

Ikhtisar Keuangan

Financial Highlights

	STI			ATK			ATU			Income Statements (Rp Billion)
	2008	2007	2006	2008	2007	2006	2008	2007	2006	
Laporan Laba-Rugi (Rp Miliar)										
Kontribusi Bruto	497.46	352.01	238.39	323.92	249.93	157.91	174.37	102.87	80.48	Gross Contribution
Kontribusi Retakaful	100.87	62.43	43.23	30.19	41.49	24.80	70.68	20.94	18.43	Retakaful Contribution
Pendapatan Kontribusi	388.19	281.64	191.46	291.79	205.08	132.83	97.23	77.34	58.63	Contribution Income
Klaim Bruto	154.64	147.18	101.39	110.31	107.36	67.12	44.33	39.82	34.27	Gross Claim
Klaim Retakaful	24.92	31.90	27.66	16.92	21.32	20.63	8.00	10.58	7.04	Retakaful Claim
Kenaikan/ Penurunan Cadangan Klaim	14.05	34.41	27.77	12.75	28.80	29.82	1.30	5.61	(2.05)	Increase/Decrease in Technical Reserve
Beban Klaim	143.77	149.69	101.50	106.14	114.84	76.32	37.63	34.85	25.18	Claim Expense
Kenaikan Kewajiban Pemegang Polis Takafulink	24.03	62.72	19.52	24.03	62.72	19.52	-	-	-	Increase in Liability to Policy Holder Takafulink
Penurunan (Kenaikan) Nilai Investasi Takafulink	98.89	(13.43)	-	98.89	(13.43)	-	-	-	-	Decrease (Increase) in Investment Value of Takafulink
Komisi Bersih	18.36	11.52	4.48	27.06	17.54	13.35	18.36	11.52	4.48	Net Commission
Beban Underwriting	285.06	210.50	125.49	229.06	164.13	95.84	55.99	46.37	29.66	Underwriting Expense
Underwriting Surplus	103.13	71.13	65.97	62.73	40.95	36.99	41.24	30.97	28.98	Underwriting Surplus
Pendapatan Investasi	23.29	31.66	26.12	19.14	28.12	24.69	5.45	4.84	3.46	Investment Income
Pendapatan Lain-lain	6.17	5.24	5.57	3.74	2.49	0.72	-	-	-	Other Income
Beban Usaha	113.65	100.49	88.37	48.58	50.17	43.64	40.19	34.13	34.34	Operating Expense
Laba Usaha	18.94	7.54	9.29	9.97	3.84	5.40	6.49	1.68	(1.90)	Operating Income
Pendapatan (Beban) Diluar Usaha	0.58	0.38	1.63	3.67	2.03	0.60	1.55	2.30	3.06	Non-Operational Income/Expense
Laba (Rugi) Sebelum Zakat, Pajak dan Bagian Minoritas	18.36	7.16	7.65	13.64	5.87	6.01	8.04	3.98	1.16	Net Income/Loss before Zakat, Tax and Minority Interest
Laba (Rugi) Bersih	18.23	10.56	7.77	14.06	8.80	5.87	7.80	4.31	1.28	Net Income/Loss
Neraca										Balance Sheet
Investasi	461.52	397.21	284.82	415.59	359.42	266.20	76.05	68.16	46.34	Investment
Non-Investasi	101.37	95.53	85.68	64.43	62.64	50.50	38.42	34.11	37.20	Non-Investment
Aktiva Tetap	22.47	24.13	27.34	17.76	18.29	19.38	4.51	5.58	6.53	Fixed Assets
Total Aktiva	585.36	516.86	397.84	497.77	440.35	336.09	118.98	107.85	90.07	Total Assets
Cadangan Teknis	483.26	436.79	331.70	440.52	401.80	306.92	42.74	34.99	24.79	Technical Reserves
Kewajiban (diluar Cadangan Teknis)	41.13	26.50	25.58	23.40	12.68	14.45	18.75	13.90	12.33	Liabilities (Including Technical Reserve)
Ekuitas	60.96	53.58	40.56	33.85	25.88	14.72	57.49	58.96	52.95	Equity
Jumlah Kewajiban dan Ekuitas	585.36	516.86	397.84	497.77	440.35	336.09	118.98	107.85	90.07	Total Liabilities and Equity
Rasio Keuangan (%)										Financial Ratios (%)
Rasio Investasi terhadap Cadangan Teknis dan Utang Klaim	95.15%	90.73%	85.46%	94.13%	89.30%	86.52%	174.65%	192.93%	181.04%	Investment to Technical Reserves and Claim Payable Ratio
Rasio Beban Klaim terhadap Pendapatan Kontribusi	37.04%	53.15%	53.01%	36.37%	56.00%	57.46%	38.71%	45.06%	42.94%	Expense to Contribution Income Ratio
Rasio Pendapatan Investasi terhadap Rata-rata Investasi	2.71%	4.64%	5.12%	2.47%	4.49%	5.26%	3.78%	4.22%	4.15%	Investment Income to Average Investment Ratio
Rasio Beban Usaha terhadap Pendapatan Kontribusi Bruto	22.85%	28.55%	37.07%	15.00%	20.08%	27.64%	23.05%	33.18%	42.67%	Operating Expense to Gross Contribution Ratio
Rasio Laba Bersih terhadap Total Aktiva	3.11%	2.04%	1.95%	2.82%	2.00%	1.75%	6.55%	4.00%	1.42%	Net Income to Total Assets Ratio
Rasio Laba Bersih terhadap Ekuitas	29.91%	19.71%	19.15%	41.53%	33.99%	39.84%	13.56%	7.32%	2.42%	Net Income to Equity Ratio
Pertumbuhan Kontribusi Bruto	41.32%	47.66%	21.30%	29.60%	58.27%	28.19%	69.51%	27.81%	9.71%	Gross Contribution Growth
Pertumbuhan Laba Bersih	72.66%	35.96%	742.38%	59.82%	49.95%	309.35%	80.67%	236.72%	-40.84%	Total Net Growth
Pertumbuhan Total Aktiva	13.25%	29.92%	22.25%	13.04%	31.02%	28.17%	10.32%	19.74%	14.11%	Total Assets Growth
Lain-lain										Others
Jumlah Karyawan Tetap	541	551	596	316	329	312	213	211	233	Number of Employees
Jumlah Kantor Cabang dan Perwakilan	38	39	39	39	39	39	37	39	39	Number of Branches
Rasio Batas Tingkat Solvabilitas (BTS)	n.a	n.a	n.a	120%	-71%	-101%	154%	191%	226%	Risk Base Capital (RBC)

Penghargaan dan Pengakuan

Awards and Recognition



Kinerja Keuangan 2007, *Insurance Awards* 2008 oleh Majalah Infobank

2007 Financial Performance, *Insurance Awards* 2008 by Majalah Infobank



Top of Mind Islamic Life Insurance, *Islamic Finance Award and Cup* 2008, oleh Karim Business Consulting.

Top of Mind Islamic Life Insurance, *Islamic Finance Award and Cup* 2008, by Karim Business Consulting.



Top of Mind Islamic General Insurance, *Islamic Finance Award and Cup* 2008, oleh Karim Business Consulting.

Top of Mind Islamic General Insurance, *Islamic Finance Award and Cup* 2008, by Karim Business Consulting.



Asuransi Umum Terbaik 2 (Kelompok Modal Sendiri Rp 50 Miliar – Rp 100 Miliar), 2008 *Insurance Award* oleh Majalah Media Asuransi.

2nd Best General Insurance (Own Capital Group Rp 50 Miliar – Rp 100 Miliar), 2008 *Insurance Award* by Media Asuransi Magazine.



Asuransi Jiwa Terbaik 3 (Kelompok Modal Sendiri Rp 50 Miliar – Rp 100 Miliar), 2008 *Insurance Award* oleh Majalah Media Asuransi.

3rd Best General Insurance (Own Capital Group Rp 50 Miliar – Rp 100 Miliar), 2008 *Insurance Award* by Media Asuransi Magazine.



Asuransi Jiwa Syariah Terbaik, Best Syariah 2008 oleh Majalah Investor.

Best Life Insurance, Best Syariah 2008 by Investor Magazine.



Penghargaan Khusus, Best Syariah 2008 oleh Majalah Investor.

Special Award, Best Syariah 2008 by Investor Magazine.