PT ASURANSI TOKIO MARINE INDONESIA Sentral Senayan I, Lantai 3

Jl. Asia Afrika No. 8, Jakarta 10270

FINANCIAL STATEMENTS



in million rupi						
ASSETS	30 June 2025	30 June 2024	LIABILITIES AND EQUITY	30 June 2025	30 June 2024	
INVESTMENTS			I. LIABILITIES			
Time Deposits	860.098	774.186	1 Claims Payables	17.566	21.61	
Certificate Deposit	000,030	774,100	2 Co-insurance Payables	11,070	9,68	
Shares	35,826	37,359	3 Reinsurance Payables	320,517	433,31	
	35,020	37,359		126,616	433,31	
•			4 Commissions Payable 5 Taxes Payable	25,589	20,13	
· · · · · · · · · · · · · · · · · · ·	1,559,187	1,499,263	6 Accrued Expenses	25,569 8,391	20,13	
Government Bonds Securities Issued by Countries other than Republic	1,559,167		· ·			
Indonesia	-	-	7 Other Liabilities	144,371	150,27	
Securities Issued by Bank Indonesia	-	-	8 Total Liabilities(1 to 7)	654,120	742,33	
Securities Issued by Multinational Entities	-	-				
0 Mutual Fund	-	-	II. TECHNICAL RESERVE			
1 Asset-Backed Securities	-					
2 Real Estate Investment Funds	-		9 Premium Reserve	493,087	565,3	
3 REPO			10 Unearned Premiums Reserve	536,582	564,6	
4 Direct Participation	835	835	11 Estimated Claim	1,787,626	2,684,0	
Building with Strata-title Rights or Land with Building for Investment	-	-	12 Catastrophe Reserve	-	-	
Financing through Cooperation with Other Parties (Executing)	-	-	13 Total Technical Reserve (9 to 12)	2,817,295	3,813,9	
7 Pure Gold						
8 Mortgage-Backed Loan						
9 Policy Loans						
Other Investments						
1 Total Investment (1 to 20)	2,455,946	2,311,643	14 Total Liabilities (8 + 13)	3,471,415	4,556,3	
NON INVESTMENTS			15 Subordinated Loan	_	_	
NON INVESTMENTS			15 Subordinated Loan	_		
2 Cash & Banks	72,660	137,375	III. EQUITY			
3 Premium Receivables	435,523	443,807				
4 Reinsurance Premium Receivables	26,734	17,718	16 Paid-Up Capital	100,000	100,0	
5 Reinsurance Assets	1.892.515	2.774.707		,,,,,,	100,01	
6 Coinsurance Claim Receivables	1,517	1,350	17 Additional Paid-in Capital	_		
7 Reinsurance Claim Receivables	40.362	56,484				
8 Investment Receivable	.3,002	-	18 Retained Earnings	1,385,603	1,082,2	
9 Accrued Investment Income	27.781	26.433		.,223,000	.,002,2	
Buildings with Strata-title Right or Land with Buildings for Personal Use	-	-	19 Other Comprehensive Income	276,883	259,0	
1 Deferred Acquisition Cost						
2 Other Fixed Assets	20.054	22 622				
	28,954	33,623				
	251,909	194,537	20 Tatal Faults (46 to 40)	4 700 100	4 *	
4 Total Non Investment (22 to 33)	2,777,955	3,686,034	20 Total Equity (16 to 19)	1,762,486	1,441,3	
			1	1		

SIONERS AND	BOARD OF DIRECTORS					
: N	Aasahito Hirai					
: [Diwe Novara					
: A	Agustino Tumpal Manambos Sidabutar					
: L	inda Juliana JL Delhaye					
: 8	Sancoyo Setiabudi					
: 8	Shiro Ipposhi					
: 8	Shiro Kiyohara					
: 0	Cahyo Adi					
SHAREHOLDERS						
	80%					
	20%					
	: M :: C :: A :: L					

MAIN REINSURER	
REINSURER NAME	%
Domestic Reinsurance	
PT Reasuransi Indonesia Utama	14%
PT Tugu Reasuransi Indonesia	8%
3. PT Reasuransi Nusantara Makmur	4%
Overseas Reinsurance	
Tokio Marine Insurance Singapore Ltd	20%
2. Tokio Marine and Nichido Fire Insurance Co., Ltd	8%
Atradius Crédito y Caución S.A.	6%

DESCRIPTION 30 June 2025 30 June 2024	h		STATEMENT OF PROFIT OR LOSS AND OTHER C	OWPREHENSIVE INCO	in million rupiah
1 Premium Income a. Direct Premium b. Indirect Premium b. Indirect Premium c. Commission Expense c. Commission Expense driving Spanier driving			DESCRIPTION	30 June 2025	,
a. Direct Premium		ı.	UNDERWRITING INCOME		
b. Indirect Premium		1	Premium Income		
Total Premium Income	5		a. Direct Premium	903.055	1.061.746
Total Premium Income	3		b. Indirect Premium	45.484	55.878
C. Commission Expense Gross Written Premium 768,689 928,915 Reinsurance Premium 507,114 647,750 Lormission Income 107,688 128,186 Lormission Income 117,684 128,186 Lormission Income 117,684 Lormission Income 117,685 Lormission Income 117,684 Lormission Inc	8	2	Total Premium Income		
1	2	-			
## Reinsurance Premium	7	3			
a. Reinsurance Premium 507,114 647,750 b. Commission Income 107,668 128,186 5 Total Reinsurance Premium 399,446 519,564 6 Net Written Premium 399,446 519,564 6 Decrease/(Increase) in Premium Reserve, uncarned Premium Reserve, and Catastrophe Reserve and Catastrophe Reserve 49,351 43,228 c. Decrease/(Increase) in Uncarned Premium Reserve 49,511 43,228 c. Decrease/(Increase) in Catastrophe Reserve 56,691 73,856 c. Decrease/(Increase) in Catastrophe Reserve 49,511 43,228 c. Decrease/(Increase) in Reserves 49,511 43,228 c. Decrease/(Increase) in Reserves 49,511 43,228 c. Decrease/(Increase) in Reserves 49,511 43,228 d. Total Decrease/(Increase) in Reserves 49,511 43,228 d. Total Underwriting Income 475,445 526,435 d. Total Underwriting Income 475,445 526,435 d. In Total Underwriting Income 475,445 526,435 d. In UNDERWRITING EXPENSE d. Claim expenses 461,805 491,295 d. Reinsurance Claims (22,062) (16,481) d. Claim expenses 10,192 1,316 d. Claim expenses 11,192 1,316 d. Other Underwriting Expense - net 11,192 1,316 d. Total Underwriting Expense - net 11,192 1,316 d. UNDERWRITING INCOME 324,504 312,083 d. Investment Income - net 64,610 65,649 d. Investment Income - net 64,610 65,649 d. Investment Income - net 64,610 65,649 d. Deprating Expenses 750 2,345 d. Under General and Administrative Expenses 750 2,345 d. Other	3			,	,
Total Reinsurance Premium	5			507,114	647,750
Total Reinsurance Premium	3		b. Commission Income	107.668	128.186
Net Written Premium 369,243 409,351	H	5			
Decrease/(Increase) in Premium Reserve, und Catastrophe Reserve and Catastrophe Reserve S6,691 73,856				,	
a. Decrease/(Increase) in Premium Reserve b. Decrease/(Increase) in Unearned Premium Reserve c. Decrease/(Increase) in Unearned Premium Reserve c. Decrease/(Increase) in Catastrophe Reserve 10, 511 43,228 10, 512 43,511 43,228 10, 512 43,511 43,228 10, 512 43,511 43,228 10, 512 43,511 43,228 10, 512 43,511 43,228 10, 512 43,511 4	,		Decrease/(Increase) in Premium Reserve, Unearned Premium Reserve,	333,243	400,001
b. Decrease/(Increase) in Unearned Premium Reserve c. Decrease/(Increase) in Catastrophe Reserve			•	E6 601	72 056
c. Decrease/(Increase) in Catastrophe Reserve 8	- 1				
8 Total Decrease/(Increase) in Reserves 9 Net Earned Premium 10 Other Underwriting Income - Net 11 Total Underwriting Income 11 INDERWRITING EXPENSE 12 Claim expenses 13 Claim expenses 1461,805 491,295 15 P. Reinsurance Claims 16 Claim expenses (22,062) (16,481) 17 Total Claim Expenses - Net 18 Other Underwriting Expense - Net 19 UNDERWRITING EXPENSE 155,941 214,352 19 UNDERWRITING INCOME 155,649 10 Operating Expenses 10 UNDERWRITING INCOME 156,649 11 Operating Expenses 12 Claim Expenses 13 Add Inderwriting Expense 165,649 12 UNDERWRITING INCOME 165,649 13 Operating Expenses 14 Claim Expenses 15 Claim Expenses 16 UNDERWRITING INCOME 165,649 17 Investment Income - net 17,092 18 Operating Expenses 19 Claim Expenses 17,000 18 Claim Expenses 18,376 19 Claim Expenses 182,783 19 Little Expenses 19,274 20 Operating Income 200,331 185,614 21 Clother Income/(Expense) - net 8,875 23,282 22 Income Before Tax 215,206 208,896 23 Income Tax Expenses 35,598 34,402 24 Net Income 25,721 (13,988) 174,484 25 Other Comprehensive Income	1			49,511	43,220
8			c. Decrease/(increase) in Galastrophie Reserve	-	-
Net Earned Premium	•				
10 Other Underwriting Income - Net			, ,	, .	
11				475,445	526,435
I. UNDERWRITING EXPENSE 12 Claim expenses 461,805 491,295 5					
12 Claim expenses 461,805 491,295 b. Reinsurance Claims 289,994 261,778 c. Increase (Decrease) in Estimated Claims (22,062) (16,481) 13 Total Claim Expenses - Net 149,749 213,036 14 Other Underwriting Expense - net 1,192 1,316 15 Total Underwriting Expense 150,941 214,352 16 UNDERWRITING INCOME 324,504 312,083 17 Investment Income - net 64,610 65,649 324,504 312,083 18 Operating Expenses 2,832 2,832 3 Other General and Administrative Expenses 52,482 48,376 - Training Expenses 750 2,345 - Other General and Administrative Expenses 116,857 112,765 0,000 116,857 112,765 0,000 116,857 112,765 19 Total Operating Expenses 182,783 192,118 192 10 10 10 10 10 10 10 1	_			475,445	526,435
a. Gross Claims b. Reinsurance Claims c. Increase (Decrease) in Estimated Claims c. Increase (Decrease) in Estimated Claims Total Claim Expenses - Net 149,749 213,036 14 Other Underwriting Expense - net 15 Total Underwriting Expense 15 Total Underwriting Expense 16 UNDERWRITING INCOME 324,504 312,083 17 Investment Income - net 18 Operating Expenses a. Marketing Expenses b. Other General and Administrative Expenses: - Personnel Expenses - Other General and Administrative Expenses: - Under General and Administrative Expenses: - Other General and Administrative Expenses - Other General and Expenses - Othe	5				
b. Reinsurance Claims	4	12			
c. Increase (Decrease) in Estimated Claims (22,062) (16,481) 13				-	491,295
13 Total Claim Expenses - Not			b. Reinsurance Claims	289,994	261,778
14 Other Underwriting Expense - net			c. Increase (Decrease) in Estimated Claims	(22,062)	(16,481)
15 Total Underwriting Expense 150,941 214,352 16 UNDERWRITING INCOME 324,504 312,083 17 Investment Income net 64,610 65,649 18 Operating Expenses 12,694 28,632 19 Departing Expenses 52,482 48,376 - Personnel Expenses 750 2,345 - Other General and Administrative Expenses 116,857 112,765 - Other General and Administrative Expenses 116,857 112,765 - Other General and Administrative Expenses 12,694 12,765 - Other General and Administrative Expenses 116,857 112,765 - Other Income/(Expense) - net 206,331 185,614 - Other Income/(Expense) - net 8,755 23,282 - Other General and Administrative Expenses 35,598 34,402 - Other Comprehensive Income 179,608 174,494 - Other Comprehensive Income 25,721 (13,098)		13	Total Claim Expenses - Net	149,749	213,036
16 UNDERWRITING INCOME 324,594 312,083 17 Investment Income - net 64,610 65,649 18 Operating Expenses a. Marketing Expenses 12,694 28,632 b. Other General and Administrative Expenses 52,482 48,376 - Training Expenses 750 2,345 - Other General and Administrative Expenses 116,857 112,765 c. Mortality Charges 19 Total Operating Expenses 182,783 192,118 192 Operating Income 206,331 185,614 21 Other Income (Expense) - net 8,875 23,282 22 Income Bafore Tax 215,206 23,882 23 Income Tax Expenses 35,598 34,402 24 Net Income 25,721 (13,088 174,484 25 Other Comprehensive Income 25,721 (13,088 174,484 174,684 174,686)	14	Other Underwriting Expense - net	1,192	1,316
16 UNDERWRITING INCOME 324,504 312,083 17 17 18 17 18 19 19 19 19 19 19 19		15	Total Underwriting Expense	150,941	214,352
18 Operating Expenses 12,694 28,632		16		324,504	312,083
a. Marketing Expenses 12,694 28,632 b. Other General and Administrative Expenses: - Personnel Expenses 52,482 48,376 - Training Expenses 750 2,345 - Other General and Administrative Expenses 116,857 112,765 - Other General and Administrative Expenses 116,857 112,765 - Mortality Charges 182,783 192,118 - Operating Income 206,331 185,614 - 21 Other Income/(Expense) - net 8,875 23,282 - Income Before Tax 215,206 208,896 - 23 Income Tax Expenses 35,598 34,402 - Ver Income 179,608 174,494 - 25 Other Comprehensive Income 25,721 (13,098)		17	Investment Income - net	64,610	65,649
b. Other General and Administrative Expenses: - Personnel Expenses 52,482 48,376 - Training Expenses 750 2,345 - Other General and Administrative Expenses 116,857 112,765 c. Mortality Charges 182,783 192,118 20 Operating Income 206,331 185,614 21 Other Income/(Expense) - net 8,875 23,282 22 Income Before Tax 215,206 208,896 23 Income Tax Expenses 35,598 34,402 24 Net Income 25 Other Comprehensive Income 25,721 (13,098)	3	18	Operating Expenses		
D. Other General and Administrative Expenses: - Personnel Expenses 52,482 48,376 - Training Expenses 750 2,345 - Other General and Administrative Expenses 116,857 112,765 - Other General and Administrative Expenses 182,783 192,118 - Other Income 206,331 185,614 - Other Income/(Expense) - net 8,875 23,282 - Other Income/(Expense) - net 215,206 208,896 - Other Income 25,598 34,402 - Other Comprehensive Income 25,721 (13,088			a. Marketing Expenses	12,694	28,632
- Training Expenses	1		b. Other General and Administrative Expenses:		
- Other General and Administrative Expenses c. Mortality Charges 1116,857 112,765 c. Mortality Charges 182,763 192,118 20 Operating Income 206,331 185,614 21 Other Income (Expense) - net 8,875 23,282 22 Income Before Tax 215,206 208,896 23 Income Tax Expenses 35,598 34,402 24 Net Income 179,608 1174,494 25 Other Comprehensive Income 25,721 (13,089) 24 (13,089) 25,721 (13,089) 25,721 (13,089) 26,725 (13,089) 26,			- Personnel Expenses	52,482	48,376
c. Mortality Charges 19 Total Operating Expenses 182,783 192,118 20 Operating Income 21 Other Income/(Expense) - net 8.875 23,282 22 Income Before Tax 215,206 208,896 23 Income Tax Expenses 35,598 34,402 24 Net Income 25 Other Comprehensive Income 225,721 (13,098)			- Training Expenses	750	2,345
19 Total Operating Expenses 182,783 192,118 7 20 Operating Income 206,331 185,614 21 Other Income/(Expense) - net 8,755 23,282 22 Income Before Tax 215,206 208,896 23 Income Tax Expenses 35,598 34,402 24 Net Income 179,608 174,494 25 Other Comprehensive Income 25,721 (13,098)			- Other General and Administrative Expenses	116,857	112,765
7 20 Operating Income 206,331 185,614 21 Other Income/(Expense) - net 8,875 23,282 22 Income Before Tax 215,206 208,896 23 Income Tax Expenses 35,598 34,402 24 Net Income 179,608 174,494 25 Other Comprehensive Income 25,721 (13,098)	2		c. Mortality Charges		
21 Other Income/(Expense) - net 8,875 23,282 22 Income Before Tax 215,206 208,896 23 Income Tax Expenses 35,598 34,402 24 Net Income 179,608 174,494 25 Other Comprehensive Income 25,721 (13,098)	٦	19	Total Operating Expenses	182,783	192,118
21 Other Income/(Expense) - net 8,875 23,282 22 Income Before Tax 215,206 208,896 23 Income Tax Expenses 35,598 34,402 24 Net Income 179,608 174,494 25 Other Comprehensive Income 25,721 (13,098)	7	20	Operating Income	206,331	185,614
22 Income Before Tax 215,206 208,896 23 Income Tax Expenses 35,598 34,402 24 Net Income 179,608 174,494 25 Other Comprehensive Income 25,721 (13,098)	┪				
23 Income Tax Expenses 35,598 34,402 24 Net Income 179,608 174,494 25 Other Comprehensive Income 25,721 (13,098)	_				
24 Net Income 179,608 174,494 25 Other Comprehensive Income 25,721 (13,098)					
25 Other Comprehensive Income 25,721 (13,098)	٦				
	- 1				
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TIVANG	IAL HEALTH	in million rupiah
DESCRIPTION	30 June 2025	30 June 2024
SOLVE	NCY RATIO	
A. Solvency		
a. Admitted Assets	4,757,799	5,698,445
b. Liabilities	3,422,336	4,494,802
c. Total Solvability	1,335,463	1,203,643
B. Minimum Risk Based Capital a Credit Risk	142,558	186.781
b. Liquidity Risk	1,348	6,634
c Market Risk	8,347	7.680
d. Insurance Risk	154.850	179.854
e. Operational Risk	3.418	3,176
f. Total Minimum Risk Based Capital	310,521	384,125
C. Over/shortage Solvency	1,024,942	819,518
D. RBC Achievement Ratio (%)*	430.1%	313.3%
отн	ER RATIO	
a. Investment Adequacy Ratio (%)	264%	2419
b. Liquidity Ratio (%)	176%	1349
c. Investment Income Ratio with Net Earned Premium(%)	14%	129
d. Expense Ratio (Claim, Operating, and	74%	80%
Commission) againts Net Earned		
Premium(%)		

Description:

1) in accordance with the provisions of Article 3 paragraph (1), paragraph (2), and paragraph (3) of the Financial Services Authority Regulation number 71/POJK.05/2016 concerning Financial Soundness of Insurance and Reinsurance Companies, the minimum solvency ratio is set at 100% of Minimum Risk Based Capital ("MRBC"), with internal target not lower than 120% of MRBC.





PT Asuransi Tokio Marine Indonesia has been assigned a Financial Strength Rating of A- (Excellent) by A.M. Best.

Jakarta, July 2025 S.E. & O Director PT Asuransi Tokio Marine Indonesia