

Ikhtisar Keuangan

Financial Highlights

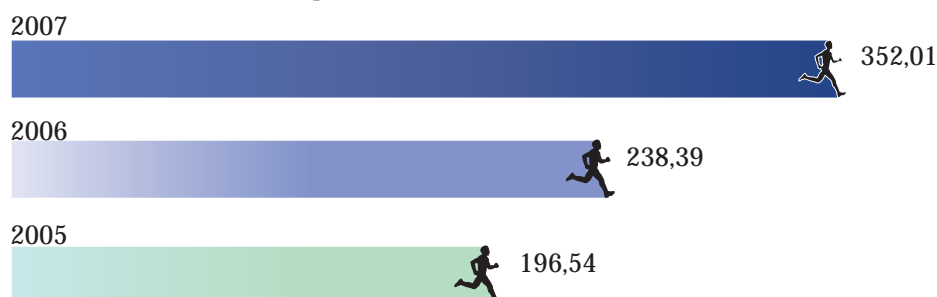
SYARIKAT TAKAFUL INDONESIA

ASURANSI TA

	2007	2006	2005	2007
Laporan Laba Rugi (Rp Miliar)				
Kontribusi Bruto	352,01	238,39	196,54	249,93
Kontribusi Retakaful	62,43	43,23	30,52	(41,49)
Pendapatan Kontribusi	284,64	189,53	163,84	208,08
Klaim Bruto	147,18	101,39	86,69	107,36
Klaim Retakaful	1,90	27,66	15,93	(21,32)
Kenaikan / (Penurunan) Cadangan Teknis	105,75	50,74	32,83	95,55
Beban Klaim	153,36	99,31	101,41	118,51
Komisi Bersih	11,52	4,48	10,34	17,54
Beban Underwriting	227,60	123,31	111,75	198,77
Underwriting Surplus	57,03	66,22	52,09	-
Hasil Investasi	45,03	26,12	15,94	41,49
Beban Usaha	100,49	88,37	66,96	50,17
Laba Usaha	6,81	9,54	1,62	(8,69)
Pendapatan / (Beban) Non-operasi	4,85	3,94	(0,88)	4,52
Laba / (Rugi) sebelum Zakat, Pajak dan Minority Interest	6,43	7,91	0,20	5,14
Laba / (Rugi) Bersih	9,81	8,01	0,92	8,05
Neraca (Rp Miliar)				
Investasi	396,53	284,82	224,94	358,74
Non-Investasi	95,49	86,73	73,50	62,60
Aktiva Tetap	24,13	26,29	26,98	18,29
Total Aktiva	516,15	397,84	325,42	439,64
Cadangan Teknis	379,54	73,79	215,54	344,55
Kewajiban	406,06	299,41	235,82	357,22
Ekuitas	110,09	98,43	89,60	82,42
Jumlah Kewajiban dan Ekuitas	516,15	397,84	325,42	439,64
Rasio Keuangan (%)				
Rasio Investasi terhadap Cadangan Teknis dan Utang Klaim	104,20	103,44	103,42	104,02
Rasio Beban Klaim terhadap Pendapatan Kontribusi	53,88	52,40	61,90	55,95
Rasio Pendapatan Investasi terhadap Rata-rata Investasi	13,22	10,25	7,31	13,28
Rasio Beban Usaha terhadap Kontribusi Bruto	28,55	37,07	34,07	20,08
Rasio Laba Bersih terhadap Total Aktiva	1,90	2,01	0,28	1,83
Rasio Laba Bersih terhadap Ekuitas	8,91	8,14	1,03	9,76
Pertumbuhan Kontribusi Bruto	47,66	21,30	18,15	58,27
Pertumbuhan Total Aktiva	29,74	22,33	12,90	30,81
Lain-lain				
Jumlah Karyawan Tetap				329
Jumlah Kantor Pemasaran				39
Rasio Batas Tingkat Solvabilitas (BTS) - (%)				267

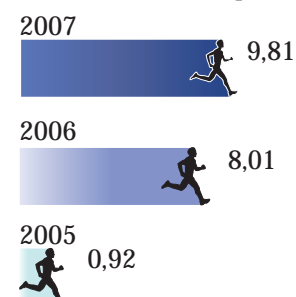
Kontribusi Bruto STI (Rp Miliar)

Gross Contribution STI (Rp Billion)



Laba Bersih STI (Rp Miliar)

Net Income STI (Rp Billion)



AKAFUL KELUARGA

ASURANSI TAKAFUL UMUM

2006	2005	2007	2006	2005	
Income Statements (Rp Billion)					
157,91	123,18	102,87	80,48	73,36	Gross Contribution
(24,80)	(14,72)	20,94	18,43	15,81	Retakaful Contribution
133,11	108,46	77,34	58,63	55,08	Contribution Income
67,12	64,60	39,82	34,27	22,08	Gross Claim
(20,63)	(12,12)	10,58	7,04	3,81	Retakaful Claim
49,37	28,12	10,20	1,37	3,82	Increase / (Decrease) in Technical Reserve
74,14	64,60	34,85	25,18	19,62	Claim Expense
13,35	5,55	11,52	4,48	10,34	Net Commissions
107,00	70,15	46,37	29,66	29,95	Underwriting Expense
-	-	30,97	28,98	25,12	Underwriting Surplus
24,69	13,21	4,84	3,46	2,73	Investment Income
43,65	36,31	34,13	34,34	28,85	Operating Expense
(18,96)	(23,10)	1,68	(1,90)	(1,00)	Operating Income
1,33	(4,15)	3,24	5,07	4,65	Non-operational Income / (Expense)
6,26	0,69	3,98	1,16	2,23	Net Income / (Loss) before Zakat, Tax and Minority Interest
6,11	1,43	4,31	1,28	2,17	Net Income / (Loss)
Balance Sheets (Rp Billion)					
266,20	203,09	68,16	46,34	37,03	Investment
50,50	39,83	34,11	37,20	35,46	Non-Investment
19,38	20,49	5,58	6,53	6,44	Fixed Assets
336,09	262,21	107,85	90,07	78,93	Total Assets
249,00	192,13	34,99	24,79	23,41	Technical Reserves
263,46	200,52	48,89	37,11	35,18	Liabilities (Including Technical Reserve)
72,63	61,69	58,96	52,95	43,75	Equity
336,09	262,21	107,85	90,07	78,93	Total Liabilities and Equity
Financial Ratios (%)					
106,59	106,29	192,94	181,06	154,22	Investment to Technical Reserves and Claim Payable Ratio Claim
55,69	52,55	45,06	42,94	35,62	Expense to Contribution Income Ratio
11,12	6,88	8,45	8,31	6,78	Investment Income to Average Investment Ratio
27,64	28,78	33,18	42,67	39,32	Operating Exp. to Gross Contribution Ratio
1,82	0,55	4,00	1,42	2,74	Net Income to Total Assets Ratio
8,42	2,32	7,32	2,42	4,95	Net Income to Equity Ratio
28,19	21,72	27,81	9,71	24,44	Gross Contribution Growth
28,18	17,18	19,74	14,11	10,17	Total Assets Growth
Others					
229	312	217	233	235	Number of Employees
38	38	39	39	34	Number of Branches
314	325	191	226	177	Risk-Based Capital (RBC)

Total Aktiva STI (Rp Miliar)

Total Assets STI (Rp Billion)

2007



2006



2005

