PT ASURANSI TOKIO MARINE INDONESIA Sentral Senayan I, Lantai 3

Jl. Asia Afrika No. 8, Jakarta 10270

FINANCIAL STATEMENTS

As of October 31, 2025 and 2024



INVESTMENTS 1 Time Deposits 2 Certificate Deposit 3 Shares 4 Corporate Bonds 5 MTN (Medium Term Notes) 6 Government Bonds 7 Securities Issued by Countries other than Republic Indonesia 8 Securities Issued by Bank Indonesia 9 Securities Issued by Bank Indonesia 10 Mutual Fund 11 Asset-Backed Securities 12 Real Estate Investment Funds 13 REPO 14 Direct Participation 15 Building with Strata-title Rights or Land with Building for Investment 16 Financing through Cooperation with Other Parties (Executing) 17 Pure Gold 18 Mortgage-Backed Loan 19 Policy Loans 20 Other Investment 1 Total Investment 2 Total Investment 2 Total Investment 1 Total Investment 2 Total Investment 3 Total Investment 2 Total Investment 3 To	880,321 36,720 - 1,709,018 - - - 835	549,454 - 41,659 - 1,523,458 	LIABILITIES AND EQUITY I. LIABILITIES 1 Claims Payables 2 Co-insurance Payables 3 Reinsurance Payables 4 Commissions Payable 5 Taxes Payable 6 Accrued Expenses 7 Other Liabilities 8 Total Liabilities(1 to 7) II. TECHNICAL RESERVE 9 Premium Reserve 10 Unearmed Premiums Reserve 11 Estimated Claim 12 Catastrophe Reserve 13 Total Technical Reserve (9 to 12)	31 October 2025 25,518 4,110 485,542 77,891 4,934 42,743 183,725 824,463 618,071 485,279 1,885,403 - 2,988,753	31 October 2024 22,21 4,93 265,94 84,44 38,55 21,1* 1589,95 596,21 536,7* 472,95 2,200,95 - 3,210,56
1 Time Deposits 2 Certificate Deposit 3 Shares 4 Corporate Bonds 5 MTN (Medium Term Notes) 6 Government Bonds 5 MTN (Medium Term Notes) 6 Government Bonds 7 Securities Issued by Countries other than Republic Indonesia 8 Securities Issued by Bank Indonesia 9 Securities Issued by Bank Indonesia 10 Mutual Fund 11 Asset-Backed Securities 12 Real Estate Investment Funds 13 REPO 14 Direct Participation 15 Building with Strata-title Rights or Land with Building for Investment 16 Financing through Cooperation with Other Parties (Executing) 17 Pure Gold 18 Mortgage-Backed Loan 19 Policy Loans 10 Other Investment (1 to 20) 1 NON INVESTMENTS 2 Cash & Banks 2 Premium Receivables 2 Reinsurance Premium Receivables 2 Reinsurance Claim Receivables 2 Rinvestment Receivables	36,709,018	41,659 - - 1,523,458 - - - - - - - - 835	1 Claims Payables 2 Co-insurance Payables 3 Reinsurance Payables 4 Commissions Payable 5 Taxes Payable 6 Accrued Expenses 7 Other Liabilities 8 Total Liabilities(1 to 7) II. TECHNICAL RESERVE 9 Premium Reserve 10 Unearmed Premiums Reserve 11 Estimated Claim 12 Catastrophe Reserve	4,110 485,542 77,891 4,934 42,743 183,725 824,463 618,071 485,279 1,885,403	4,9: 265,94 84,4(38,5; 21,1: 158,9: 596,2: 536,7: 472,9: 2,200,9:
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2 Certificate Deposit 3 Shares 4 Corporate Bonds 5 MTN (Medium Term Notes) 6 Government Bonds 7 Securities Issued by Countries other than Republic Indonesia 8 Securities Issued by Bank Indonesia 9 Securities Issued by Bank Indonesia 9 Securities Issued by Multinational Entities 1 Mutual Fund 11 Asset-Backed Securities 12 Real Estate Investment Funds 13 REPO 14 Direct Participation 15 Building with Strata-title Rights or Land with Building for Investment 16 Financing through Cooperation with Other Parties (Executing) 17 Pure Gold 18 Mortgage-Backed Loan 19 Policy Loans 20 Other Investment 10 20) 2 Total Investment (1 to 20) 3 NON INVESTMENTS 2 Cash & Banks 2 Premium Receivables 2 Reinsurance Premium Receivables 2 Reinsurance Claim Receivables 2 Reinsurance Claim Receivables 2 Reinsurance Claim Receivables 2 Reinsurance Claim Receivables	36,709,018	41,659 - - 1,523,458 - - - - - - - - 835	2 Co-insurance Payables 3 Reinsurance Payables 4 Commissions Payable 5 Taxes Payable 6 Accrued Expenses 7 Other Llabilities 8 Total Llabilities(1 to 7) II. TECHNICAL RESERVE 9 Premium Reserve 10 Uneamed Premiums Reserve 11 Estimated Claim 12 Catastrophe Reserve	4,110 485,542 77,891 4,934 42,743 183,725 824,463 618,071 485,279 1,885,403	4,9: 265,94 84,4(38,5; 21,1: 158,9: 596,2: 536,7: 472,9: 2,200,9:
3 Shares 4 Corporate Bonds 5 MTN (Medium Term Notes) 6 Government Bonds 7 Securities Issued by Countries other than Republic Indonesia 8 Securities Issued by Bank Indonesia 9 Securities Issued by Bank Indonesia 10 Mutual Fund 11 Asset-Backed Securities 12 Real Estate Investment Funds 13 REPO 14 Direct Participation 15 Building with Strata-title Rights or Land with Building for Investment 16 (Executing) 17 Pure Gold 18 Mortgage-Backed Loan 19 Policy Loans 10 Other Investments 11 Total Investments 12 Total Investment (1 to 20) 18 NON INVESTMENTS 19 Reinsurance Premium Receivables 19 Reinsurance Claim Receivables 10 Receivables 11 Receivables 12 Reinsurance Claim Receivables 13 Reinsurance Claim Receivables 14 Reinsurance Claim Receivables 15 Reinsurance Claim Receivables 16 Investment Receivables 17 Reinsurance Claim Receivables	36,720 - 1,709,018 - - - - - 835 -	1,523,458 - - - - - - - - - 835	3 Reinsurance Payables 4 Commissions Payable 5 Taxes Payable 6 Accrued Expenses 7 Other Liabilities 8 Total Liabilities(1 to 7) II. TECHNICAL RESERVE 9 Premium Reserve 10 Unearmed Premiums Reserve 11 Estimated Claim 12 Catastrophe Reserve	485,542 77,891 4,934 42,743 183,725 824,463 618,071 485,279 1,885,403	265,96 84,41 38,5; 21,1' 158,96 596,2: 536,7* 472,9; 2,200,9;
4 Corporate Bonds 5 MTN (Medium Term Notes) 6 Government Bonds 7 Securities Issued by Countries other than Republic Indonesia 8 Securities Issued by Bank Indonesia 9 Securities Issued by Multinational Entities 10 Multual Fund 11 Asset-Backed Securities 12 Real Estate Investment Funds 13 REPO 14 Direct Participation 15 Building with Strata-title Rights or Land with Building for Investment 16 Financing through Cooperation with Other Parties (Executing) 17 Pure Gold 18 Mortgage-Backed Loan 19 Policy Loans 20 Other Investment (1 to 20) 2	1,709,018	1,523,458 - - - - - - - - - 835	4 Commissions Payable 5 Taxes Payable 6 Accrued Expenses 7 Other Liabilities 8 Total Liabilities(1 to 7) II. TECHNICAL RESERVE 9 Premium Reserve 10 Unearmed Premiums Reserve 11 Estimated Claim 12 Catastrophe Reserve	77,891 4,934 42,743 183,725 824,463 618,071 485,279 1,885,403	84,44 38,5; 21,1; 158,96 596,2 ; 536,7* 472,9; 2,200,9;
5 MTN (Medium Term Notes) 6 Government Bonds 7 Securities Issued by Countries other than Republic Indonesia 8 Securities Issued by Bank Indonesia 9 Securities Issued by Bank Indonesia 10 Mutual Fund 1 Asset-Backed Securities 12 Real Estate Investment Funds 18 REPO 19 Direct Participation 19 Building with Strata-title Rights or Land with Building for Investment 19 Financing through Cooperation with Other Parties 10 (Executing) 10 Pure Gold 11 Mortgage-Backed Loan 11 Policy Loans 12 Total Investment (1 to 20) 1 NON INVESTMENTS 1 Total Investment (1 to 20) 1 NON INVESTMENTS 1 Resilvance Premium Receivables 1 Reinsurance Pramium Receivables 1 Resilvance Claim Receivables 1 Resilvance Claim Receivables 1 Resilvance Claim Receivables 1 Resilvance Claim Receivables 2 Reinsurance Claim Receivables 2 Reinsurance Claim Receivables	- - - - 835	1,523,458 - - - - - - - - - 835	5 Taxes Payable 6 Accrued Expenses 7 Other Liabilities 8 Total Liabilities(1 to 7) II. TECHNICAL RESERVE 9 Premium Reserve 10 Unearned Premiums Reserve 11 Estimated Claim 12 Catastrophe Reserve	4,934 42,743 183,725 824,463 618,071 485,279 1,885,403	38,5i 21,1' 158,96 596,2 : 536,74 472,9; 2,200,9;
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Securities Issued by Countries other than Republic Indonesia Securities Issued by Bank Indonesia Securities Issued by Bank Indonesia Securities Issued by Multinational Entities Multinal Fund Asset-Backed Securities Repo Building Fund Strata-title Rights or Land with Building for Investment Building for Investment Financing through Cooperation with Other Parties (Executing) Pure Gold Mortgage-Backed Loan Policy Loans Total Investment (1 to 20) NON INVESTMENTS Cash & Banks Premium Receivables Reinsurance Premium Receivables Reinsurance Claim Receivables Reinsurance Claim Receivables Reinsurance Claim Receivables Reinsurance Claim Receivables	- - - - 835	- - - - - - - 835	7 Other Liabilities 8 Total Liabilities(1 to 7) II. TECHNICAL RESERVE 9 Premium Reserve 10 Unearmed Premiums Reserve 11 Estimated Claim 12 Catastrophe Reserve	183,725 824,463 618,071 485,279 1,885,403	158,9 596,2: 536,7: 472,9: 2,200,9:
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9 Securities Issued by Multinational Entities 10 Mutual Fund 11 Asset-Backed Securities 12 Real Estate Investment Funds 13 REPO 14 Direct Participation 15 Building with Strata-title Rights or Land with 16 Building for Investment 17 Pure Gold 18 Mortgage-Backed Loan 19 Policy Loans 10 Other Investment to 20 10 NON INVESTMENTS 11 Total Investment (1 to 20) 1 NON INVESTMENTS 12 Cash & Banks 13 Premium Receivables 14 Reinsurance Premium Receivables 15 Reinsurance Claim Receivables 16 Cinvisurance Claim Receivables 17 Reinsurance Claim Receivables 18 Investment Receivables 19 Reinsurance Claim Receivables 19 Reinsurance Claim Receivables 19 Reinsurance Claim Receivables 20 Reinsurance Claim Receivables	835 - -	- - - - - 835	II. TECHNICAL RESERVE 9 Premium Reserve 10 Unearmed Premiums Reserve 11 Estimated Claim 12 Catastrophe Reserve	618,071 485,279 1,885,403	536,7 472,9; 2,200,9;
10 Mutual Fund 11 Asset-Backed Securities 12 Real Estate Investment Funds 13 REPO 14 Direct Participation 15 Building with Strata-title Rights or Land with 16 Building for Investment 17 Fune Gold 18 Mortgage-Backed Loan 19 Policy Loans 20 Other Investments 21 Total Investments (1 to 20) 21 NON INVESTMENTS 22 Cash & Banks 23 Premium Receivables 24 Reinsurance Premium Receivables 25 Reinsurance Claim Receivables 26 Coinsurance Claim Receivables 27 Reinsurance Claim Receivables 28 Investment Receivables	835 - -	- - - - - 835	9 Premium Reserve 10 Unearned Premiums Reserve 11 Estimated Claim 12 Catastrophe Reserve	485,279 1,885,403 -	472,9: 2,200,9: -
11 Asset-Backed Securities 12 Real Estate Investment Funds 13 REPO 14 Direct Participation 15 Building with Strata-title Rights or Land with 16 Building for Investment 17 Financing through Cooperation with Other Parties 18 Mortgage-Backed Loan 19 Policy Loans 20 Other Investment 21 Total Investment (1 to 20) 21 L NON INVESTMENTS 22 Cash & Banks 23 Premium Receivables 24 Reinsurance Parimium Receivables 25 Reinsurance Claim Receivables 26 Coinsurance Claim Receivables 27 Reinsurance Claim Receivables 28 Reinsurance Claim Receivables 28 Reinsurance Claim Receivables	835 - -	- - - 835	9 Premium Reserve 10 Unearned Premiums Reserve 11 Estimated Claim 12 Catastrophe Reserve	485,279 1,885,403 -	472,9: 2,200,9: -
12 Real Estate Investment Funds 13 REPO 14 Direct Participation 15 Building of Investment 16 Escenting) 17 Pure Gold 18 Mortgage-Backed Loan 19 Policy Loans 20 Other Investment (1 to 20) 1. NON INVESTMENTS 21 Total Investment (1 to 20) 22 Cash & Banks 23 Premium Receivables 24 Reinsurance Passet 25 Consurance Claim Receivables 26 Coinsurance Claim Receivables 27 Reinsurance Claim Receivables 28 Investment Receivables	835 - -	- 835 -	Unearned Premiums Reserve Estimated Claim Catastrophe Reserve	485,279 1,885,403 -	472,9 2,200,9
13 REPO 14 Direct Participation 15 Building with Strata-title Rights or Land with 15 Building with Strata-title Rights or Land with 16 Building with Strata-title Rights or Land with 17 Pure Gold 18 Mortgage-Backed Loan 19 Policy Loans 20 Other Investments 21 Total Investments 21 Total Investment (1 to 20) 22 Cash & Banks 23 Premium Receivables 24 Reinsurance Premium Receivables 25 Reinsurance Claim Receivables 26 Coinsurance Claim Receivables 27 Reinsurance Claim Receivables 28 Investment Receivables	- 835 - - -	- 835 -	Unearned Premiums Reserve Estimated Claim Catastrophe Reserve	485,279 1,885,403 -	472,9 2,200,9
Direct Participation	835 - - -	835	11 Estimated Claim 12 Catastrophe Reserve	1,885,403	2,200,9
Direct Participation	-	-	11 Estimated Claim 12 Catastrophe Reserve	1,885,403	2,200,9
Building with Strata-title Rights or Land with Building for Investment Infrared From Strategy	-	-	12 Catastrophe Reserve	-	-
16 Financing through Cooperation with Other Parties (Executing) 17 Pure Gold 18 Mortgage-Backed Loan 19 Policy Loans 20 Other Investments 21 Total Investment (1 to 20) . NON INVESTMENTS 22 Cash & Banks 23 Premium Receivables 24 Reinsurance Premium Receivables 25 Reinsurance Assets 26 Coinsurance Claim Receivables 27 Reinsurance Claim Receivables 28 Investment Receivables	-		13 Total Technical Reserve (9 to 12)	2,988,753	3,210,5
17					
18 Mortgage-Backed Loan 19 Policy Loans 20 Other Investments 21 Total Investment (1 to 20) L NON INVESTMENTS 22 Cash & Banks 23 Premium Receivables 24 Reinsurance Premium Receivables 25 Reinsurance Claim Receivables 26 Cohsurance Claim Receivables 27 Reinsurance Claim Receivables 28 Investment Receivables 28 Investment Receivable	-				
19 Policy Loans 20 Other Investments 21 Total Investment (1 to 20) 1. NON INVESTMENTS 22 Cash & Banks 23 Premium Receivables 24 Reinsurance Premium Receivables 25 Reinsurance Assets 26 Coinsurance Claim Receivables 27 Reinsurance Claim Receivables 28 Investment Receivable					
20 Other Investments 21 Total Investment (1 to 20) L NON INVESTMENTS 22 Cash & Banks 23 Premium Receivables 24 Reinsurance Premium Receivables 25 Reinsurance Assets 26 Colnsurance Claim Receivables 27 Reinsurance Claim Receivables 28 Investment Receivable					
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. NON INVESTMENTS 22 Cash & Banks 23 Premium Receivables 24 Reinsurance Premium Receivables 25 Reinsurance Assets 26 Coinsurance Claim Receivables 27 Reinsurance Claim Receivables 28 Investment Receivable			44 7-4-11 199 (0 40)	2 242 242	0.000.0
Cash & Banks Primium Receivables Reinsurance Premium Receivables Reinsurance Assets Coinsurance Claim Receivables Receivables Reinsurance Claim Receivables Reinsurance Claim Receivables Reinsurance Claim Receivables	2,626,894	2,115,406	14 Total Liabilities (8 + 13)	3,813,216	3,806,8
Premium Receivables Reinsurance Premium Receivables Reinsurance Assets Reinsurance Claim Receivables Reinsurance Claim Receivables Reinsurance Claim Receivables Investment Receivable			15 Subordinated Loan	-	-
Premium Receivables Reisurance Premium Receivables Reisurance Assets Reisurance Claim Receivables Reisurance Claim Receivables Reisurance Claim Receivables Investment Receivable	83,069	67,391	III. EQUITY		
24 Reinsurance Premium Receivables 25 Reinsurance Assets 26 Coinsurance Claim Receivables 27 Reinsurance Claim Receivables 28 Investment Receivable	490.680	401,589			
25 Reinsurance Assets 26 Conisurance Claim Receivables 27 Reinsurance Claim Receivables 28 Investment Receivable 28 Investment Receivable	16.200		46 Paid Ha Canital	100,000	100.0
26 Coinsurance Claim Receivables 27 Reinsurance Claim Receivables 28 Investment Receivable	.,	17,332	16 Paid-Up Capital	100,000	100,0
27 Reinsurance Claim Receivables 28 Investment Receivable	2,100,279 681	2,246,556	47 Additional Daild in Conital		
28 Investment Receivable		1,534	17 Additional Paid-in Capital	-	
~	52,649	250,562			
			18 Retained Earnings	1,471,906	1,200,1
29 Accrued Investment Income	25,545	24,623			
Buildings with Strata-title Right or Land with Buildings for Personal Use	-	-	19 Other Comprehensive Income	303,357	270,2
31 Deferred Acquisition Cost	-	-			
32 Other Fixed Assets	28,391	33,566			
33 Other Assets	264.091	218,668			
34 Total Non Investment (22 to 33)	264,091	2 001 001	20 Total Equity (16 to 19)	1,875,263	1,570,4
35 Total Assets (21 + 34)	3,061,585	3,261,821	20 Total Equity (10 to 13)		

BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS					
BOARD OF COMMISSIONERS					
PRESIDENT COMMISSIONER		Masahito Hirai			
COMMISSIONER	:	Diwe Novara			
INDEPENDENT COMMISSIONER	:	Nastiti Evia Lutfi			
INDEPENDENT COMMISSIONER	:	Linda Juliana JL Delhaye			
BOARD OF DIRECTORS					
PRESIDENT DIRECTOR	:	Sancoyo Setiabudi			
DIRECTOR	:	Shiro Ipposhi			
DIRECTOR	:	Shiro Kiyohara			
DIRECTOR	:	Cahyo Adi			
	SHAREHOL	DERS			
Tokio Marine Asia Pte. Ltd		80%			
PT. Asuransi Jasa Indonesia		20%			

REINSURER NAME	%
Domestic Reinsurance	
PT Reasuransi Indonesia Utama	9%
2. PT Tugu Reasuransi Indonesia	5%
3. PT Reasuransi Nusantara Makmur	3%
Overseas Reinsurance	
Tokio Marine Insurance Singapore Ltd	15%
2. Starr International Insurance	14%
3. Tokio Marine and Nichido Fire Insurance Co., Ltd	10%

ah		STATEMENT OF PROFIT OR LOSS AND OTHER C	OMPREHENSIVE INCO	in million rupiah
all		DESCRIPTION	31 October 2025	31 October 2024
	I.	UNDERWRITING INCOME		
	1	Premium Income		
6		a. Direct Premium	1,684,055	1,650,829
2		b. Indirect Premium	81,926	109,092
9	2	Total Premium Income	1,765,981	1,759,921
0		c. Commission Expense	305,714	315,147
3	3	Gross Written Premium	1,460,267	1,444,774
4	4	Reinsurance Premium		
1		a. Reinsurance Premium	971,642	907,726
5		b. Commission Income	170,970	209,467
7	5	Total Reinsurance Premium	800,672	698,259
	6	Net Written Premium	659,595	746,515
7	7	Decrease/(Increase) in Premium Reserve, Unearned Premium Reserve, and Catastrophe Reserve	-	
2		a. Decrease/(Increase) in Premium Reserve	86.849	110,787
3		b. Decrease/(Increase) in Unearned Premium Reserve	39,012	40,621
-		c. Decrease/(Increase) in Catastrophe Reserve	-	
2				
4	8	Total Decrease/(Increase) in Reserves	125.861	151,408
	9	Net Earned Premium	785,456	897,923
	10	Other Underwriting Income - Net	700,400	037,320
	11	Total Underwriting Income	785,456	897,923
7	II.	UNDERWRITING EXPENSE	700,400	037,320
÷		Claim expenses		
-1		a. Gross Claims	709,132	943,164
-		b. Reinsurance Claims	393,744	548,524
		c. Increase (Decrease) in Estimated Claims	(38,709)	(57,386)
	13	Total Claim Expenses - Net	276,679	337,254
0	14	Other Underwriting Expense - net	2,049	1,518
	15	Total Underwriting Expense	278,728	338,772
	16	UNDERWRITING INCOME	506,728	559,151
.	17	Investment Income - net	109,352	108,110
4	18	Operating Expenses	40.004	EE 004
6		a. Marketing Expenses b. Other General and Administrative Expenses:	40,804	55,891
		- Personnel Expenses	88,059	81,120
1		- Personner Expenses - Training Expenses	2.122	3,407
		Other General and Administrative Expenses	189,521	195,240
0		c. Mortality Charges	109,521	195,240
-	19	Total Operating Expenses	320,506	335,658
7			295.574	331,603
1		Operating Income	, .	
Ш		Other Income/(Expense) - net	18,528	19,450
		Income Before Tax Income Tax Expenses	314,102 48,191	351,053 58,678
	23			
		Net Income	265,911	292,375
-	25 26	Other Comprehensive Income	52,195 318,106	(1,942) 290,433
- 1	20	Total Comprehensive Income	316,106	290,433

	CIAL HEALTH	in million rupia
DESCRIPTION	31 October 2025	31 October 2024
SOLV	ENCY RATIO	
A. Solvency		
a. Admitted Assets	5,299,763	5,054,25
b. Liabilities	3,777,784	3,743,50
c. Total Solvability	1,521,979	1,310,75
B. Minimum Risk Based Capital		
a. Credit Risk	163,121	163,36
b. Liquidity Risk	1,428	8,89
c. Market Risk	9,946	8,62
d. Insurance Risk	139,139	167,69
e. Operational Risk	3,348	3,33
f. Total Minimum Risk Based Capital	316,982	351,92
C. Over/shortage Solvency	1,204,997	958,83
D. RBC Achievement Ratio (%)*	480.1%	372.5
ОТН	IER RATIO	
a. Investment Adequacy Ratio (%)	301%	231
b. Liquidity Ratio (%)	175%	151
c. Investment Income Ratio with	14%	12
Net Earned Premium(%)	14%	12
d. Expense Ratio (Claim, Operating, and	80%	78
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, November 2025 S.E. & O Director PT Asuransi Tokio Marine Indonesia