pemanfaatan instrumen keuangan. Risiko yang berasal dari instrumen keuangan yang dihadapi oleh Perusahaan mengandung risiko keuangan, termasuk juga risiko pasar, risiko kredit dan risiko likuiditas.

37. FINANCIAL RISK MANAGEMENT

The Company's activities expose it to a variety of financial risks: foreign exchange risk, credit risk and liquidity risk. The core functions of the Company's risk management are to identify all key risks for the Company, measure these risks, manage the risk positions and determine capital allocations. The Company regularly reviews its risk management policies and systems to reflect changes in market, products and best market practice.

The Company's aim is to achieve an appropriate balance between risk and return and periodic potential adverse effects on the Company's financial performance. The Company defines risk as the possibility of loss or profits foregone, which may be caused by internal or external factors.

Risk management is carried out under policies approved by the Board of Directors. The Board of Directors provides written principles for overall risk management, as well as written policies covering specific areas, such as foreign exchange risk, interest rate risk, credit risk, and use of financial instrument. The risk arising from financial instruments to which the Company is exposed are financial risks, which includes market risk, credit risk and liquidity risk.

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37. MANAJEMEN RISIKO KEUANGAN (lanjutan)

Perusahaan tidak terekspos risiko pasar, risiko kredit, dan risiko likuiditas pada investasi pemegang *unit link*, dikarenakan semua risiko ditanggung langsung oleh masing-masing pemegang polis.

a. Risiko pasar

Perusahaan menghadapi eksposur terhadap risiko pasar, yaitu risiko di mana nilai wajar atas arus kas masa depan atas suatu instrumen keuangan berfluktuasi karena perubahan pada harga pasar. Risiko pasar berasal dari posisi terbuka yang terkait dengan produk-produk suku bunga, mata uang dan ekuitas, yang seluruhnya dipengaruhi oleh pergerakan pasar baik secara spesifik maupun umum, dan perubahan volatilitas tingkat suku bunga pasar atau harga seperti suku bunga, nilai tukar dan produk ekuitas.

i. Risiko nilai tukar mata uang asing

Perusahaan menghadapi risiko nilai tukar mata uang asing yang terjadi akibat fluktuasi nilai tukar mata uang pada laporan posisi keuangan dan laporan arus kas. Dewan Direksi menetapkan limit tingkat eksposur berdasarkan mata uang yang dimonitor secara berkala.

Tabel dibawah ini mengikhtisarkan aset dan liabilitas keuangan Perusahaan terhadap risiko nilai tukar mata uang asing. Seluruh eksposur adalah dalam Dolar AS, tidak terdapat eksposur risiko mata uang asing selain dalam Dolar AS (kecuali produk *unit link* dan Syariah).

	31 Desember/December	
	2022 (US\$)	2021 (US\$)
	Jumlah penuh/ Full amount	Jumlah penuh/ Full amount
Aset		
Kas dan kas pada bank	107,709	305,480
Piutang investasi	112,561	110,168
Investasi		
Deposito berjangka	510,230	2,935,000
Efek-efek	6,299,269	5,987,984
	<u>7,029,769</u>	<u>9,338,632</u>

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37. FINANCIAL RISK MANAGEMENT (continued)

There are no market risk, credit risk and liquidity risk, exposed to in which the Company for policyholders' investment in unit-linked contract, since all credit risk are borne by the policyholders.

a. Market risk

The Company is aware about exposure to market risks which is the risks that the fair value of future cash flows of financial instrument will fluctuate because of changes in market price. Market risks arise from open positions in interest rate, currency and equity products, all of which are exposed to the general and specific market movements and changes in the level of volatility or market rate or price such as interest rate, foreign exchange rate, and equity products.

i. Foreign exchange risk

The Company takes on exposure to the effects of fluctuations in the prevailing foreign exchange rates on its statement of financial position and statement of cash flows. The Board of Directors sets limits on the level of exposure by currency, which are monitored periodically.

The table below summarises the Company's financial assets and liabilities exposure to foreign exchange rate risk. All exposure is in USD, there is no foreign exchange exposure other than USD (excluding unit link products and Sharia).

Assets
Cash and cash in banks
Investment receivables
Investments
Time deposits
Marketable securities

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37. MANAJEMEN RISIKO KEUANGAN (lanjutan)

37. FINANCIAL RISK MANAGEMENT (continued)

a. Risiko pasar (lanjutan)

a. Market risk (continued)

i. Risiko nilai tukar mata uang asing (lanjutan)

i. Foreign exchange risk (continued)

Sensitivitas Perusahaan terhadap mata uang asing diperhitungkan dengan menggunakan informasi aset bersih yang ditranslasikan ke dalam mata uang asing Dolar AS. Tabel di bawah ini mengikhtisarkan sensitivitas laba sebelum pajak Perusahaan atas perubahan nilai tukar mata uang asing pada tanggal 31 Desember 2022 dan 2021 (tidak diaudit).

The Company's sensitivity on foreign currencies is determined using the net assets information that translated into USD. The table below shows the sensitivity of Company's income before tax to movement of foreign exchange rates for the year ended 31 December 2022 and 2021 (unaudited).

	Persentase perubahan/ Percentage of change	Pengaruh terhadap laba sebelum beban pajak penghasilan/ Impact on income before income tax expense		Exchange rate
		31 Desember/December		
		2022	2021	
Nilai tukar mata uang asing	+/-5%	+/-5,529	+/-6,653	

Analisis di atas mengasumsikan bahwa seluruh variabel lainnya adalah konstan dan berdasarkan tanggal pelaporan yang konstan.

The analysis assumes that all other variables are held constant. It also assumes a constant reporting date position.

ii. Risiko suku bunga

ii. Interest rate risk

Risiko suku bunga arus kas adalah risiko di mana arus kas masa depan dari suatu instrumen keuangan berfluktuasi karena perubahan suku bunga pasar. Risiko nilai suku bunga wajar adalah risiko di mana nilai dari suatu instrumen keuangan berfluktuasi karena perubahan suku bunga pasar. Perusahaan menghadapi dampak dari fluktuasi suku bunga pasar yang berlaku baik atas risiko nilai wajar maupun arus kas. Marjin suku bunga bisa meningkat sebagai hasil dari perubahan tersebut namun juga dapat mengurangi kerugian ketika terdapat pergerakan yang tidak diharapkan.

Cash flows interest rate risk is the risk that the future cash flows of a financial instrument will fluctuate because of changes in market interest rates. Fair value interest rate risk is the risk that the value of a financial instrument will fluctuate because of changes in market interest rates. The Company takes on exposure to the effects of fluctuations in the prevailing levels of market interest rates on both its fair value and cash flows risks. Interest margins may increase as a result of such changes but may reduce loss in the event that unexpected movements arise.

Tabel di bawah ini mengikhtisarkan sensitivitas keuntungan (kerugian) yang belum direalisasi atas efek-efek dalam kelompok nilai wajar melalui laporan laba rugi pada tanggal 31 Desember 2022 dan 2021 atas perubahan harga pasar (tidak diaudit):

The table below shows the sensitivity of unrealized gain (loss) on fair value through profit and loss marketable securities to movement of market value for the year ended 31 December 2022 and 2021 (unaudited):

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37. MANAJEMEN RISIKO KEUANGAN (lanjutan)

37. FINANCIAL RISK MANAGEMENT (continued)

a. Risiko pasar (lanjutan)

a. Market risk (continued)

ii. Risiko suku bunga (lanjutan)

ii. Interest rate risk (continued)

		Pengaruh terhadap laba sebelum beban pajak penghasilan/ Impact on income before income tax expense		
		31 Desember/December		
	Persentase perubahan/ Percentage of change	2022	2021	
Perubahan harga pasar	+/- 1%	+/-10,439	+/-9,628	Changes in market price

		Pengaruh terhadap ekuitas/ Impact on equity		
		31 Desember/December		
	Persentase perubahan/ Percentage of change	2022	2021	
Perubahan harga pasar	+/- 1%	+/-81,036	+/-60,550	Changes in market price

iii. Risiko harga saham

iii. Equity price risk

Risiko harga saham adalah risiko di mana nilai wajar arus kas masa depan instrumen keuangan akan berfluktuasi karena adanya perubahan harga pasar (selain yang timbul karena risiko suku bunga dan risiko mata uang), di mana perubahan tersebut disebabkan oleh faktor-faktor tertentu terhadap instrumen keuangan secara individu, atau faktor-faktor yang mempengaruhi seluruh instrumen keuangan yang serupa yang diperdagangkan di pasar.

Equity risk price is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market prices (other than those arising from interest rate risk or currency risk), whether those changes are caused by factors specific to the individual financial instrument, or factors affecting all similar financial instruments traded in the market.

Eksposur risiko harga saham Perusahaan berkaitan dengan aset keuangan yang nilainya akan berfluktuasi yang diakibatkan oleh perubahan harga pasar.

The Company's equity price risk exposure relates to financial assets whose values will fluctuate as a result of changes in market prices.

Dalam pengelolaan risiko pasar, Perusahaan telah menerapkan kebijakan cut loss untuk trading account.

In the management of market price risk, the Company has applied cut loss strategy for trading account.

Tabel di bawah ini mengikhtisarkan sensitivitas keuntungan (kerugian) yang belum direalisasi atas saham dalam kelompok nilai wajar melalui laporan laba rugi pada tanggal 31 Desember 2022 dan 2021 atas perubahan harga pasar (tidak diaudit):

The table below shows the sensitivity of unrealized gain (loss) on fair value through profit and loss of shares to movement of market value for the year ended 31 December 2022 and 2021 (unaudited):

		Pengaruh terhadap laba sebelum beban pajak penghasilan/ Impact on income before income tax expense		
		31 Desember/December		
	Persentase perubahan/ Percentage of change	2022	2021	
Perubahan harga pasar	+/- 1%	+/-2,408	+/-2,579	Changes in market price

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37. MANAJEMEN RISIKO KEUANGAN (lanjutan)

37. FINANCIAL RISK MANAGEMENT (continued)

b. Risiko kredit

Risiko kredit adalah risiko kerugian keuangan yang timbul jika *counterparty* Perusahaan gagal memenuhi liabilitas kontraktualnya kepada Perusahaan. Perusahaan juga menghadapi risiko kredit lainnya yang berasal dari investasi pada efek utang.

Risiko kredit merupakan salah satu risiko terbesar bagi Perusahaan; sehingga manajemen melakukan pengelolaan eksposur risiko kredit dengan hati-hati. Manajemen dan pengendalian atas risiko kredit dipusatkan pada tim manajemen risiko kredit, yang bertanggung jawab kepada Direksi. Penilaian risiko kredit atas suatu portofolio aset memerlukan estimasi-estimasi, seperti kemungkinan terjadinya wanprestasi, rasio kerugian dan korelasi wanprestasi antara lawan transaksi.

Penyisihan kerugian penurunan nilai yang diakui pada pelaporan keuangan (jika ada) hanyalah kerugian yang telah terjadi pada tanggal laporan posisi keuangan (berdasarkan bukti objektif atas penurunan nilai).

Tabel berikut menyajikan eksposur maksimum Perusahaan terhadap risiko kredit untuk instrumen keuangan (kecuali produk *unit link* dan Syariah):

	2022	2021
Aset		
Kas pada bank	31,725	74,299
Piutang premi	39,739	62,867
Piutang investasi	262,138	598,932
Piutang reasuransi	155,945	155,702
Investasi		
Dana jaminan	581,281	509,491
Deposito berjangka	308,166	430,720
Efek-efek	13,549,940	12,985,799
Penyertaan saham	6,773	9,346
Piutang lain-lain	18,511	16,939
Aset lain-lain	37,403	47,503
	<u>14.991.621</u>	<u>14.891.598</u>

Tabel di atas menggambarkan eksposur maksimum atas risiko kredit bagi Perusahaan pada tanggal 31 Desember 2022 dan 2021. Manajemen yakin akan kemampuan untuk mengendalikan dan memelihara eksposur risiko kredit pada tingkat yang minimum.

b. Credit risk

Credit risk is the risk of suffering financial loss, should any of the Company's counterparties fail to fulfill their contractual obligations to the Company. The Company is also exposed to other credit risks arising from investments in debt securities.

Credit risk is the one of the largest risks for the Company's business; management therefore carefully manages its exposure to credit risk. The credit risk management and control are centralized in a credit risk management team, which reports to the Board of Directors. The assessment of credit risk of a portfolio of assets entails estimations as to the likelihood of defaults occurring, of the associated loss ratios and of default correlations between counterparties.

Impairment allowances (if any) are recognized for financial reporting purposes only for loss that have been incurred at the date of the statement of financial position (based on objective evidence of impairment).

The following table presents the Company's maximum exposure to credit risk of financial asset (excluding unit-linked products and Shariah):

Assets
Cash in banks
Premium receivables
Investment receivables
Reinsurance receivables
Investments
Statutory funds
Time deposits
Marketable securities
Investment in shares
Other receivables
Other assets

The above table represents a worst-case scenario of credit risk exposure to the Company as of 31 December 2022 and 2021. The Management is confident in their ability to continue to control and sustain minimal exposure of credit risk.

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37. MANAJEMEN RISIKO KEUANGAN (lanjutan)

b. Risiko kredit (lanjutan)

Umur piutang premi yang diklasifikasikan "telah jatuh tempo namun tidak mengalami penurunan nilai" masing-masing sebesar Rp 6.458 dan Rp 3.850 pada tanggal 31 Desember 2022 dan 2021 memiliki umur piutang dalam kategori diatas 90 hari.

Pengelolaan risiko kredit dilakukan dengan menerapkan batasan-batasan investasi dalam hal *rating* efek-efek atau obligasi korporasi (minimal A-) dan kriteria *counterparty* dalam bertransaksi (bank: 20 bank terbesar berdasarkan aset, manajer investasi: 15 manajer investasi terbesar berdasarkan *Asset Under Management*, broker: 20 broker terbesar berdasarkan Modal Kerja Bersih Disesuaikan). Untuk pemilihan *counterparties* bank dalam rangka penempatan kas dan deposito, Perusahaan menggunakan beberapa indikator, di antaranya tingkat rasio kecukupan modal bank tersebut, peringkat bank dan reputasi bank tersebut. Daftar *counterparties* tersebut ditelaah secara periodik.

c. Risiko likuiditas

Risiko likuiditas adalah risiko di mana Perusahaan tidak bisa memenuhi liabilitas pada saat jatuh tempo sebagai akibat dari pembayaran klaim dan manfaat polis, kebutuhan kas dari komitmen kontraktual, atau arus keluar kas lainnya, seperti utang yang telah jatuh tempo. Arus kas keluar ini akan menghabiskan sumber daya kas yang tersedia untuk aktivitas operasional, perdagangan dan investasi. Dalam suatu keadaan yang ekstrem, kekurangan likuiditas dapat mengarah pada penurunan laporan posisi keuangan dan penjualan aset, atau ketidakmampuan untuk memenuhi komitmen kepada pemegang polis. Risiko ini melekat pada semua operasi asuransi dan bisa dipengaruhi oleh kejadian spesifik secara institusional dan pasar secara luas termasuk, tetapi tidak terbatas pada, transaksi kredit, aktivitas merger dan akuisisi, guncangan sistemik dan bencana alam.

37. FINANCIAL RISK MANAGEMENT (continued)

b. Credit risk (continued)

The aging of premium receivables classified as "past due but not impaired" amounted to Rp 6,458 and Rp 3,850 as of 31 December 2022 and 2021, respectively, with aging receivables in category above 90 days.

Management of credit risk is performed by implementing investment limitations, such as the rating of marketable securities of corporate bonds (minimum A-) and criteria of Company's counterparties (bank: the largest 20 banks based on assets, investment manager: the largest 15 investment manager based on Asset Under Management, brokerage: the largest 20 brokerage based on Net Asset Working Capital). In relation to the placement of cash and time deposits, the Company uses several indicators among others solvency ratio, rating of respective banks and its reputation. This counterparties list is reviewed periodically.

c. Liquidity risk

Liquidity risk is the risk that the Company is unable to meet its obligations when they fall due as a result of claim and policy benefits payment, cash requirements from contractual commitments, or other cash outflows, such as debt maturities. Such outflows would deplete available cash resources for operational, trading, and investment activities. In extreme circumstances, lack of liquidity could result in reductions in the statement of financial position and sales of assets, or potentially an inability to fulfill policyholder's commitment. The risk that the Company will be unable to do so is inherent in all insurance operations and can be affected by a range of institution-specific and market-wide events including, but not limited to, credit events, merger and acquisition activity, systemic shocks and natural disasters.

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37. MANAJEMEN RISIKO KEUANGAN (lanjutan)

37. FINANCIAL RISK MANAGEMENT (continued)

c. Risiko likuiditas (lanjutan)

c. Liquidity risk (continued)

Tabel di bawah ini merangkum profil jatuh tempo liabilitas keuangan Perusahaan berdasarkan jadwal pembayaran kontraktual yang tidak didiskontokan (kecuali produk *unit link* dan Syariah).

The tables below summarize the maturity profile of the Company's financial liabilities based on contractual undiscounted schedule payments (excluding unit link products and sharia).

	Nilai tercatat/ Carrying amount	Sampai dengan 1 tahun/ Up to 1 year	1-2 tahun/years	Di atas 2 tahun/ Over 2 years	Total/Total	
31 Desember 2022						31 December 2022
Utang klaim	215	215	-	-	215	Claim payables
Utang reasuransi	53,989	53,989	-	-	53,989	Reinsurance payables
Utang komisi	14,406	14,406	-	-	14,406	Commission payables
Akrual dan utang lain-lain	225,978	225,978	-	-	225,978	Accrued expenses and other payables
Liabilitas sewa	57,458	24,659	32,799	-	57,458	Lease liabilities
	<u>352,046</u>	<u>319,247</u>	<u>32,799</u>	<u>-</u>	<u>352,046</u>	
31 Desember 2021						31 December 2021
Utang klaim	1,136	1,136	-	-	1,136	Claim payables
Utang reasuransi	44,711	44,711	-	-	44,711	Reinsurance payables
Utang komisi	14,518	14,518	-	-	14,518	Commission payables
Akrual dan utang lain-lain	1,119,603	1,119,603	-	-	1,119,603	Accrued expenses and other payables
Liabilitas sewa	25,785	17,755	8,030	-	25,785	Lease liabilities
	<u>1,205,753</u>	<u>1,197,723</u>	<u>8,030</u>	<u>-</u>	<u>1,205,753</u>	

Profil jatuh tempo ini didasarkan pada jangka waktu yang tersisa sampai dengan tanggal jatuh tempo kontrak. Selain itu, jika terdapat kebutuhan akan likuiditas, efek-efek dan aset lancar dapat dijual. Kebijakan Perusahaan sehubungan dengan *maturity gap* antara aset dan liabilitas moneter adalah menetapkan *gap limit* yang disesuaikan dengan kemampuan Perusahaan untuk memperoleh likuiditas segera.

This maturity profile is based on the remaining period to the contractual maturity date. In addition, if the Company encounters liquidity needs, marketable securities and current assets could be liquidated. The Company's policy with regards to the maturity gap between the monetary assets and liabilities is to determine a gap limit which is adjusted to the Company's ability to obtain immediate liquidity.

Penyebaran virus Covid-19

The outbreak of Covid-19 virus

Penyebaran virus Covid-19 telah berdampak terhadap ekonomi secara keseluruhan, sektor riil, sektor keuangan, termasuk pada operasi Perusahaan. Sampai dengan tanggal penyelesaian laporan keuangan ini, Covid-19 telah mendorong terjadinya pertumbuhan ekonomi negatif, pelemahan konsumsi masyarakat akibat melemahnya daya beli masyarakat, penurunan nilai investasi, perlambatan ekspor akibat melemahnya permintaan global dan penurunan impor. Krisis akibat Covid-19 juga telah menjadi faktor pendorong kenaikan nilai tukar, penurunan kinerja pasar modal, dan perlambatan kinerja industri.

The outbreak of Covid-19 virus has an impact on the economy as a whole, the real sector, the financial sector, including the Company's operations. As of the date of completion of this financial report, Covid-19 has driven negative economic growth, weakened public consumption due to weakening of public purchasing power, decreased investment value, slowing exports due to weakening global demand and lower imports. The crisis due to Covid-19 has also been a driving factor for increase in exchange rate, a decline in capital market performance, and a slowdown in industrial performance.

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37. MANAJEMEN RISIKO KEUANGAN (lanjutan)

Penyebaran virus Covid-19 (lanjutan)

Untuk mengatasi tantangan diatas, manajemen Perusahaan telah dan berencana melakukan hal-hal sebagai berikut:

- Perusahaan mewajibkan karyawan untuk melakukan *medical checkup* di tahun 2022.
- Perusahaan menghimbau karyawan untuk melakukan vaksin *booster ke-3*.
- Menerapkan ketentuan bagi pegawai yang memiliki gejala Covid-19 ataupun yang belum melakukan vaksin *booster ke-3*, wajib melakukan *Swab Test Antigen* dan mendapatkan hasil negatif sebelum kembali *Work From Office*.
- Mengimbau karyawan untuk tetap memaksimalkan pertemuan secara daring untuk pertemuan dengan jumlah peserta lebih dari 15 orang.
- Penyesuaian jam kerja selama pandemi Covid-19.
- Perjalanan dinas dilaksanakan dengan *highly selected* dengan memperhatikan faktor urgensi dan wajib mendapatkan persetujuan dari Direktur Sektor.
- Pelaksanaan perjalanan dinas wajib mengikuti protokol kesehatan/prosedur yang ditetapkan oleh daerah asal dan daerah tujuan.

Sektor asuransi juga terdampak atas pandemi Covid-19, antara lain penurunan pendapatan premi, penurunan beban klaim dan manfaat polis, dan penurunan pendapatan investasi.

37. FINANCIAL RISK MANAGEMENT (continued)

The outbreak of Covid-19 virus (continued)

To resolve the above challenges, the Company's management has and plans to do the following:

- The Company requires employees to have a *medical checkup* in 2022.
- The Company urges employees to do the 3rd *booster vaccine*.
- Implementing provisions for employees who have symptoms of Covid-19 or who have not done the 3rd *booster vaccine*, these employees are required to carry out an *Antigen Swab Test* and get a *negative result* before returning to *Work From Office*.
- Encourage employees to continue to maximize *online meetings* for meetings with more than 15 participants.
- Adjustment of working hours during the Covid-19 pandemic.
- Business trip are carried out in a *highly selected occasions* by considering *urgency factor* and must obtain approval from the *Sector Director*.
- The implementation of business trip must follow the *health protocols/procedures* established by the origin and destination areas.

The insurance sector is also impacted by Covid-19 pandemic, among others decrease in premium income, decrease in claim and policy benefits, and decrease in investment income.

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38. NILAI WAJAR ASET DAN LIABILITAS KEUANGAN

Nilai wajar adalah suatu total di mana aset dapat ditukar atau liabilitas dapat diselesaikan dengan dasar transaksi wajar.

Instrumen keuangan yang tidak diukur pada nilai wajar

Tabel berikut menyajikan nilai tercatat dan taksiran nilai wajar dari aset dan liabilitas keuangan Perusahaan yang tidak diukur pada nilai wajar pada tanggal 31 Desember 2022 dan 2021:

	31 Desember/December 2022		31 Desember/December 2021		
	Nilai tercatat/ Carrying value	Nilai wajar/ Fair value	Nilai tercatat/ Carrying value	Nilai wajar/ Fair value	
Aset					Assets
Kas dan kas pada bank	73,741	73,741	100,421	100,421	Cash and cash in bank
Piutang premi	69,695	69,695	84,876	84,876	Premium receivables
Piutang investasi	314,521	314,521	623,638	623,638	Investment receivables
Piutang reasuransi	185,143	185,143	176,223	176,223	Reinsurance receivables
Investasi					Investment
Dana jaminan					Statutory funds
Deposito berjangka	10,000	10,000	10,000	10,000	Time deposits
Obligasi/Sukuk Pemerintah	581,281	602,337	509,491	556,119	Government bonds/sukuk
Deposito berjangka	840,854	840,854	634,536	634,536	Time deposits
Efek-efek	2,143,174	2,196,246	1,052,922	1,131,098	Marketable securities
Penyertaan saham	6,773	6,773	9,346	9,346	Investment in shares
Piutang lain-lain	25,777	25,777	18,448	18,448	Other receivables
Aset lain-lain	502,052	502,052	586,004	586,004	Other assets
	<u>4,879,853</u>	<u>4,953,981</u>	<u>3,871,539</u>	<u>3,996,343</u>	
Liabilitas					Liabilities
Utang klaim	2,866	2,866	1,524	1,524	Claim payables
Utang reasuransi	72,597	72,597	69,367	69,367	Reinsurance payables
Utang komisi	17,729	17,729	18,394	18,394	Commission payables
Akrual dan utang lain-lain	256,443	256,443	1,136,235	1,136,235	Accrued expenses and other payables
Liabilitas sewa	57,458	57,458	25,785	25,785	Lease liabilities
	<u>407,093</u>	<u>407,093</u>	<u>1,251,305</u>	<u>1,251,305</u>	

Semua aset keuangan diklasifikasikan ke dalam pinjaman yang diberikan dan piutang kecuali investasi dalam dana jaminan dan efek-efek dalam bentuk obligasi yang diklasifikasikan sebagai aset keuangan yang dimiliki hingga jatuh tempo, nilai wajar melalui laba rugi atau tersedia untuk dijual dan liabilitas keuangan yang diukur melalui biaya yang diamortisasi mempunyai jatuh tempo dalam jangka pendek, maka nilai tercatatnya merupakan perkiraan yang layak atas nilai wajarnya.

Pada tanggal 31 Desember 2022 dan 2021, nilai wajar untuk aset keuangan yang dimiliki hingga jatuh tempo adalah sebagai berikut:

	Nilai tercatat/ Carrying amount	Nilai wajar/ Fair value	
31 Desember 2022			31 Desember 2022
Efek-efek	2,143,174	2,196,246	Marketable securities
Dana jaminan	581,281	602,337	Statutory funds
31 Desember 2021			31 Desember 2021
Efek-efek	1,052,922	1,131,098	Marketable securities
Dana jaminan	509,491	556,119	Statutory funds

Fair value is the amount for which an asset could be exchanged or a liability settled in an agreed price transaction basis.

Financial instruments not measured at fair value

The table below presents carrying amounts and estimated fair value of the Company's financial assets and liabilities that are not measured at fair value as of 31 December 2022 and 2021:

All financial assets were classified as loan and receivables except for investment in statutory fund and marketable securities in the form of bonds which are classified as held-to-maturity financial assets, fair value through profit or loss or available-for-sale and financial liabilities at amortized cost have a short-term maturity, therefore, the carrying amount is a reasonable approximation of fair value.

As of 31 December 2022 and 2021, the fair value of the held-to-maturity financial assets are as follows:

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38. NILAI WAJAR ASET DAN LIABILITAS KEUANGAN (lanjutan)

Instrumen keuangan yang tidak diukur pada nilai wajar (lanjutan)

Nilai wajar untuk efek-efek dan dana jaminan dalam bentuk obligasi dimiliki hingga jatuh tempo ditentukan berdasarkan nilai pasar yang berlaku pada tanggal laporan posisi keuangan, yaitu menggunakan harga yang berasal dari sumber terpercaya dan dipublikasikan secara rutin, termasuk *broker's quoted price* dari Bloomberg, KSEI, Reuters dan *other quoted market price*.

Tabel berikut menunjukkan nilai wajar untuk aset keuangan yang dimiliki hingga jatuh tempo yang dikelompokkan berdasarkan hirarki nilai wajar pada tanggal 31 Desember 2022 dan 2021, neto setelah cadangan kerugian penurunan nilai:

	Nilai tercatat/ Carrying value	Tingkat 1/ Level 1	Tingkat 2/ Level 2	Tingkat 3/ Level 3	Nilai wajar/ Fair value
31 Desember 2022					
Aset					
Efek-efek	2.143,174	-	2.196.246	-	2.196.246
Dana jaminan	581,281	-	602.337	-	602.337
31 Desember 2021					
Aset					
Efek-efek	1.052,922	-	1.131,098	-	1.131,098
Dana jaminan	509,491	-	556.119	-	556.119

Tabel berikut menyajikan instrumen keuangan Perusahaan yang diukur pada nilai wajar pada tanggal 31 Desember 2022 dan 2021:

	Nilai tercatat/ Carrying value	Tingkat 1/ Level 1	Tingkat 2/ Level 2	Tingkat 3/ Level 3	Nilai wajar/ Fair value
31 Desember 2022					
Aset					
Efek-efek	17,964,288	1,802,338	16,161,950	-	17,964,288
Dana jaminan	11,204	-	11,204	-	11,204
31 Desember 2021					
Aset					
Efek-efek	18,469,227	815,976	17,653,251	-	18,469,227
Dana jaminan	11,802	-	11,802	-	11,802

Nilai wajar untuk aset keuangan yang diklasifikasikan sebagai nilai wajar yang diukur melalui laba rugi dan tersedia untuk dijual adalah sama dengan nilai tercatatnya.

38. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES (continued)

Financial instruments not measured at fair value (continued)

The fair value of marketable securities and statutory funds in the form of held-to-maturity bonds are determined based on quoted market price at the statement of financial position date from credible sources and published regularly, which includes *broker's quoted price* from Bloomberg, KSEI, Reuters and *other quoted market price*.

The table below shows the fair value of the financial assets classified as held-to-maturity grouped according to the fair value hierarchy as of 31 December 2022 and 2021, net of allowance for impairment losses:

	Nilai tercatat/ Carrying value	Tingkat 1/ Level 1	Tingkat 2/ Level 2	Tingkat 3/ Level 3	Nilai wajar/ Fair value
31 Desember 2022					
Assets					
Marketable securities	2.143,174	-	2.196.246	-	2.196.246
Statutory funds	581,281	-	602.337	-	602.337
31 Desember 2021					
Assets					
Marketable securities	1.052,922	-	1.131,098	-	1.131,098
Statutory funds	509,491	-	556.119	-	556.119

The following table shows the Company's financial instruments measured at fair value as of 31 December 2022 and 2021:

	Nilai tercatat/ Carrying value	Tingkat 1/ Level 1	Tingkat 2/ Level 2	Tingkat 3/ Level 3	Nilai wajar/ Fair value
31 Desember 2022					
Assets					
Marketable securities	17,964,288	1,802,338	16,161,950	-	17,964,288
Statutory funds	11,204	-	11,204	-	11,204
31 Desember 2021					
Assets					
Marketable securities	18,469,227	815,976	17,653,251	-	18,469,227
Statutory funds	11,802	-	11,802	-	11,802

The fair value of financial assets classified as fair value through profit or loss and available for sale are same with the carrying amount.

39. RISIKO PERMODALAN

Tujuan Perusahaan dalam mengelola permodalannya adalah untuk menjaga kelangsungan usaha Perusahaan untuk dapat memberikan hasil kepada pemegang saham dan manfaat kepada pemegang kepentingan lainnya, dan pemeliharaan optimalisasi struktur permodalan untuk mengurangi biaya operasional.

39. CAPITAL RISK

The Company's objectives when managing capital are to safeguard the Company's ability to continue as going concern in order to provide returns for shareholders and benefits for other stakeholders, and to maintain an optimal capital structure to reduce the operation cost.

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39. RISIKO PERMODALAN (lanjutan)

Tujuan Perusahaan dalam mengelola permodalannya adalah untuk menjaga kelangsungan usaha Perusahaan untuk dapat memberikan hasil kepada pemegang saham dan manfaat kepada pemegang kepentingan lainnya, dan pemeliharaan optimalisasi struktur permodalan untuk mengurangi biaya operasional.

Dalam rangka memelihara atau menyesuaikan struktur permodalan, Perusahaan dapat menyesuaikan total dividen yang dibayarkan kepada pemegang saham, imbal hasil modal kepada pemegang saham atau menerbitkan saham baru untuk mengurangi liabilitas.

Konsisten dengan pelaku industri lainnya, Perusahaan memonitor rasio solvabilitas yang dihitung berdasarkan Peraturan Otoritas Jasa Keuangan No. 71 /POJK.05/2016 tentang Kesehatan Keuangan Perusahaan Asuransi dan Reasuransi. Jumlah target minimum pencapaian rasio solvabilitas adalah 120%.

Perusahaan telah memenuhi ketentuan dalam peraturan tersebut.

40. STANDAR AKUNTANSI YANG TELAH DISAHKAN NAMUN BELUM BERLAKU EFEKTIF

Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia ("DSAK-IAI") telah menerbitkan standar baru, amandemen dan interpretasi berikut, namun belum berlaku efektif untuk tahun buku yang dimulai pada 1 Januari 2022 adalah sebagai berikut:

- Amendemen PSAK 1: "Penyajian Laporan Keuangan" tentang pengungkapan kebijakan akuntansi yang mengubah istilah "signifikan" menjadi "material" dan memberi penjelasan mengenai kebijakan akuntansi material;
- Amendemen PSAK 1: "Penyajian Laporan Keuangan" tentang klasifikasi liabilitas;
- Amendemen PSAK 25: "Kebijakan Akuntansi, Perubahan Estimasi Akuntansi, dan Kesalahan" tentang definisi "estimasi akuntansi" dan penjelasannya;
- Amendemen PSAK 16: "Aset Tetap" tentang hasil sebelum penggunaan yang diintensikan;
- Amendemen PSAK 46: "Pajak Penghasilan" tentang Pajak Tanggungan terkait Aset dan Liabilitas yang timbul dari Transaksi Tunggal yang diadopsi dari Amendemen IAS 12 Income Taxes tentang Deferred Tax related to Assets and Liabilities arising from a Single Transaction; dan
- Amendemen PSAK 107: "Akuntansi Ijarah".

Standar tersebut akan berlaku efektif pada 1 Januari 2023 dan penerapan dini diperbolehkan.

39. CAPITAL RISK (continued)

The Company's objectives when managing capital are to safeguard the Company's ability to continue as going concern in order to provide returns for shareholders and benefits for other stakeholders, and to maintain an optimal capital structure to reduce the operation cost.

In order to maintain or adjust the capital structure, the Company may adjust the amount of dividends paid to shareholders, return capital to shareholders or issue new shares to reduce liabilities.

Consistent with others in the industry, the Company monitors solvency ratio which is calculated in accordance with Regulation of Otoritas Jasa Keuangan No. 71 /POJK.05/2016 regarding The Financial Soundness of the Insurance and Reinsurance Company. Minimum solvency ratio target is 120%.

The Company has fulfilled the requirements outline in the regulation.

40. ACCOUNTING STANDARD ISSUED BUT NOT YET EFFECTIVE

Financial Accounting Standard Board of Indonesian Institute of Accountants ("DSAK-IAI") has issued the following new standards, amendments and interpretations, but not yet effective for the financial year beginning 1 January 2022 are as follows:

- Amendment of SFAS 1: "Presentation of Financial Statements" regarding disclosure of accounting policies that change the term "significant" to "material" and provide explanations of material accounting policies;
- Amendment of SFAS 1: "Presentation of Financial Statements" regarding classification of liabilities;
- Amendment of SFAS 25: "Accounting Policies, Changes in Accounting Estimates, and Errors" regarding the definition of "accounting estimates" and their explanations;
- Amendment of SFAS 16: "Fixed Assets" regarding proceeds before intended use;
- Amendment of SFAS 46: "Income Tax" on Deferred Tax related to Assets and Liabilities arising from a Single Transaction which adopted from Amended IAS 12 Income Taxes on Deferred Tax related to Assets and Liabilities arising from a Single Transaction; and
- Amendment of SFAS 107: "Ijarah Accounting".

The above standards will be effective on 1 January 2023 and early adoption is permitted.

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40. STANDAR AKUNTANSI YANG TELAH DISAHKAN NAMUN BELUM BERLAKU EFEKTIF (lanjutan)

- Amendemen PSAK 1: "Penyajian Laporan Keuangan" terkait liabilitas jangka panjang dengan kovenan; dan
- Amendemen PSAK 73: "Sewa" terkait liabilitas sewa pada transaksi jual dan sewa-balik.

Standar tersebut akan berlaku efektif pada 1 Januari 2024 dan penerapan dini diperbolehkan.

- PSAK 74: "Kontrak Asuransi"; dan
- Amendemen PSAK 74: "Kontrak Asuransi" terkait Penerapan Awal PSAK 74 dan PSAK 71 - Informasi Komparatif.

Standar tersebut akan berlaku efektif pada 1 Januari 2025.

Pada saat penerbitan laporan keuangan, Perusahaan masih mempelajari dampak yang mungkin timbul dari penerapan standar baru, revisi dan interpretasi tersebut serta pengaruhnya pada laporan keuangan.

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40. ACCOUNTING STANDARD ISSUED BUT NOT YET EFFECTIVE (continued)

- Amendment of SFAS 1: "Presentation of Financial Statements" insurance contract regarding long-term liabilities with the covenant; and
- Amendment of SFAS 73: "Leases" regarding lease liabilities in safe-and-lease back transactions.

The above standards will be effective on 1 January 2024 and early adoption is permitted.

- SFAS 74: "Insurance contracts"; and
- Amendment of SFAS 74: "Insurance Contract" regarding Initial Application of SFAS 74 and SFAS 71 - Comparative Information.

The above standards will be effective on 1 January 2025.

As at the authorisation date of this financial statement, the Company is still evaluating the potential impact of these new, amendments and interpretations SFAS to its financial statements.

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2022

Laporan Tahunan Annual Report

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